



**CAUSES FOR FAILURE OF WOMEN OWNED
CONSTRUCTION COMPANIES IN KWAZULU-NATAL,
SOUTH AFRICA**

by

Jabulile Hilda Ndimande

216075686

A dissertation submitted in fulfilment of the requirements for the degree of

Master of Science in Construction Studies

College of Agriculture, Engineering and Science, School of Engineering, Construction

Studies Discipline, University of KwaZulu-Natal, Howard College

South Africa

Supervisor – Prof T Haupt

14 November 2019

DECLARATION 1 - PLAGIARISM

I, Jabulile Hilda Ndimande, declare that

1. The research reported in this thesis, except where otherwise indicated, and is my original research.
2. This thesis has not been submitted for any degree or examination at any other university.
3. This thesis does not contain other persons' data, pictures, graphs or other information, unless specifically acknowledged as being sourced from other persons.
4. This thesis does not contain other persons' writing, unless specifically acknowledged as being sourced from other researchers. Where other written sources have been quoted, then:
 - a. Their words have been re-written but the general information attributed to them has been referenced
 - b. Where their exact words have been used, then their writing has been placed in italics and inside quotation marks, and referenced.
5. This thesis does not contain text, graphics or tables copied and pasted from the Internet, unless specifically acknowledged, and the source being detailed in the thesis and in the References sections.

Signed



Date: 14 November 2019

PREFACE

The research contained in this dissertation was completed by the candidate while based in the Discipline of Quantity Surveying, School of Engineering, of the College of Agriculture, Engineering and Science, University of KwaZulu-Natal, Howard College Campus, South Africa.

The contents of this work have not been submitted in any form to another university and, except where the work of others is acknowledged in the text, the results reported are due to investigations by the candidate.



Signed: Professor T. Haupt

Date: 14 November 2019

ABSTRACT

The South African government has instituted numerous programs to advance the role of women in the construction sector. While there has been an increase in the overall number of women-owned contractors suggesting a gender-positive environment in post-apartheid, there is also a high failure rate of women-owned contractors. In the current study the main contributory factors were analysed in order to establish the root causes that lead to business failure regarding the performance of women owned businesses in construction. The objectives of the study were to identify the roots and causes for failure of women owned construction companies and also the capability to manage finances; to examine the strategies adopted by women-owned construction companies to overcome some of the challenges that they encountered including the possibilities for training and mentorship; to confirm whether women were given the same possibilities and opportunities to compete with men; and to verify if policies were effective enough to empower women or whether there was need for more effective policy implementation.

A questionnaire was distributed to a sample of women-owned and men-owned contractors drawn from the KZN province. These contractors were extracted from the Construction Industry Development Board (CIDB) Register of Contractors. The questionnaire aimed to gain insight into the causes of failure of women owned construction businesses. Data was analysed using a statistics tool known as IBM (SPSS) Statistics version 25.

The following were the key findings, namely:

- technical skills, support and networking opportunities, stock control, secure and appropriate storage facilities, proper tools and equipment were the most significant causes that influenced the failure of women owned construction business;
- Tendering, Project management, Target market and Sales and selling were also the most significant business strategy components that influenced the success of women owned construction business.

Based on the findings, the present study has recommended that women have to be afforded more opportunities to update their skills in financial management, business skills management and business marketing. This will empower and equip them with necessary tools to be able to tackle challenges that are current in the construction industry.

Also in terms of policies, there are many of them protecting women in business, including the construction industry. However, it is important to review the policies that are not relevant and

to implement those that very important in order to make them effective for the success of women in the construction industry more specifically the gender equality aspect.

Keywords: Discrimination; gender bias; construction; contractors; failures; women in construction

ACKNOWLEDGMENTS

I would like to thank my family for allowing me the opportunity to reach this point in my academic career by helping me to get through all challenges encountered in this journey.

To my supervisor, Prof Theo C. Haupt, I thank you for helping me progress with this research and the time you spent guiding me, warranting that the ideas and expectations I had for this paper turn out to be a reality. Your tolerance and words of encouragement helped me overcome the challenges I had experienced in gathering my research.

I extend my most sincere gratitude to Dr JK Bwapwa for the support and continuation encouragement through the journey of my research.

Lastly, I would like to thank the contractors who participated in my study and made this dissertation a possibility.

As women contractors we need to continue to grow and take ownership of our businesses within construction industry. With that being said, I urge all the women to train their minds to desire what the situation demands.

Table of Contents

DECLARATION 1 - PLAGIARISM.....	ii
PREFACE	iii
ABSTRACT	iv
ACKNOWLEDGMENTS.....	vi
CHAPTER 1 INTRODUCTION	1
1.1 Context of the problem.....	1
1.2 Background of the study.....	3
1.2.1 Gender and cultural background	3
1.2.2 Government policies and actions	3
1.2.3 Financial situation	3
1.2.4 Career advancement and mentorship	4
1.3 Problem statement and research question	4
1.4 Methodological Approach.....	5
1.5 Objectives of the study	6
1.6 Research Methodology.....	6
1.6.1 Research Method.....	6
1.6.1.1 Data collection.....	6
1.6.1.2 Data analyses and interpretation.....	6
1.6.2 Ethical considerations.....	7
1.7 Limitations of the study.....	7
1.8 Structure of the study	7

CHAPTER 2	LITERATURE REVIEW	9
2.1	Introduction	9
2.2	Entrepreneurship	10
2.3	Gender relations according to feminist theories.....	12
2.3.1	Liberal Feminism:	13
2.3.2	Marxist feminism:	14
2.3.3	Radical feminism:.....	14
2.3.4	Socialist feminism:	14
2.4	Theories of occupational segregation by sex	17
2.4.1	Human Capital Theories.....	17
2.4.2	Noneconomic, Feminist, or Gender Theories	17
2.5	Women in male-dominated space: global, African and local contexts	17
2.6	Factors that motivate women to establish small businesses.....	21
2.6.1	Need for achievement.....	21
2.6.2	Balancing family and work life	22
2.6.3	Need for Independence.....	22
2.6.4	Wealth creation.....	22
2.6.5	Motivation and recognition	22
2.7	Characteristics of women entrepreneurs operating small businesses in the construction industry.....	23
2.7.1	Leadership styles	24
2.7.2	Survival rates of women and men start-up businesses	26

2.8 Factors influencing the success of women entrepreneurs	27
2.8.1 Education and training.....	27
2.8.2 Family Obligations	28
2.8.3 Financing	29
2.8.4 Government support and women entrepreneurship.....	29
2.8.5 Education and women entrepreneurship	30
2.8.6 Socio-cultural environment	31
2.8.7 Access to business support.....	32
2.8.8 Inequality of access to credit.....	32
2.8.9 Obstacles in starting up the new venture.....	33
2.8.10 Lack of female role models	34
2.8.11 Lack of business management skills	35
2.8.12 Lack of confidence	35
2.8.13 Great fear of failure	36
2.8.14 Women isolation from business networks.....	36
2.9 Strategies for overcoming the challenges.....	37
2.9.1 Men and women forming teams in new ventures.....	37
2.10 Forms of assistance required by women entrepreneurs.....	39
2.11 Chapter summary	41
CHAPTER 3 METHODOLOGY AND DESIGN	42
3.1 Introduction	42
3.2 Research design.....	42

3.3 Research methodology	43
3.3.1 Qualitative research approach	43
3.3.2 Methods to conduct qualitative research	45
3.4 Quantitative research approach	46
3.4.1 Advantages of quantitative research.....	46
3.4.2 Disadvantages of quantitative research	46
3.5 Quantitative research design methods	47
3.5.1 Data gathering techniques in quantitative research.....	47
3.6 Research instrument design.....	49
3.6.1 Closed-Ended questions	49
3.6.2 Open-Ended Questions.....	50
3.7 The study population	50
3.8 Instrument administration and data collection	51
3.8.1 Data collection and analysis	51
3.9 Reliability and validity	51
3.10 Follow-up procedures.....	52
3.11 Data collection.....	52
3.12 Chapter Summary	53
CHAPTER 4 RESULTS AND DISCUSSION	54
4.1 Demographics.....	54
Table 4-2: Causes of failure of construction companies	55
4.2 Analysis of scales	58

4.3 Causes of failure.....	59
4.4 Strategies for overcoming challenges.....	59
4.5 Business strategies.....	63
4.6 Factor analysis of consolidated means of constructs.....	66
4.7 Analysis of Responses.....	66
4.8 Chapter summary	73
CHAPTER 5 CONCLUSION AND RECOMMENDATIONS.....	74
5.1 Introduction	74
5.2 Problem statement	74
5.3 Hypotheses	74
5.4 Objectives.....	75
5.5 Hypotheses testing.....	75
5.6 Limitations of the study.....	77
5.7 Summary of key findings	77
5.8 Recommendations	78
5.8.1 Increasing training opportunities for women in the construction industry	78
5.8.2 Follow up and reinforcement of policies in favour of women	78
5.8.3 Creation of support structures for women in construction industry	78
5.8.4 The expansion of the current study	79
APPENDICES.....	80
Appendix A – Ethics Approval	80
Appendix B – Questionnaire	81

REFERENCES	86
------------------	----

List of Figures

Figure 1-1: Methodological Approach.....	5
--	---

List of Tables

Table 4-1 Sample Demographics	54
Table 4-2: Causes of failure of construction companies	55
Table 4-3a: Factors/influences involved in the success of construction business.....	56
Table 4-3b: Business strategies	57
Table 4-4: Kmo and Bartlett's test.....	58
Table 4-5 Total variance explained	58
Table 4-6 Reliability Statistics	58
Table 4-7 Ranking of Causes of Failure.....	59
Table 4-8 Kmo and Bartlett's test	60
Table 4-9 Total variance explained	60
Table 4-10: Reliability statistics.....	61
Table 4-11: Ranking for factors/influences.....	62
Table 4-12: Kmo and Bartlett's test.....	63
Table 4-13: Total variance explained	64
Table 4-14: Reliability statistic	64
Table 4-15: Ranking for business strategies.....	64
Table 4-16: Independent samples test	65
Table 4-17 Category of internal consistency.....	66
Table 4-18. Interpretation of means	66
Table 4-19. Rotated component matrix - factors/ influences	67
Table 4-20 Reliability statistics for factors/influence	69
Table 4-21. Comparison of means and variables for factors/influence.....	69
Table 4-22. Rotated component matrix- business strategies	70
Table 4-23 Reliability statistics for business strategies.....	71

Table 4- 24 Comparison of means and variables for business strategies	71
Table 4 – 25 Rotated component matrix- causes of failure.....	72
Table 4- 26 Reliability statistics for causes of failure	72

List of abbreviations

UKZN	University of KwaZulu-Natal
SAWIC	South African Women in Construction
CIDB	Construction Industry Development Board

,

CHAPTER 1

INTRODUCTION

1.1 Context of the problem

History has shown that women encounter frustration and dissatisfaction in the organizations they own resulting in failure of their businesses (Itani et al., 2011). This experience has been recorded in many societies in which women are mostly discriminated against (Bunch, 1990). This discrimination is based on gender, physical ability, and perception of being inferior to man while this is arguably not true. These aspects of discrimination make them uncomfortable and undermine their confidence, particularly when transacting in a male-dominated industry. Therefore, their career advancement and business sustainability have become a huge challenge.

The construction industry is perceived as being a male dominated industry globally (Makombe, 2007, Haupt and Madikizela, 2009, Mofolo, 2011, Martin and Barnard, 2013, Jaafar et al., 2014). Many studies have confirmed this situation, such as Saudi Arabia where it was found that female entrepreneurs are now establishing and managing more small and medium sized entities due to challenges they encounter, however, this trend is growing rapidly (Yousuf Danish and Lawton Smith, 2012). The study also examined the relationship between the entrepreneur characteristic and business performance and found that the gender and age of the entrepreneur significantly affect business performance. Businesses whose owners were male entrepreneurs and older comparatively perform better than businesses whose owners were females entrepreneurs and younger (Bunch, 1990). In Africa female resource represents about half of Nigeria's human resources. For optimal utilization of human resources, gender equality and equity, it was considered that women should be adequately represented in the construction industry which is the prime motivator of the country's economy (Adeyemi et al., 2006). In South Africa, Government has attempted through policies to improve the involvement of women in the construction industry. The lack of involvement for women in the construction industry is influenced by many factors including but not limited to gender and culture, government policies, financial situations, career advancement and the absence of mentorship.

Regarding the gender and cultural aspects, it is still believed and expected of women to stay at home and wait while men work and bring money home. If women go against this cultural behaviour they are disrespecting that culture. It is obvious that women have similar entrepreneurial potential as men to contribute to the development of their own businesses, particularly in the construction industry. Unfortunately, their potential has not been fully realised because of the

challenges they face (Hanson and Blake, 2009). Several studies have reported the same findings such as the studies undertaken by Smith-Hunter and Boyd (2004). In Europe, women were not permitted to be formally employed or promoted to managerial positions in the construction industry.

The generation of employment in the construction industry as one of the contributory factors to empowering women, has always been unequal and gender-biased. Currently, many voices have been raised in favour of human rights and gender equality (Runyan, 2018). A typical example is the South African government strategy of developing and implementing of several policies in favour of women in the construction industry. These initiatives by government include policies such as the Emerging Contractor Development Programme (ECDP) which targets emerging contractors giving preference to women contractors and aimed at promoting the rights of women towards equal competition with men in South Africa particularly, and eventually across the borders of the country. Historically, access to finance has been observed as a major barrier facing entrepreneurs globally. Several studies have been conducted regarding financial barriers (Klapper and Parker, 2010, Wang and Xu, 2011, Mulligan et al., 2014). According to Coleman (2007) Black African companies are more than four times as likely as white firms to be denied the relevant finances needed to run a business. This attitude is due to financial institutions requiring security from the applicant wanting to apply for financial assistance or a loan. Most companies experience bankruptcy which appear to play significant roles in a firm's choice of debt, especially women-led companies who requires surety (Frank and Goyal, 2008) . Therefore, it reduces their chances to get access to relevant finances to run their business. Further, the presence of role models in women entrepreneurship is lacking. Few entrepreneurial activities for women are observed compared to their male counterparts which accounts for the low entrepreneurial motivation and acceptance of entrepreneurship as an important career option in women particularly in developing countries (Protection and Health, 2004).

1.2 Background of the study

1.2.1 Gender and cultural background

As argued by De Bruin et al.,(2007), previous entrepreneurship studies have largely focused on males because historically entrepreneurship is known as having a male interest. Therefore, comparisons among samples of women are relatively rare. This situation is motivated by many factors including the cultural beliefs and gender related issues in the current modern society. Consequently, in this patriarchal society women have always been considered inferior to men, and men have acquired maximum advantages in this industry. As argued by Carter et al.,(2003b) (Carter et al., 2003b) different types of discrimination and exploitation faced by women in the society are still persisting. Women are deprived opportunities starting before birth and this continues till death (MacKinnon, 2007). There is also a perception that men are believed to be more knowledgeable about the business than women (Ming-Yi, 2006, Mostafa, 2007, Gupta et al., 2009).

1.2.2 Government policies and actions

Even though they vary across countries, most studies have indicated that regulations, taxation and legal barriers can pose serious obstacles for running and starting a business (Vossenber, 2013b). This may affect both men and women to a certain extent. Generally, women are the most effected in many cases. In government action, the government needs to review and improve the gender policy to accommodate women (True and Mintrom, 2001).

1.2.3 Financial situation

One of the key necessities for starting a business is to have sufficient financial assets and the relevant knowledge of owning assets (Protection and Health, 2004). Women's position particularly in developing nations makes it difficult to acquire assets especially considering the fact that family obligation constrain women to work at full time jobs or to engage in a career (Mahbub, 2000). Therefore job opportunities for women in developing nations experience a dip with reference to high paying jobs. At best most women in these nations take up part time jobs or low paying jobs which are not consistent with the creation of personal wealth. Therefore, wealth required for women to engage in entrepreneurial activities is usually lacking particularly in developing countries (Moses et al., 2016).

South Africa is also trapped in the same dilemma where securing external finance has long been regarded as the major obstacle preventing women from starting and growing a successful enterprise (Tengeh, 2013, Chinomona and Maziriri, 2015). Consequently, the financial situation for women makes them not to be able to pursue their entrepreneur career.

1.2.4 Career advancement and mentorship

While empowerment programmes have been introduced, they involve individual and collective components. However, they are not showing positive results as there is still traces of failure in women owned construction companies in South Africa. The process of reviewing the gender policy need to be accelerated with a clear programme of action for improving the lives of women followed by abrupt implementation. If some women are trained and employed as in the construction industry, they will become mentors to other women and encourage and train other women to complete the job successfully. These positive steps will lead to the removal of gender discrimination among women construction workers and empower them, and there will be a proper representation at the supervisor or contractor level so that the needs of the women will be met and skilled workers will be present in abundance (Anbarasu and Annette, 2010).

1.3 Problem statement and research question

It is a fact that the construction industry is male dominated. Consequently, women-owned construction firms in KZN struggle to survive. They are intimidated by the highly competitive, stereotypical and gender insensitive environment. This is mainly due to the discriminative attitude which does not recognize the ability women to successfully manage a business in this type of environment.

Hypothesis

- **Hypothesis 1:** Financial management is an important element to empower women in the construction industry.
- **Hypothesis 2:** Female entrepreneurs who own businesses in the construction industry are not trained and do not have the relevant logistics to be able to compete with men.
- **Hypothesis 3:** Women who own construction businesses are not afforded the same opportunities to compete fairly with their man counterparts.
- **Hypothesis 4:** Policies related to women empowerment especially in the construction industry are not significantly contributing to their empowerment

In terms of the research question, the study focuses on one main concern: what are the root causes that lead to failure of women led construction companies. This is a major question that needs to be addressed by this study using an appropriate methodology that can help to answer to this question.

1.4 Methodological Approach

The approach that was used in this study is shown in Figure 1-1.

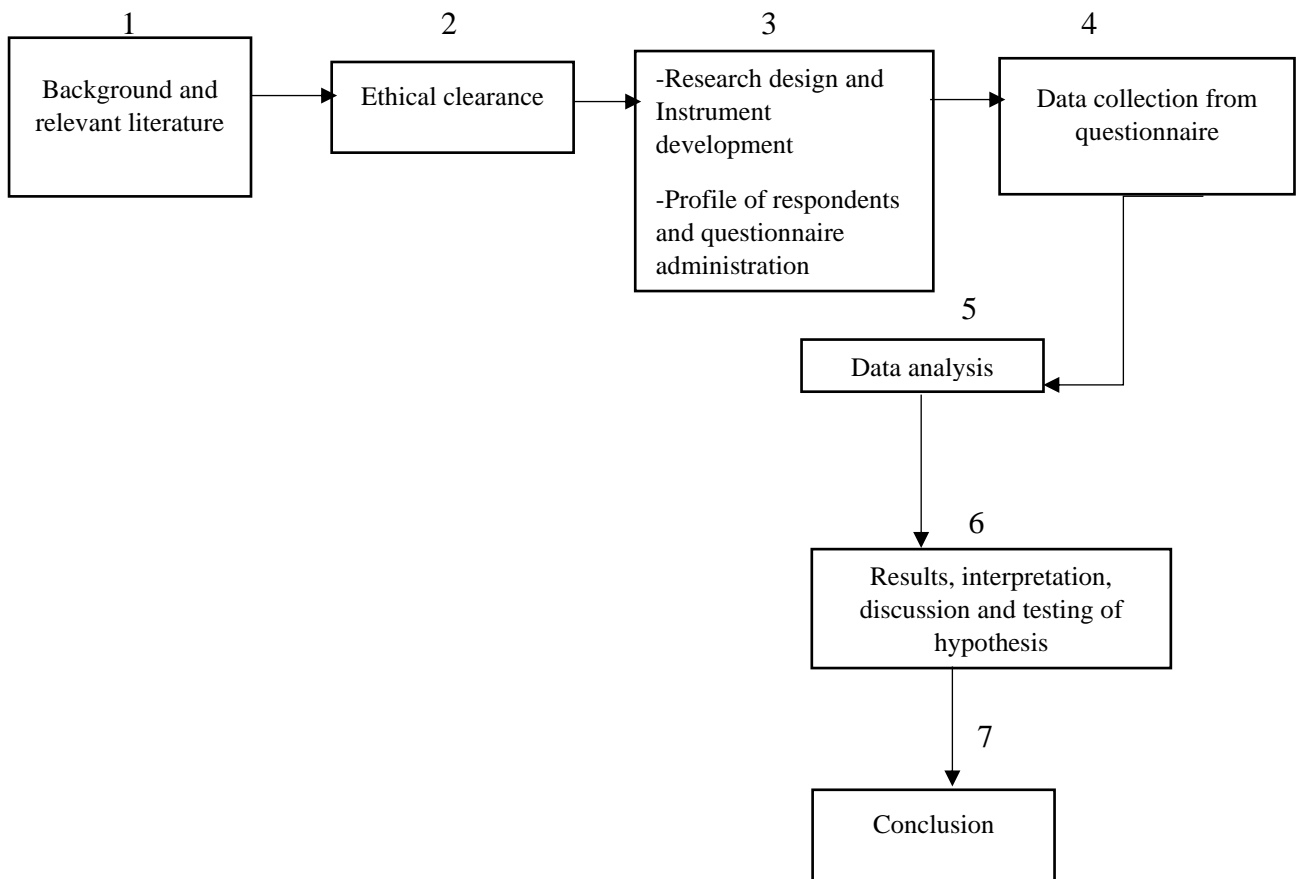


Figure 1-1: Methodological Approach

1.5 Objectives of the study

The objectives of this study is as follows:

- To identify the roots and causes for failure of women owned construction companies and also the capability to manage finances.
- To examine the strategies adopted by women-owned construction companies to overcome the challenges that they encounter including the possibilities for training and mentorship.
- To confirm or not if women are given the same possibilities and opportunities to compete with men.
- To verify if policies are effective enough to empower women or if there is need for more implementation

1.6 Research Methodology

1.6.1 Research Method

To achieve the objectives of this study, a quantitative research method was used bearing in mind the research question and the resources available for this study. Therefore, the following steps will be undertaken :

1.6.1.1 Data collection

This aims to generate data needed for further information regarding this study. A sample was drawn of women who own construction businesses and are practicing in the Kwazulu-Natal province of South Africa. The data was collected via a quantitative questionnaire survey.

1.6.1.2 Data analyses and interpretation

The analysis of the trends and the understanding of the implication of the results generated from the collection method will be Ho part of this section . Descriptive statistics derived using Statistical Package for the Social Sciences (SPSS v25) and presented including measures of central tendency and dispersion. The internal validity of scaled responses determined by the Cronbach's alpha co-efficient for validity. Exploratory factor

analysis was performed to extract latent variables. Furthermore a t-test was conducted which expresses the significance differences between groups.

1.6.2 Ethical considerations

To sustain internationally acknowledged ethical standards, the following adhered to in this study:

- No reference made to names of individuals or companies. In this way, anonymity ensured, since no individual or company can be linked to the research instrument;
- No financial compensation in any manner or form offered to respondents for participation in this study; and
- Quality assurance accomplished by correctness of data capturing and accuracy in calculations.

1.7 Limitations of the study

- The sample of women owned construction businesses drawn from the CIDB database.
- The study undertaken in Kwazulu-Natal only

1.8 Structure of the study

Chapter 1 : Introduction

This chapter focuses on the background of the study, which includes the problem statement, objectives, hypotheses to be tested and the importance of the study.

Chapter 2 : Literature Review

This chapter provides an overview of the causes for failure of women-owned construction companies. This chapter is scrutiny of similar previous studies, their outcomes and contributions as well as their weaknesses and strong points.

Chapter 3 : Research Methodology

This chapter discusses the research approach to the study, sampling techniques, data collection, gathering strategies and statistical analysis of the data. Reliability and validity of the data as well as eradication of unfairness are argued.

Chapter 4: Results and discussions

This chapter presents the findings of the study closely with regards to testing the hypotheses. It converses critically the analysis of these findings, and interprets the tendencies presented in tables.

Chapter 5: Conclusions and recommendations

This chapter is a summary of the study, followed by the conclusions of the results discussed in the prior chapter. The key findings will be discussed against those from previous studies and the literature. Inferential conclusions will be drawn from the findings and possible recommendations will be made for further study.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

The construction industry does not have a good track record in terms of equal opportunities. Issues of discrimination, disadvantages and underrepresentation have been raised in a series of industry studies and reports (Goguen, 2018, Hacker, 2018, Khatibi, 2018). There has in recent years been a growing concern about the low level of women inclusion and ethnic minorities and the industry has begun to put equality and diversity more into the mainstream (Basu, 2018, Staudt, 2018). Concerns which have been identified include employment issues such as the under-representation of women (under 10% of the workforce) and ethnic minorities (under 2%); individual and institutional discriminatory practices; overt and covert sexism and racism; inflexible working structures and an unhelpful environment for the reconciliation of work and family commitments (Staff and 8, 1996, Grant et al., 1996, Dainty et al., 2001, Dainty et al., 2000) The industry has a long way to go if it has to address issues that will allow it to benefit from a more socially representative workforce in the future.

The construction industry is by no means alone in identifying the need to address inequalities in its practices. For example, similar concerns have been expressed in many public and private sector organizations and professions. The public sector, the police service, the army, the fire service and the health service all have had problems in the recruitment, retention and progression of minority ethnic people (Dainty et al., 2004, Office, 2001, Coker, 2001, Esmail and Everington, 1993). Similarly, the under-representation of women moving into more senior levels has been identified in numerous studies. In particular, issues such as the long hour's culture and a working culture dominated by men mean that women do not progress at the same rate as men to the senior levels (Woodhouse, 1998). In the private sector, a study of FTSE 100 companies showed that ethnic minorities did not see positive role models at the senior management grades (Sanglin-Grant and Schneider, 2000). Women's work has been found to be 'invisible' in the workplace, resulting in them not being given the same encouragement as men, and not being seen as part of the pool of people considered for potential new challenges and possible promotion (Souka et al., 2001). Women employees are particularly vulnerable to disadvantage and discrimination if they are in non-traditional, male-dominated occupations (Bagilhole, 2002a)

Employers are increasingly working to identify and remove discriminatory practices. This has been necessitated by both legislation and a need to widen the pool of potential candidates for jobs, particularly in order to address skills shortage concerns. In the UK for example, women now form

45% of the workforce (Twomey, 2001), and the total ethnic minority population of Britain is around 6.7%. Therefore, ignoring these groups within the population is likely to diminish the quality of skills in any industry or profession. This argument forms part of a well-established case for treating equal opportunities as a business issue (Staff and 8, 1996)

It has been widely argued that the removal of discriminatory employment practices and the provision of equal opportunities are good for business and give a competitive edge (Fernandez, 1991). Some beneficial effects of equal opportunities are direct and quantifiable, such as the reduction in costs related to staff turnover, reduced litigation fees, and the accessing of largely untapped reserves of skill and talent through a wider pool of applicants. However, there is also now a noticeable widening of the debate around the business benefits of diversity (Dainty et al., 2004, Kandola and Fullerton, 1998). Indirect benefits have been highlighted, including improved customer service, and enhanced staff morale (Coussey and Jackson, 1991, Kandola and Fullerton, 1998, Bagilhole, 1997, Lindburg and Niessen, 1997). If the construction industry is to begin to benefit from these quantifiable and qualitative benefits of a diverse workforce, there is a clear need to begin to develop robust policies and organization-level approaches which begin to break down institutionalised barriers to non-traditional entrants.

2.2 Entrepreneurship

Entrepreneurship is defined as “the carrying out of new combinations we call ‘enterprise’; the individuals whose function it is to carry them out we call ‘entrepreneurs’”(Gedeon, 2010) Furthermore, an entrepreneur can be defined as any woman or man that starts a new venture where there was previously none (Ibid). However, the debate is whether or not entrepreneurial traits are taught or individuals are born with these traits.

(Shapero, 1975, Aylward, 2007) of the opinion that entrepreneurial skills cannot be taught; therefore, institutions should not be a basis for that. Supporting this claim, the psychological school of entrepreneurship puts argues that some values and beliefs are rooted in the early stages of life and cannot be taught (Cunningham and Lischeron, 1991). In other words, entrepreneurs are born and not made. Contrary to these opinions, it has been suggested that training, education; previous work experience and the background of an individual can also encourage entrepreneurial traits(Haynes, 2003). Furthermore, entrepreneurship can be cultivated with the help of education and, by so doing, enhance entrepreneurial experiences (Chell and Allman, 2003).

Other definitions describe entrepreneurs as individuals who are innovative, take calculated risks and who create and grow new businesses (Whelan and O'Gorman, 2007). In addition, the European Commission defines an entrepreneur as one who is often characterized by a desire for independence in order to gain financial freedom, and also the readiness to take risk (Aylward, 2007).

Business and entrepreneurs are mutually inclusive as an entrepreneur may play a very important role in the successful running of a business. The entrepreneur is often described as an individual with exceptional specialised business skills (Ibid).

Most entrepreneurs have certain behaviours and values regarding life and work, which distinguish them from non-entrepreneurs (Ibid). Research in psychology suggest that an individual's values, beliefs, attitudes and needs are the basis for the innovation that drives them to ultimately achieve success in the chosen business amidst the risk involved (Cunningham and Lischeron, 1991).

From a global perspective, according to Sarri and Trihopoulou (2005), age at start of entrepreneurial activities is between 36-45 years. In another study, carried out in South Africa, it is argued that the highest number of entrepreneurial activities is carried out by individuals within the age group of 34-54 (Neneh, 2012). Furthermore, another study reveals that the age bracket for business owners is between 31-40 years. (Chetty, 2010), (Xavier and Kelly, 2012), are also of the opinion that participation in entrepreneurial activities is often between the age brackets of 25-34 years followed by the 35-44 years age bracket. These age brackets vary from region to region and also from industry to industry.

According to Wangle (2009) and Bowen et al. (2014), not all individuals can participate in the construction industry because physical strength is a requisite for all participants regardless of age and gender. The situation is worse for women who are considered by society to be the weaker gender that makes it difficult for them to be accepted in the industry (Ibid). The age categories quoted fall between the ages of 30-54 years that does not conflict with the age categories given by each author.

Female entrepreneurship is gaining increasing attention as an academic research subject and is fast obtaining significant emphasis from government, scholars and business practitioners (Carter et al., 2006). This results from a great upswing in the amount of new businesses established by women entrepreneurs in the past few years. In the small business sector, the rate of growth has become meaningful (Aylward, 2007). In recent years there has been a rapid increase of female-owned small businesses, nevertheless the academic community and the international community has given

the phenomenon very little attention particularly in non-traditional industries (Ibid). In establishing small businesses women entrepreneurs still encounter and face barriers, nevertheless they still have good success stories to tell (Johnson and Mathur-Helm, 2011). According to a more recent report, from global viewpoint, the number of women-owned businesses generally accounted for about 68% increase in both revenue and employment (Matsa and Miller, 2014).

From the definition of entrepreneur, it is obvious that this concept was only focusing on men. This has reached the extent where the society trusts only men when it comes to entrepreneurship. Women have been left out in many sectors when it comes to the entrepreneurship. Consequently, related growth for women in entrepreneurship has been very slow.

In spite of the slow growth, the opinion is still held that women entrepreneurs continue to be under-represented because, it is suggested, they still face many challenges in the launching and execution of their businesses - this mostly in male dominated industries such as the construction industry which is the focus of the current study (Sang and Powell, 2012). This is partly due to the fact that entrepreneurship is often considered to be an activity that is dominated by men as mentioned earlier (Aylward, 2007). However, the contribution of women entrepreneurs continues to grow and extends from the economy to the wider process of social transformation (Adesua-Lincoln, 2011). This illustrates that women are not just positioned in the traditional industries, but are also diversifying into non-traditional industries such as construction, engineering, manufacturing and others (Jahn, 2009).

2.3 Gender relations according to feminist theories

Different Scholars have identified with feminism and have given various different definitions and opinions about gender. According to Heilman (2012) gender implies some differences and similarities between men and women in line with a belief system which makes them behave the way they do. According to England (2017), gender is a personal identity, social status and also a set of relationships among men and women". He argues that gender inequality is not a personal issue but rather it is the way of society (England, 2017). This gender inequality was integrated into organizations, institutions, the economy and even marriage. In order to close this gap, society needs to develop a different viewpoint and also have a concise reference framework necessarily an individual approach that is not (England, 2017)

Gender issues are complex and must be viewed from a gender perspective (Hamilton, 2013). Hence, this study uses feminist theory, which assumes that "gender inequalities exist in any

society” (Loh and Dahesihsari, 2013). Gender role is the specified position and the strongly related distinct activities of women and men in society, thus culturally and structurally, the gender role given to women and men are oft-times significantly well defined. There are societies and that continue to assume men dominant and women subordinates (Aneke et al., 2017). Even in educational institutions girls and boys are conditioned to behave and play roles pre-determined by society. Questions arise as to the perceived capabilities and self-image of the girl-child in the performance of carrying out her duties in a society where men are perceived to be dominating.

In some cultural groups the problem of gender inequality starts immediately a girl-child is born (Schwartz et al., 2013). (Longe and Balogun, 2010) notes “the oppression of women is fostered in Africa through cultural vehicles such as proverbs”. In patriarchal cultures male children are given priority and are instilled with a sense of gender superiority (Schwartz et al., 2013). Female children are valued less and their vocation is perceived as just caregivers (Okeke et al., 2005).

Gender discrimination is used by feminist researchers in explaining the amount of oppression and subordination found around the world (Oyěwùmí, 2005). Gender is a factor that leads to inequality which has many different faces. It has to do with power and influence, pay and career opportunities, educational qualifications, choice of profession, and health (Ahl and Nelson, 2015).

The South African constitution adopted a bill of rights “which forbids discrimination on the grounds of gender, sex and sexual orientation, among other criteria”(De la Rey and Kottler, 1999). This does not make the construction industry less male dominated. Some studies have shown that women are still underrepresented in the construction industry not only in South Africa but also around the world (Jahn, 2009). Feminism came about as a movement in response to gender inequality (Simmonds, 2012). From the feminist point of view, in the society we live in, especially in the political domain, the equality of both men and women should be seen and encouraged in all spheres- such as in the economy - because the world economy would be substantially better off if women were allowed to participate in full (Simmonds, 2012). On this note, there are four main approaches to feminist theories namely: liberal, Marxist, radical and socialist.

2.3.1 Liberal Feminism:

This theory holds that women and men are fundamentally very similar. For this reason, they should be treated the same way under the law. The major contribution of liberal feminism is the fact that the society discriminates against women. It is also argued by liberal feminists that the girl-child should be given the same opportunity to be educated and have the same civil rights as men, since

they share the same basic human traits (England, 2017). Liberal feminism also focuses on liberty and equality of both men and women (Marilley, 1996), one of the first liberal feminist in the western world, argues that the capacity of women thinking is the same as men and the biological difference is not enough reason for women to be relegated to the political background. She went on to say that the reason women tend to act inferior to men is a result of lesser education, which itself was a result of inequality, rather than a justification for it.

Liberal feminist theory states that men and women are equal. However, this is observably not the case in the construction industry as women are still under-represented due to the challenges, they face ranging from limited networking, inflexible and long working hours, cultural traits, to discrimination (Dainty and Lingard, 2006). As a result, there are less career prospects for women entrepreneurs seeking to pursue small business ventures in the construction industry.

2.3.2 Marxist feminism:

This theory places emphasis on economic systems, and trace the oppression of women to the introduction of private property that was according to them brought about by the capitalist system of government. Marxist feminist scholars traditionally argue that the socialist system should be in place while the capitalist system of government should be scrapped in order for the means of production to belong to society in general and not men alone. Under capitalism they contend women will continue to be subordinate to men depending on them for their every need (Swigonski and Raheim, 2011).

2.3.3 Radical feminism:

The radical feminist focuses more on the exploitation and oppression of women. Their catchword is “patriarchy” which signifies a system in which men are the primary authorities both in the political domain and in society. It is difficult to erase patriarchy since it is deeply rooted and embedded in the minds of most men and, indeed, society (Rosenstock et al., 2010).

2.3.4 Socialist feminism:

The main focus of the socialist feminist is to integrate and unite the patriarchy and capitalist systems - this being influenced by radical feminism, Marxism and psychoanalysis. Their argument is that women are being oppressed and this is mostly evidenced by a blend of various forces which include but are not limited to psychological, economic and societal forces (Byers and Crocker,

2012). Similarly, it was reported that there is an attempt to summarize the greatest strength of Marxist and radical feminism. And also, Capitalism, male dominance, racism and imperialism are known to be “inseparable”, therefore this makes it impossible to reduce the oppression of women into one single cause or type (ibid)

Feminist researchers have identified the male-bias in the construction of knowledge, especially historical knowledge. They have not only exposed the dominance of men in political history but have also called attention to the invisibility of women in historical writings. Consequently, feminist’s historians have developed a new subfield called women’s history even as they advocate the use of gender as an analytical category in the study of any historical subject. Literature about women has increased in the past decade thanks to the various women’s movement campaigns for the inclusion of women in political agendas. Before now only men were involved in politics. Despite the increase of literature on women, women mostly still remain invisible or misrepresented in the mainstream or, “male stream” in African history and they are either not present at all or they are depicted as naturally inferior and subordinate, as eternal victims of male oppression (Oyewumi, 2005).

The fact that women are oppressed is no longer newsworthy; it is presented in a vast array of scholarly articles and even in the society we live in (Smith et al., 2013). Despite the various forms of discriminations women continue to struggle in order to overcome some of the constraints they face. The purpose of this struggle is to gain total emancipation and be liberated in order to gain equality in all forms of human endeavour - culturally, socially, politically, economically and otherwise.

The construction industry is one industry where women entrepreneurs faced myriads of challenges and one of such challenge is the inability of women entrepreneurs being restricted in their ability to start small business ventures. The need for achievement and lust for control continues to keep them going even in the face of adversity (Simeh, 2011).

Finally, this study uses the sociological theory of entrepreneurship which talks about the socio cultural constraints which influences entrepreneurial activities and makes entrepreneurs adapt to the ways of society (Loh and Dahesihsari, 2013). The sociological theory of entrepreneurship is also used; this discusses the social cultural constraints influencing an entrepreneurial activity that also encourages entrepreneurs to adapt to the ways of society (Loh and Dahesihsari, 2013). Sociological theory of entrepreneurship is concerned with an analysis of how social cultures affect entrepreneurship, (Loh and Dahesihsari, 2013).

This theory is therefore used in this study as it recognizes that social cultures are able to influence entrepreneurship. In these light women are affected by cultures prevalent in their societies. (Simpeh, 2011), commenting on the sociological theory of entrepreneurship, noted that the sociological background of an individual is one of the push factors in becoming an entrepreneur. It is important to note that women's social background plays a pivotal role in determining whether or not to become entrepreneurial - especially in a society where women are perceived to be venturing into a non-traditional industry such as the construction industry.

Furthermore, Simpeh (2011) reported that some marginalized individuals are propelled by their disadvantages and are seeking to improve their position. The construction industry is largely associated with men as mentioned earlier, and this creates a yawning gap between men and women in the context of construction industry. As such, this theory will enable the researcher to understand the marginalized groups, which are often women, and some of the devices they employed to propel themselves into new arenas.

Population ecology is an idea that forms part of the sociological theory of entrepreneurship and recognizes that environmental factors play an important role in the survival of businesses. Population ecology consists of government legislation, employees, customers and competition. This part of the theory is important in highlighting some of the challenges that are associated with being a woman operating a small business in the construction industry. Government legislation might disadvantage women, and therefore, present a challenge to the successful operation of businesses. Customers might stereotype women who own or manage construction companies, seeing them as incompetent, and, are therefore, unwilling to do business with them. This stereotyping might be the result of deeply held prejudices against women in society and then seeing such women going into an unfamiliar terrain such as the construction industry. As such, women are affected by the culture of the society in which they do business.

These feminist theories and gender inequality debates offered a lens through which this study was carried out, providing the basic assumptions and perspective from which women's experience in the construction industry was examined.

2.4 Theories of occupational segregation by sex

2.4.1 Human Capital Theories

Human capital theories stress women's lower level of human capital in terms of what they bring to the labour market. Human capital theorists assume that women's main priority is to raise a family, and that they therefore choose to limit their participation in the labour force (Reskin and Padavic, 1994). Human capital theory holds that those who have invested the most in education and training will enjoy the greatest rewards. Also, this theory is used to explain women's position in the labour market by the fact that they tend to have lower skills, qualifications, and experience, and hence lower human capital value (Walby, 1988). Human capital theorists suggest that education and labour market experience affect women's choice of occupation. However, it was reported that the relationship between women's education and experience and their choice of occupation is likely to be bidirectional (Segrest et al., 2003). Although it is true that women may not choose or be offered work in particular occupations because they do not have the requisite education or experience, it is also true that social norms may discourage women from pursuing careers in certain occupations and that they accumulate less labour market experience than men because they do not have the same labour market opportunities. This bidirectional effect is not well explained by human capital theory.

2.4.2 Noneconomic, Feminist, or Gender Theories

Feminist or gender theories are primarily concerned with non-labour market variables. The basic premise of these theories is that women's position in the labour market arises as a result of their subordinate position in a traditional patriarchal society. In most societies, domestic worker, child, and dependent care are perceived to be women's responsibility, while men fulfil the role of the provider or "breadwinner" (Badgett, 1999). Despite women's increased commitment to paid work, empirical research reveals that the primary responsibility for domestic duties in most households is still borne by women (Roxburgh, 2002). Feminist theorists suggest that this division of responsibilities explains why women accumulate less human capital because they tend to have truncated careers due to early or temporary withdrawal from the labour market.

2.5 Women in male-dominated space: global, African and local contexts

Most women entrepreneurs seem to operate from a traditionally gendered environment, which is the retail and service industry. Only a few women entrepreneurs are involved in male dominated

industries including the construction industry (Jaafar et al., 2014). Comparatively, there is a lower percentage of women entrepreneurs operating small businesses in male-dominated industries such as Manufacturing; Agriculture, Mining, oil, Utilities and Construction (Blanchflower, 2009, Werner, 2010). Women have made strides in most occupations and industries. Regardless of the huge number of women entrepreneurs establishing new businesses, women are still under-represented in the European Union countries Africa, and in South Africa (Mathur-Helm, 2005). According to (Aulin and Jingmond, 2011), the construction industry is still operating from a gender based perspective, which precludes full participation of women entrepreneurs. The jobs undertaken by women who go into the construction industry are usually administrative. There are great challenges for women's progress in male-dominated industries and the construction industry is not an exception.

The low representation of women in these industries is emphasised by the empirical information available. In the mining industry, for example, women occupy only 13.2% in U.S while in Canada the figure is 19.0%. Women in construction in the U.S is also low at 9.0% as compared to 11.2% in Canada (Take, 2013). In the early 90's in Australia the percentage of women entrepreneurs recruited into the Australian building sector was recorded as 14% of the total workforce (Lingard and Lin, 2004). There is a decline in the amount of women entrepreneurs operating small businesses in the construction industry even with the already low representation. Since the early 90's - when there were 14% - the figure has dropped to 11.8%, while in mining it is 15.1% (Commission, 2013).

There are over 8.4 million construction jobs in the U.S, however, in 2010, only 2.6 % were held by women entrepreneurs according to the National Women's Law Centre (NWLC) (Tracy et al., 2013). The reason for this low percentage may be due to the fact that there are barriers such as sexual harassment, shortage of information about the opportunities in the construction sector, and gender stereotypes. Furthermore, the largest sector in the UK is suggested to be the construction industry in terms of both Gross Domestic Product (GDP) and the number of people employed (Agapiou, 2002). A total of 70, 000 has been estimated to be the number of new construction workers employed per year, but because of shortages in the labour force, the needs of the people cannot be met. In 2000, the total percentage of female trainees that were recruited into the construction industry in the UK was just 4% of the industries workforce.

These figures are applicable to a country in the developed world. However, the percentage is not very different in the South African context (Andersen et al., 2009). In 2008 a total of 426,169 people were employed in the construction industry and only 28,975 were women, this represents

about 6.8%. In another survey covering women and men in contracting and construction related businesses completed in 2009, only 7% was contracted to women entrepreneurs and 93% to men according to Stats SA (2013). According to (Rönchen, 2014), there was an increase of only 1.42% of women employed in the construction industry, while men increased to 9.39%. This same trend has been observed in the last five years. This suggests that there is still a gap between men and women in the construction industry in South Africa.

More so, even after apartheid ended in 1994 and where legislative policies to enhance gender related matters were introduced, some sectors of the economy - such as the construction industry still lag behind in embracing the change which proposes the employment and promotion of women entrepreneurs in the construction industry (Jamali, 2009). According to Olawale and Garwe (2010) women comprised 44, 8% of the total employment population in South Africa. However, only 13% of women are employed in the construction industry compared to the service and retail, which was 31.20% as at 2009. As at the end of 2014 there was a very minimal increase on the total employment rate for men and women which stands at 1,057 and 124 respectively, which amounts to 10.57% increase for men and 1.27% for women in the industry from (Ozumba and Ozumba, 2012, Mayosi and Benatar, 2014). This is not unexpected since the industry is typically male dominated and there are few women entrepreneurs operating small businesses in the construction industry (Ozumba and Ozumba, 2012). From the foregoing it can be seen that the construction industry continues to be male dominated.

According to (Aneke, 2015), the construction industry becomes more advantaged if the number of women involved increases. “The construction industry wins because women bring a different perspective to the industry, they are great at multi-tasking and they are good at relationship building” (Buchmann and DiPrete, 2006). Furthermore, it is possible to make the industry benefiting from the increase of women’s number. These benefits will vary from different perspectives and backgrounds (Buchmann and DiPrete, 2006).

In a keynote address delivered at the 2002 South African housing awards ceremony Mthembu Mahanyele. It is well known that in Africa women have taken the initiative to build their shelters and provide for their families during the ancient days and it has been done for centuries (Verwey, 2006). By implication, women have been involved in building and construction in perpetuity.

According to Global Entrepreneurship Monitor (GEM) 2004, discussing women and entrepreneurship, the entrepreneurial activities that women are involved in are expanding all over the world in the formal sector, and will play an even greater role in the informal sector. Women

from different backgrounds have made contributions to their environment in the spirit of entrepreneurship - but construction has been left out (Langowitz et al., 2005).

The contribution of women entrepreneurs extends from the economic sphere to include the wider process of social transformation. According to Adesua-Lincon (2011), women's productive activity particularly in the construction industry - empowers them economically and enables them to contribute more to the overall development of the country. Whether they are involved in small or medium scale activities in the formal or informal sector or not, women entrepreneurial activities are not only a means for economic survival but, for woman in general, also have positive social repercussions. However, female enterprises are faced with myriads of obstacles and challenges such as lack of support from government and nongovernmental agencies.

Due to societal and cultural constraints, there are a variety of obstacles facing women entrepreneurs today in their entrepreneurial development. These include poor access to markets, access to information technology, obtaining finance, poor linkages with support services and an unfavourable policy and regulatory environment (Otunaiya et al., 2013). Hossain et.al (2009) affirms that some of the factors that hinder the success of women units in the construction industry are unavailability of infrastructural materials, finance, labour, marketing, social and cultural factors. Another significant problem identified is sexual harassment by male colleagues, senior staff and unnecessary competition in the field.

In recent times in the construction industry - gender-based barriers are still an issue in the recruitment of females. Social norms determine the occupational segregation women are facing in the labour market where males are the major decision makers (Diehl and Dzubinski, 2016, Al-Asfour et al., 2017b). Most women working in the construction industry mainly hold administrative positions. It can be concluded that the construction industry is not only male dominated, but also the presence and participation of women is relatively low (Aulin and Jingmond, 2011).

More studies have shown that the ability of women to enter into the construction industry is seen as an important issue which requires attention, thus, making the participation of women entrepreneurs wanting to start small business difficult since they have no prior work experience (Amaratunga et al., 2006, Lock and Smith, 2016, Pérez-Pérez and Avilés-Hernández, 2016). In view of this women entrepreneurs have great difficulty running successful small businesses in the construction industry.

In the context of the number of studies that have been done in recent times, the position of women entrepreneurs entering into the construction industry and remaining there is a very important issue. It is imperative to look into the reason why women cannot remain in the industry as operators of small businesses, even when they are able to gain entry into the industry. Several constraints militate against women's entry into the industry including culture and gender discrimination, poor working conditions, environmental insensitivity and a wide problem with image.

It is argued that women entrepreneurs working in the construction industry work and learn on the job as they operate their businesses on a day-to-day basis since male colleagues are often not interested in assisting such women (Coyle and Flannery, 2005). Making female entrepreneurs operating in the male-dominated industry encounter intense gender stereotyping and even greater difficulty accessing formal networks that provide resources and information about the construction industry.

Notwithstanding that women are discriminated against in the construction industry due to the fact that it is an industry dominated by men, some women entrepreneurs in South Africa have recorded positive progress. Verwey et.al (2009), observes that women are successfully launching careers in the construction industry and have even got tenders from the South Africa government to build 50 houses in Soweto in 2008. This building project was awarded to three women-owned construction firms and the contract was well executed (Ibid).

2.6 Factors that motivate women to establish small businesses

This section discusses the different motives for engaging in entrepreneurial activities. There are two main motives - namely push and pull motives. There are different types of motivation in different countries, however there are underlying dimensions in the consistency of these motivations. Some of the more general motivations for entrepreneurs to start a new venture include:

2.6.1 Need for achievement

This is the need for personal growth through entrepreneurship. It has to do with the realisation of one's self which includes achieving a personal vision for the business and the various associated responsibilities, and to learn through some of the challenges of starting/operating a business (Akehurst et al., 2012b, Uddin and Bose, 2013).

2.6.2 Balancing family and work life

This accounts for a major reason that women in particular become entrepreneurs, the goal being to gain flexibility in providing for their family needs and running their businesses (Robinson, 2001). However not all business sectors afford women this opportunity.

2.6.3 Need for Independence

This is the ability to be in control of one's personal work life and time. Furthermore, it means being autonomous in decision making and been capable of combining both personal life with work (Uddin and Bose, 2013, Renko et al., 2012).

2.6.4 Wealth creation

This is the realisation of the importance of growing earnings and wealth which can be achieved through various means such as thinking outside the box, background checks on existing ideas, beating competitors, and building personal relationships with prospective customers (Estrin, 2016). There are many other factors as well.

2.6.5 Motivation and recognition

Motivation and recognition relate to aspects concerning entrepreneur's social status. These include the need to gain personal respect and recognition among family and friends which extends to the broader community (Akehurst et al., 2012a)

2.6.5.1 Family roles

Some businesses are family owned. Therefore, the motivation stems from the need or desire to continue or take over the family business, and/or to follow the example of role models (Ward, 2016).

2.6.5.2 Dissatisfaction

Dissatisfaction with previous work is also classified as a motivation for starting a business. Previous jobs not being challenging enough, lack of growth potential and low pay, among other reasons, can lead one to establish a small business (Akehurst et al., 2012a).

2.6.5.3 Social and community motivations

Some studies suggests that some entrepreneurs are motivated to establish their own business in order to give back to the community where they reside through job creation or philanthropy (Hopp

and Stephan, 2012, Hopp and Sonderegger, 2015, Pathak and Muralidharan, 2016). This also includes social responsibilities (Jayawarna et al., 2014).

2.7 Characteristics of women entrepreneurs operating small businesses in the construction industry

Entrepreneurship has always been associated with the male gender because of its attributes have been considered to be traditionally male (Jaafar et al., 2015). Scholars suggest that women are in the forefront of entrepreneurship (Gundry et al., 2002). In order to better understand the characteristics of women-owned small businesses, there is a need to take into consideration the various factors that influences a women's experience ranging from culture, class, educational background, age and ethnicity (Bennett et al., 2009). It is argued that the performance of women owned businesses have a lower survival rate due to lack of work experience which hinders them from building up profit and sales in their businesses and, more importantly, financial constraints including having less start-up capital. Studies also show that women work fewer hours than men due to family commitment making it more difficult for women to achieve success (Fairlie and Robb, 2009).

According to Marlow and Patton (2005), in a society where access to economic and social independence is achieved primarily through waged work, women face a range of barriers and challenges associated with their gender to gaining such independence. Against the backdrop of the concentration of women in relatively low paid, low status, and low skilled service work, (Loscocco and Smith-Hunter, 2004) asserts that this is largely so because "they (female self-employed) hold less financial capital than their male counterparts, or because they tend to enter sectors with poorer business prospects". It is also noted that under the structural constraints, the majority of ventures capitalists are male, they construct tightly woven networks where the knowledge of how to enter and successfully negotiate through such networks are difficult (Marlow and Patton, 2005). The notion that men and women are generalized as group might be argued and this generated a false universalism whereas in reality gender "is a space whose occupation are negotiated and experienced in different ways" (Marlow and Patton, 2005). Even though literature does not include much about personal characteristics of women operating small businesses in the construction industry, a few can be identified; these also relate to personal characteristics of entrepreneurs in general.

Entrepreneurs have many unique and individual traits that are not gender-specific. Entrepreneurs are optimistic, having a positive outlook regardless of disappointment, setbacks and past shortcomings. When business goes well the entrepreneur is further stimulated to do more which gives credence for more accomplishments (Aneke, 2015). Self-confidence is another feature of most entrepreneurs. Entrepreneurs are capable of working on themselves to gain confidence. The ability to overcome challenges in executing business opportunities. Entrepreneurs are visionaries' - they picture the best possible options in establishing and running their businesses on a daily basis and as the day passes it becomes clearer where the business is heading (Ramos-Rodriguez et al., 2010). Studies suggest that if many people take chances that they may turn out to be successful businesses owners that illustrate another entrepreneurial trait – they are risk takers though sometimes moderately so (Chen et al., 1998, Wagener et al., 2010). It is not that entrepreneurs are not afraid to fail but the eagerness to succeed outweighs that of fear of failure.

Studies also reveal that the most active age grade for entrepreneurs is between 35 to 45 years which agrees with a large body of literature that indicates that most entrepreneurs are young and energetic (Sarri and Trihopoulou, 2005, Ramos-Rodriguez et al., 2010, Barringer and Ireland, 2010). A great importance is given to entrepreneurs' energy as this stands as a key point for investors deciding whether to invest in their new venture (Navis and Glynn, 2011). Another significant trait of an entrepreneur is creativity. Creative thinking is the basis of the construction of new products and ideas and has the potential to be useful to consumers, been creative as an entrepreneur gives the organisation a competitive edge in the market (Fillis and Rentschler, 2010). Entrepreneurs are usually promoters, tenacious, strong characters, networkers, persuasive, tolerant of ambiguity, achievement motivated, and have a strong work ethic among other things (Ramos-Rodriguez et al., 2010). The personal characteristics of an entrepreneur have a significant link with their attitude. Individual attitude towards innovation breeds entrepreneurial success that, by extension, is achieved through the possession of entrepreneurial characteristics (Sutanto and Eliyana, 2014). In achieving entrepreneurial success, entrepreneurs must, at least, have some or all the basic characteristics highlighted above.

2.7.1 Leadership styles

In male-dominated or non-traditional industries, the total employment percentage for women is lower than 25% (Take, 2013). This signifies that there is still a disproportionate fraction between men and women in most male-dominated occupations and industries. Recent studies have shown that women in construction are seen as less competent when judged from the perspective of

feminine stereotypes (Barrios and DiDona, 2013). However, when expressing leadership in masculine style women are seen as being successful but are not usually liked by their peers (Barrios and DiDona, 2013). Being aware of such stereotypes and their consequent attitudes, it is necessary to objectively ask and respond to the question: “Do women make better leaders?” this is a very debatable question. According to Eagly and Carli (2003), women entrepreneurs have a unique and typical style of leadership, which is both an advantage and disadvantage particularly arising from positions in a male dominated industry. Some of the constraints faced make them vulnerable and encounter issues that are detrimental and reduce their ability to reach for the top. This is creating a negative judgment of their performance as leaders. Research also shows that women leaders are likely to be transformational because they show behaviours that are consistent with female roles. Women care more about the development of their followers; they listen and stimulate them to think outside the box, they are more inspirational and more ethical. More attributes of female entrepreneurs are:

- Female entrepreneurs tend to lead from the centre rather from the top and the structure of their enterprise reflects this. In other words, women entrepreneurs in top positions carry all the staff along no matter their position just to make sure that everyone is treated with justice and fairness.
- The questions asked usually take a bigger picture perspective of the work they are assigned to do and the value of it.
- Women leaders place great value on the relationship they have among employees and the success of the organisation at large. They are more inspirational and also more ethical. They care about their followers, that is, their subordinates, women entrepreneurs listen more and stimulate them to think outside the box
- They prefer to communicate directly with members of staff, and in so doing create a good working relationship and,
- Female entrepreneurs are comfortable with diversity, having been outsiders themselves and know the value fresh ideas could bring (Malach Pines et al., 2010).

It is also argued that female entrepreneurs are better leaders because they are relatively more sensitive to issues and are empathetic, sociable and are relationship oriented (Toor and Ofori, 2010). It has also been shown that business start-ups are more likely to be successful if a woman is on the executive team. Also, the number of entrepreneurs who expect growth for their businesses

is higher for females than males. This is due to the fact that female-led start-ups usually experience lower failure rates when moving to the growth stage (Minniti and Naudé, 2010). However, it is important to stress on the fact that studies showing female entrepreneurs possessing better leadership styles and being better leaders should be emphasised.

In summary, the promotion of women entrepreneurs into leadership roles should be encouraged, more especially for women in the construction industry. Most often women are not able to get into the industry because they lack basic knowledge. The challenges of the construction industry also pose a great threat. In this regard studies show that women are still under-represented in the construction industry (Al-Asfour et al., 2017a). The intention is not to start a gender debate but to outline that the attributable qualities of good leadership are changing towards skills which women entrepreneurs naturally possess (Marlow and McAdam, 2013).

2.7.2 Survival rates of women and men start-up businesses

Research has shown that regular employment provides opportunities for both males and females to acquire human capital and the finance necessary to start a new business (Boden Jr and Nucci, 2000, Carter et al., 2003a). Nevertheless, women still find it difficult to get this capital and other finance that is necessary to start a new business (Lusardi and Mitchell, 2011). This is so because most women entrepreneurs in Africa mainly are less educated than men. This has a great impact on their businesses because the business has to be well understood in order to make profit (Fairlie and Robb, 2009). Gender has continued to raise issues in regular employment globally woman are still being paid less than men for the same work.

Women have been shown to receive a lower pay package at the end of the month which implies that female entrepreneurs are disadvantaged in the quality and amount of human capital that they earn under paid employment (Boden Jr and Nucci, 2000; Carter et al., 2003a). Women generally have fewer years of work experience, less exposure to the business environment and are not able to fit into certain managerial positions. It is suggested that female entrepreneurs need to be more mentored and educated, given the low survival rate of their businesses (Ibid). However, some studies have stated that some women really work hard to grow their businesses but due to family constraints these dreams are most times hampered (Chandra, 2012). This suggests that most women entrepreneurs want to grow their businesses but cannot due to family pressures; balancing work and family which is at most times difficult to achieve (Rehman and Azam Roomi, 2012).

The prospect for the survival of business start-ups (for both female and male entrepreneurs) are much greater when the owner has 10 years or more of working experience as well as a full university degree. Women entrepreneurs are often disadvantaged in this respect, sometimes due to lower quality education and shorter work experience (Boden Jr and Nucci, 2000; Carter et al., 2003a). However, confirming the contention at the beginning of this paragraph, businesses, where the owner managers have 4 years of college education or more and with a minimum of 10 years' working experience are more likely to survive. In this regard, female entrepreneurs are at a disadvantage compared to their male counterparts (Ibid).

In addition, male-owned family businesses succeed more than female-owned business as a result of having different family-business backgrounds. This explains why some men perform better than women since they are allowed to take part in the family business while the women are less recognized (Fairlie and Robb, 2009). It is also argued that men are more likely to work in the family business, which helps them to gain more experience and provides opportunities for acquiring human capital essential for the starting of their own business (Ibid). Studies also suggest that a prospective entrepreneur with a family-business background is at an advantage as this background sharpens their decision when starting a new business (Aylward, 2007, Neubauer and Lank, 2016, Zainal et al., 2018).

2.8 Factors influencing the success of women entrepreneurs

2.8.1 Education and training

A study conducted on the main obstacles faced by several South African entrepreneurs indicated that the most recurrent weakness is lack of education and training among entrepreneurs (Chinomona and Maziriri, 2015). It is therefore imperative to focus on the training of entrepreneurs, particularly the development of previously-disadvantaged individuals, specifically women entrepreneurs (Van Vuuren et al., 2007, Chinomona and Maziriri, 2015). Furthermore, the employers or customers are also part of the factors that influence the success of women entrepreneurs. The customers may choose not to turn to women and minorities for their products and services due to a perceived lack of fit between business owner and industry characteristics. Customers who have the option of employing a male owned versus a female-owned construction firm may, for example, select the male owned firm simply because men are more commonly associated with and are believed to be more knowledgeable about the construction business. If this is the case, then women and minorities have an uphill battle in combating the scepticism of potential

clients, and may wind up with less than they deserve in terms of market share (Heilman and Chen, 2003).

Another factor was reported by (Van Vuuren et al., 2007) who conducted a study on the main obstacles faced by several South African entrepreneurs, the results of which indicated that the most recurrent weakness is lack of education and training among entrepreneurs. It is therefore imperative to focus on the training of entrepreneurs, particularly the development of previously-disadvantaged individuals, specifically women entrepreneurs (Collins et al., 2002). This is relevant for the construction industry also. Dreisler et.al (2003) found that information and education are problems for most women entrepreneurs and this affects mainly the women in the construction businesses and other types of businesses.

Overall it is found that the challenges facing women's businesses are common to all small and mid-sized enterprises, such as financing, globalisation of social and economic environments, marketing, and management. There are even further barriers such as banking, legal aspects, political contacts, customs tariffs, bureaucracy, and extortion that must be overcome in developing and transitional countries (Jalbert, 2000)

Fay and Williams (1991) further claimed that women experience greater difficulties in acquiring the skills and knowledge necessary to conform to these criteria. This is apparent in the socialisation, education and work experience of many women, particularly in the typically low-wage work-force pattern which hinders women ability to accumulate sufficient assets to meet lending criteria. Barriers to SME financing do exist and vary significantly according to business type, age, stage and industry with owners facing different barriers accordingly (Heidrick et al., 2002).

In South Africa, small, medium and microenterprises (SMMEs) are an important vehicle to address many challenges. These include the challenges of job creation, economic growth and equity.

2.8.2 Family Obligations

Just as male and female entrepreneurs tend to face very different business obstacles, they experience different domestic demands, as well. Women are entering the workforce and starting new businesses at an increasing rate, but they are still more likely to be the primary parent, emotional nurturer and housekeeper.

2.8.3 Financing

More mature businesses are generally perceived as a lower risk for financing, and therefore, financing arrangements can be made on the strength of the existing business rather than owner characteristics. For earlier stage financing which can be the case of women led construction companies, where the business is less mature and the risks are higher, the investment is being made as much in the owner/founder as the business proposition itself. The implication of this is that there are significant barriers to accessing financing for early stage SMEs such as small construction businesses, but the existing data does not support a direct correlation between barriers to SME financing and the particular Profile Groups (Heidrick and Nicol, 2002). Briefly, women owned companies more especially construction companies may face many issues related to earlier stage financing, industry and society acceptance.

One of the major problems that studies highlight is the business women's perception that banks discriminate against them and that this creates difficulty in their ability to gain external business finance. A large proportion of small businesses utilises their own financial resources but the most common source of external capital is banks (Fay and Williams, 1991). Homer et.al (2007) stated that one of the inhibitors to becoming an entrepreneur is an inability to secure start-up capital and the high cost of start-up capital. Other factors which affect the accessibility of financing for SMEs include business size (with micro-businesses typically having less access to financing than larger SMEs) and geographic location. Urban entrepreneurs are likely to have a larger pool of financing options to draw on than rural entrepreneurs, particularly those dwelling in communities without easy access to financial institutions. Similarly, SME financing options are affected by proximity to the central areas for particular industries, particularly in cases where private investors are involved. In these cases it is critical for an entrepreneur to be geographically located in ways that provide access to the networks of investors providing financing in various sectors (Heidrick et al., 2002).

2.8.4 Government support and women entrepreneurship

Furthermore, studies have demonstrated that for sustainable support in women business development it is essential to have an active involvement of many stakeholders. These include other women business owners and their organisation but also from government and the NGOs supporting enterprises development (Psychogios, 2007)

2.8.5 Education and women entrepreneurship

Training is the essential component for producing an able corps of entrepreneurs who not only survive but thrive and contribute to the local, and ultimately, to the global economy. Skill-based training, technical training, technology training, and delivery of management skills are necessary to strengthen not only entrepreneurs, but also associations. Technical assistance, in other words, is valuable in developing and transitional economies where business and managerial skills are often completely lacking (Jalbert, 2000)

According to Gorman et.al (1997), education also can serve a preparatory function in relation to new venture initiation or start-up, whereby the transfer of knowledge and the acquisition and development of relevant skills would be expected to increase the self-efficacy. Gasse (1985) argued for the importance of identifying and evaluating entrepreneurial potential at the secondary school level, and also suggested that it will be more successful in enhancing entrepreneurial propensity in the development stage when individual career options are still open. It was reported by Sibuea et.al (2016) that that is designed to foster development of an entrepreneurial attitude among students high school is a very important level regarding the development of young people's entrepreneurial potential and skills and stressed the importance of introducing the concept of 'pre-entrepreneur' and outlines a process of entrepreneurial teaching at the high school level. The entrepreneurial skills should also be emphasised at the tertiary level to stimulate the potential in young people to be become entrepreneur. This will allow woman who are ambitious to build up the understanding and potential to nurture their vision of future entrepreneurs.

It was also argued that entrepreneurship education should include skill building courses such as negotiation, leadership and creative thinking and exposure to technological innovation and new product development (Haase and Lautenschläger, 2011) . A framework was established for small business education that consists of four types: entrepreneurial education, education for small business and self-employment, continuing small business education and small business awareness education (Curran and Stanworth, 1989).

In Poland, it was illustrated that women were in general better educated than the male entrepreneurs where 80% held a technical or engineering degree. In addition, they had more wide backgrounds in business than the males (Zapalska, 1997).

In South Africa, women entrepreneurs are imposing themselves. This is experienced internationally and South Africa has learned from it. The process has only gained momentum in

the last few decades, it presents great potential for the future. In the South African context, many firms owned by women are smaller compared to their male-owned counterparts (Abor and Quartey, 2010). It was generally found that women are better educated and well prepared as entrepreneurs. Many show acceptable results and growth prospects (Vossenber, 2013a). They are showing remarkably positive attitudes for the future more positive than for their male counterparts. It is also found that social attitudes, while perhaps leaving significant room for improvement, are not a critically constraining factor (Siemsen et al., 2008). It appears that South Africa's prospects for creating a growing pool of successful women entrepreneurs are looking very bright is a not for profit company specialising in improving the environment for doing business (Mamabolo et al., 2017). Henry and Mark (2003) maintained that entrepreneurship training can complement the early stage awareness-raising function of entrepreneurship education, as it provides the practical skills required by entrepreneurs when they are ready to set up their business.

2.8.6 Socio-cultural environment

It was reported that equality legislative policies, laws and regulations that promote gender equality can be negated by prevailing cultural or traditional norms and practise (Conley et al., 2007). Some of the most pervasive factors which can encourage and enable, or discourage and disable women's enterprise development are those things which are most difficult to observe and measure. These are also factors which concern women's position in society. They also affect what societies, communities and families perceive as acceptable (or not) for women to be and to do.

Cultural and social traditions play a large role in determining who within a society becomes an entrepreneur. For example, social conditions in some societies prevent women from starting their own businesses. For a female business owner, the process of starting and operating a new enterprise can be difficult because often they lack the skills, education, and support systems that can expedite their business pursuits (Jalbert, 2000).

Access to economic resources and appropriate technology remain major obstacles to the survival of women-owned enterprises. Also access to international markets has not necessarily been improved for women (İlkkaracan, 2012). Government or customary law bar women from inheriting ancestral land, which is traditionally passed down through male descendants. Registration provides titles in the name of the head of the family but once a man dies, his widow's continued access to the land may be threatened by his relative who may want the land. Widow inheritance rights do not

exist in principle and land in the hands of widows tends to pass to a male heir of the next generation (Chea, 2008).

2.8.7 Access to business support.

Lack of sufficient capital tends to affect SMEs' ability to develop new products and services or to grow so as to meet demand (Ibeh et al., 2012). Generally, in many countries worldwide, it was observed that most of business start-ups that failed because of the lack of management skills of the business owners (Heilbrunn, 2004) . Access to the relevant type of capital, at the right times, directly relates to the successful operation of a business. It is commonly believed that entrepreneurs seek and receive a majority of their initial capital as equity from investors or friends and family (Au and Kwan, 2009)

2.8.8 Inequality of access to credit.

It is harder to access funding for earlier stages of SME development such as, for example, seed money or start-up capital than for later stages such as working capital or expansion funds (Heidrick et al., 2002). Capital may be acquired via debt or equity financing and may take the form of any number of financial instruments. Debt instruments used by SMEs may include bank term or demand loans, private loans, operating lines of credit, credit cards, leases, supplier credit contracts, and government-backed loan programs. Equity investments in SMEs are typically reflected through ownership of one or more classes of shares in the venture. These investments may include personal investment by the entrepreneur, private investment by friends and family (love money), angel investments, venture capital investment and in cases of publicly traded companies, public market equity (Riding, 2008). In the case of established companies, retained earnings may also be re-invested in the venture (Ibid). Women entrepreneurs have less bank credit than men entrepreneurs (Mwobobia, 2012). Minority women business owners are less likely than white women business owners to have bank credit (Fairlie and Robb, 2007). Furthermore, in the equity capital arena, women-owned firms represent only 9% of all institutional investment deals and receive only 2.3% of all investment institutions. In sum, although entrepreneurship can provide individuals with a way to gain career autonomy and control, it does not necessarily provide an escape from all of the problems that women and minorities face in the business world (Heilman and Chen, 2003).

Illiteracy or semi-literacy among the majority of women in South African's rural areas and some townships, creates a further barrier to processing paperwork. Women's lack of control over resources, such as land and labour, also limits their eligibility for loans. Banks 'ability to lend is

often constrained by inflation-induced decapitalisation, resulting mainly in insufficient funds available to finance loan request. Inequality in rights and entitlements, whether economic, civil or family are a powerful source of discrimination against women. They may curtail women's ability to engage in gainful activities and may constitute a serious disincentive to women's economic participation (Sinclair, 2005). The credit issue is very crucial for women in the construction. There is a need to allowing women in this industry to have easy access to credit in order to allow them to be successful.

2.8.9 Obstacles in starting up the new venture

It was argued that although education is not mandatory for new venture creation, it provides the skills, contacts and opportunities vital to most successful businesses (Kirby, 2004). According to Chiliya and Roberts-Lombard (2012), or many start-up businesses, some form of mentoring is needed in varying degrees to grow business skills. One to one mentoring is effective but expensive and unless economies of scale can be achieved, providing these support services to small enterprises is difficult to sustain. A study was conducted on the main obstacles faced by several South African entrepreneurs, the results of which indicated that the most recurrent weakness is lack of education and training among entrepreneurs as mentioned earlier (Rideout and Gray, 2013).

It was reported that entrepreneurship training can complement the early stage awareness-raising function of entrepreneurship education, as it provides the practical skills required by entrepreneurs when they are ready to set up their business (Henry and Mark, 2003). With regard to financing, previous research shows that women-owned businesses start with both lower levels of overall capitalisation and lower ratios of debt finance than men-owned businesses (Carter et al., 2007).

With respect to debt financing, it is difficult for many youth to access this source of financial capital due to the fact that many are too young to have a substantive credit history, or to have collateral sufficient to secure loans or lines of credit. Because of their age, they are also unlikely to have the type of business experience or track record that financial institutions would look for in assessing creditworthiness. In addition, some potential entrepreneurs may be carrying student debts which will also make it harder to secure debt financing for new ventures (Heidrick et al., 2002).

The DTI in South Africa argued that, taxation has significant influence on the level of entrepreneurship (Martin and Matlay, 2001). Taxation often causes serious problems to entrepreneurs because of the amount of administrative burdens it implies. Many governments use taxation as a key instrument in their entrepreneurship promotion policies. Often, tax incentives

exist for start-ups, investing, innovation, hiring employees, and so on. However, incentives can cause tax systems to become very complicated, resulting in non-compliance, high administrative burdens and high accountant bills for entrepreneurs.

Access to finance is still considered one of the key constraints to entrepreneurship development, particularly the stimulation of start-ups. Townships and rural areas, in particular, suffer the most from lack of capital. While various initiatives have been launched to address the problem, these are still too limited to meet the amount of demand and many lending NGOs, in particular, are facing serious capacity problems, with a few having had to cease operations recently. Rural areas suffer not only from inability to access credit but also lack of appropriate savings mechanisms (Martin and Matlay, 2001).

Furthermore, it was stated that prescribing necessary policies and institutional reforms to improve the business environment facing women entrepreneurs is tied into the regulatory and legal framework governing competition, investment, commercial transactions, contractual laws, labour regulations, taxes, property rights, and procurement procedures (Jalbert, 2000)

2.8.10 Lack of female role models

For some entrepreneurs, role models and mentors played a key role in carving out paths for them to follow. Mentors include business men and women, family members, women with a high public profile, and an occasional consultant. Mentors often view mentoring as a responsibility, a way of ensuring entry for the next generation of women. Within women's business associations, business management, economic empowerment, and advocacy techniques combine with the more humanistic skills of fostering mutual respect, improving ethical standards, and improving health in order to equip female entrepreneurs to succeed in a competitive business environment.

Entrepreneurs are arguably the most important actors in the economy: the creators of new wealth and new jobs, the inventors of new products and services, and the revolutionising of society and the economy. Yet despite their centrality, little is known about entrepreneurs: what motivates them, how they emerge and why they succeed (Jalbert, 2000). Efforts to promote women's entrepreneurship should ensure that women have access to the mentoring and support networks that they view as important contributors to their success. This is also relevant to women in the construction industry.

2.8.11 Lack of business management skills

Hisrich and Peters (1998) are of the opinion that a mentor–dependant relationship is an excellent avenue of securing needed professional advice, as well as providing an additional source of moral support (Antoncic and Hisrich, 2003). Sullivan defined mentoring as a protected relationship in which learning and experimentation can occur potential skills can be developed and in which results can be measured in terms of competencies gained, rather than curricular territory covered. General business training includes basic business skills such as costing, marketing, accounting and negotiation, and is usually a central element of an integrated service package. However, training in skills is often not enough for women, and successful training programmes for women entrepreneurs, therefore, also include confidence building, entrepreneurship development training, fostering the attitudes important to starting and managing one’s own business.

Since business skills are related to stage of business development, it is argued that women face challenges of learning business skills early in the life cycle of their business and are therefore less profitable than in later stages when they are more competent in business skills. Studies investigating business planning skills are mixed, some are showing business planning skills related to success and others are showing not make a difference (Burton et al., 1997). For women in the construction industry business management skills are required and they important for success.

2.8.12 Lack of confidence

It was quoted that another barrier that was apparent amongst women was a lack of self-confidence (Lebakeng, 2008) . This was related to a lack of business knowledge and low self-esteem (Bradley and Boles, 2003). Nowadays most of the women are suffering from one major problem of lack of self-confidence, determination, physically powerful outlook, hopefulness etc. They always panic from committing mistakes while doing their piece of work, more over there is limited initiative of taking risk and bearing uncertainty in them. Thus all these psychological factors often obstruct their path of achieving success in the area of enterprise (Masood and Hamid, 2011).The women in the construction industry are also affected by this issue of lack of confidence because of the fact that the industry is male dominated one.

2.8.13 Great fear of failure

Sometimes the downside risk of failure outweighs even the most promising gains imagined in the event of success (Kelley et al., 2012). In other words, even if the expected returns from entrepreneurship are considerably higher than the next best alternative, the perceived risks of starting a business may nonetheless deter some individuals. Risk-taking propensity can therefore play a significant role in the transition from potential (or latent) entrepreneurship to actual business starts.

Bosma and Levie (2010) commented that the downside risk of failure outweighs even the most promising gains imagined in the event of success. In other words, even if the expected returns from entrepreneurship are considerably higher than the next best alternative, the perceived risks of starting a business may nonetheless deter some individuals. Risk-taking tendency can therefore play a significant role in the transition from potential entrepreneurship to actual business starts.

Recognition of the value of female owned businesses and their input towards a dynamic economy is now widely accepted (Carter and Shaw, 2006). Despite this, it appears that women still lag behind men considerably in terms of entrepreneurial participation (Harding, 2006). Whilst female participation rates have increased in the last twenty years, it seems that this increase is not making substantial inroads to closing the gender gap in entrepreneurial activity. Confidence in the ability of an individual in being capable of completing a business start is also likely to be a major factor in deciding to become a nascent entrepreneur, with a fear of failure' likely to provide a considerable barrier (Weber and Milliman, 1997). Galloway and Levie found that female graduates are more likely to be deterred from business start-up than their male counterparts owing to fear of failure.

2.8.14 Women isolation from business networks

The fact that women lack networks outside of their family and close community is closely associated with their lack of formal employment and business experience, together with constraints placed on their mobility and ability to interact with other business people (mostly men) arising from their domestic roles and responsibilities. Both personal and business networks are critical for business success. Women's limited networks and networking reinforce women's isolation as entrepreneurs and reduces their scope and opportunities for building personal and business know-how and accessing other physical and financial assets (Botha, 2006). Women's membership of more formal, traditional business associations such as employer's 'Organisations or Chambers of Commerce is also very low (Ibid).

2.9 Strategies for overcoming the challenges

The number of women-owned businesses has been on the increase for the past decade and has drawn public attention. Despite the rate of increase, women-owned businesses still lag behind compared to the male when measured by income and sales (M. Carter and R. Allen, 1997). Some possible reasons why women owned businesses remain small include

- the lifestyle of women entrepreneurs hinders their intentions (choice); and
- Women entrepreneurs face social and cultural barriers that make it almost impossible to grow their businesses (Ibid).

Studies and the general news media have continued to agree that female entrepreneurs in the corporate world have, in recent times, been struggling against a glass ceiling over wage discrimination and advancement opportunities (Affholder and Box, 2004). Female entrepreneurs in non- traditional fields claim that entrepreneurship has given them a way to put away the issue of gender bias entirely and compete on the same level with men in their industry (Linstead and Hytti, 2005).

2.9.1 Men and women forming teams in new ventures

The research done on entrepreneurship has always centred on individual entrepreneurs but the fact is that new businesses are often formed by a team of individuals who come together to create new businesses usually in the form of partnership (Kamm et al., 1990). Studies in the past suggest that ventures created by teams of male and female entrepreneurs tend to have a solid and good foundation. Timmons and Spinelli (2009) are of the opinion that team-based ventures are more successful than ventures created individually, while (Nuñez, 2015) reported that firms such as venture capital are likely to accept proposals from team-based ventures rather than from solo entrepreneurs. Even though these studies were carried in the early 1990's, in recent studies this factor has resurfaced (Studdard et al., 2013, Nuñez, 2015). Regardless of the accuracy of stereotyping, there is an opinion that there are some roles that women do not fit into be successful, especially when it comes to males and females coming together to form alliance success can follow (Valian, 1999). In terms of skills, the idea of women partnering with men is an easy entrance into any business situation.

Nevertheless, such partnering is not for social reasons but a strategic option for a conducive, harassment free working environment in the male dominated industry. In as much as men are forms

of requisite resources for women to climb up to the ladder of success in a non-traditional industry, while women on the other hand are optional resources for men in the industry, it is emphasized that this is so only in a male-dominated industry (Bagilhole, 2002b).

Research has also shown that business relationships formed with the other gender has a sound basis. The success achieved through collaborating with men provides the female entrepreneur a legitimate place in the industry and gender-related harassments will be curtailed (Martin and Jurik, 2006). From the perspective of mixed-gender collaboration, the strategic decision to partner with a man could give women entrepreneurs a competitive edge in the male-dominated industry (Ibid). In as much as women partners with men in a male-dominated industry it does not imply that this is the only option available for women (Godwin et al., 2006). In another view of studies that have been done, (Toor and Ofori, 2010) puts it thus that, “to be successful in their career and gain leadership positions, women often have to emulate men and this reinforces the patriarchal system that discriminates against women and people of colour”.

2.9.2 Government intervention

Studies have shown that to achieve a high growth and representation in the construction industry, the perception of women as belonging only to traditional sectors has to change and must also be addressed by government through various strategies (Flegal et al., 2010). In transforming and cutting across gender-based stereotyping in the construction industry, the following strategy should be looked into:

- The support of network structures in assisting women to grow in the construction industry by providing basic education, business skills, training, mentoring and support systems. Developing and facilitating information technologies that will help in closing the gap between business enterprises that are already established and new businesses. In so doing they form networks of businesses and help new enterprises to grow.
- To recognize the barriers to the advancement of African women and put in place programs targeted to empower female entrepreneurs in the construction industry. These should be included in future agendas. That is to say when policies are being made, women should be involved in the policy making so their views will be known and implemented not men who assume to know what women entrepreneurs needs to empower themselves in the construction industry.

- To encourage women entrepreneurs to enter into the construction industry and to make a positive contribution to infrastructure delivery. The training of women in the non-traditional sectors such as construction should be prioritised. Women entrepreneurs in construction should be encouraged and it should be remembered that change is constant and to achieve that change the struggle must go on and women must fight to for their own space in society.
- To create gender awareness in the work place and to also see to the need of women having a good and women-empowering environment in which to work (Bayeh, 2016). Women do not need to act like men or do the same things men do in order to gain respect.

2.10 Forms of assistance required by women entrepreneurs

Women entrepreneurs are evolving in the business environment globally, a potential means of increasing the level of entrepreneurship in our society is by way of assisting these women with necessary forms of support (DTI, 2005). Thus, aiding women entrepreneurs in reducing to the highest minimum the amount of challenges faced in starting and sustaining their businesses (Minniti and Naudé, 2010). There are general support programmes for both men and women entrepreneurs, although just a few are specific for women entrepreneurs, however, they benefit from both support programmes (De Bruin et al., 2007) . Some of the support for women entrepreneurs consists of the following (though not limited to these);

- Mentoring programmes
- Education and general information
- Support for women entrepreneurs' business initiatives
- Women entrepreneurs are assisted in some financial aspects; and
- Network support structure (DTI, 2005).

It is evident that women are more advantaged in South Africa in participating in more support programmes than men. Logically this is reasonable, since of times women entrepreneurs are faced with more challenges in the starting and sustaining of their small business. Often times this information is not dispersed properly, and the reality is that if the necessary information were circulated appropriately, many women would take advantage of these existing support programmes (De Bruin et al., 2007). (Steger et al., 2006), are also of the opinion that government should make available to women entrepreneurs' appropriate information about their policies.

In the pursuit of more ways of alleviating unemployment and poverty in South Africa, a white paper published 1995 declared support for female entrepreneurs, by introducing a support programme (Derera, 2011). Furthermore, the Department of Trade and Industry (DTI) are given the mandate to action the various government support programmes for entrepreneurs including women entrepreneurs. In developing SMME's the following institution were established, Khula Enterprise Finance Limited, Small Enterprise development Agency (SEDA), South Africa Micro-finance Apex Fund (SAMAF) (Ibid). However only a very few women know about these institutions and have access their products. In 2006 a survey was conducted to establish whether women were aware of government support programs in four provinces including Kwazulu Natal only "7 out of 172 respondents were aware of development institutions in their province and of their products and how to access them." (Naidoo and Hilton, 2006). There is not much publicity on the availability of government support programs for entrepreneurs.

In a report from DTI (2005), in developed countries women entrepreneurs are more advantaged than women in the developing countries as they have greater chances of having formal training, and also get support from women mentors. Furthermore, there is an improvement in the number of women owned businesses and access to finance, however they still face obstacles based on old principles stemming from the fact there is a perception that women are not supposed to be in male dominated industry.

The International Labour Organization, works in over 25 countries including Africa, Asia, and the Arab states. In their bid to help women entrepreneurs develop and sustain their businesses they have set up a project named Women Entrepreneurship Development (WED). They work with others partners in increasing the chances of success of women entrepreneurs by way of supporting them in launching, developing and expanding their businesses. This is achieved by modelling ideals way for business to do well and also intervening on their behalf to get financial services such as loans (Office, 2012).

Globally, the type of support women entrepreneurs is usually a blanket type of support irrespective of the sector operated. For instance, in US the business development program assisted women-owned businesses by providing mentorship in order to grow their businesses to enable to compete with other construction businesses. (Ghosh, 2003)

It is possible for women to engage in the entrepreneurships provided that all the requirements for success are put together. This is very important particularly for women in construction business or industry who are willing to become autonomous.

2.11 Chapter summary

The review of the literature in this chapter has covered in details many aspects related to women owned businesses, It has analysed various aspects related to failures, various challenges faced by women business with emphasis on women own companies in construction. The literature has also established the gap to be addressed and the strategies to make women owned businesses in construction to be successful. There issues related to policies, finances, culture, training that have hampered on the success of women owned businesses in construction.

3.1 Introduction

The study involves the design of the tools, collection, and analysis and data interpretation for a better understanding of a phenomenon (Williams, 2007). Research design is described as an investigation within quantitative, qualitative and mixed methods which provides adequate direction for procedures within a research design (Creswell, 2014). This chapter focuses on the methodology which include the assumptions analysis, principles, and procedures related to a particular approach (Schwandt, 2001). It outlines methods used for data analysis and interpretation during the course of the current study. Although various research techniques are explained in this chapter, only the quantitative approach was used for the purposes of this study.

The research methodology is the approach required in a study in order to address the research question and provide the required answer taking into consideration the hypotheses. Research design focuses on the end result and the process to achieve that outcome and is viewed as the functional plan in which research methods and procedures are combined to acquire reliable data for empirically grounded analyses, conclusions and theory formulations (Vosloo, 2014). It is the manner in which data is collected and analyzed with the aim to provide significance of the research purpose. In this study, a survey population and sampling design are undertaken in order to complete data collection, the processing as well as the data analysis using SPSS.

The survey undertaken in the current study was developed by means of a review of the related literature. The study answer to questions related to the success rate of women owning construction companies in KwaZulu-Natal. Also, the study suggest on how women owned construction companies can reduce the failure rate. The study identify from the findings some of the issues that hamper the entrepreneurship abilities of women owned constructions companies in the current context. Therefore, the design of an approach that will provide some answers to these questions is imperative and how the problem can be addressed is required.

3.2 Research design

Research design is defined as a plan aiming to address the research problem. It has to relate to the required data. It has to establish the methods to be used for the data collection and analysis.

Also, it will also focus on how the research question will be addressed in order to achieve the objectives. Furthermore, research design focuses on planning strategies t that will assist in

generating the findings and the knowledge (Sekaran and Bougie, 2013). Therefore, the design should produce data that will be analyzed in order to achieve the objectives.

3.3 Research methodology

Methodology is known as the general theoretical perspective of the research, it is the overall nature of the research activity. A study can be based on either quantitative or qualitative data, or on a combination of both. There are two central methodologies, namely, qualitative and quantitative (Pickard, 2013). Richards and Morse (2012) stated that when the research problem is compound or the researcher is unclear that one method or strategy may not comprehensively address the research problem, multiple research methods can be used. Mixed methodology is a research design that focuses on collecting, analysing and mixing both quantitative and qualitative approaches in different stages of the research progression.

3.3.1 Qualitative research approach

This research approach is used in cases where the investigator is exploring and understanding the meaning that individuals or groups assign to a particular social or human problem. The case of this study is relevant to qualitative research because the human problem is related to the failure of women-led companies in construction industry. In qualitative research the researcher relies on the use of text data as opposed to numerical data. Qualitative research is further described as an “unfolding model which occurs in a natural setting.” A high involvement in the experiences allows the researcher to obtain significant information (Williams, 2007). Also, qualitative approach includes developing questions and procedures, data collection- which usually takes place on the premises of the participant to the study. Furthermore, there is also data analysis to be undertaken during the course of a scientific investigation. The data analysis generates detailed information and the researcher interprets the meaning of the data at hand (Creswell, 2014).

Qualitative research focuses on phenomena that occur in the “real world”. It also involves studying those phenomena in all its complexity (Leedy and Ormrod, 2005). Leedy and Ormrod (2005) also reported that qualitative research serves some of the following purposes:

- **Description:** it makes known the nature of situations, settings, processes, relationships, systems or people.

- **Interpretation:** help to gain deep understanding into a particular phenomenon, establishing new concepts about the phenomenon and/or discovering problems that exist within the phenomenon.
- **Verification:** allows to test the rationality of assumptions, claims, theories, or generalizations in various contexts.
- **Evaluation:** provides means through which critical analysis and interpretation can be effective with regard to policies, practices or innovations.

3.3.1.1 Advantages

- Qualitative research focuses on people as individuals, attempts to gather their subjective experience of an event.
- There is possibility of unexpected results and insights to occur (Barker, 2013).
- It uses statistical methods which implies that the analysis is often considered reliable
- It is suitable for situations where systematic, standardized comparisons are needed

3.3.1.2 Disadvantages

Due to the individual, subjective nature of qualitative data:

- It is often challenging to make prophecies for the larger sample or population.
- It is extensive to analyze
- It is challenging to test hypotheses due to the open-ended approach used in qualitative research (Barker, 2013).
- It is not always providing understanding/meaning on the full complexity of human experience or perceptions
- It may reveal to what extent, but cannot always explore “ why or how “
- It may give a false impression of homogeneity in a sample

3.3.2 Methods to conduct qualitative research

- **Interviews**

They are described as a talk between two or more individuals with a moderator who is asking questions. This includes an arrangement of assumptions and approvals about the circumstances which are ordered. Interviews can assist in collecting valuable data about a particular subject. The method is adopted when alternative research techniques are inappropriate. It has the advantage of gathering knowledge and background into a subject. Participants can portray the critical factors relevant to the topic. However, interviews are not a simple alternative, they also absorb a lot of time, costly in comparison to other techniques (Gillham, 2005).

- **Focus groups**

In this method discussions are planned early by a panel; the interviewees will be seated opposite the panel, and interviewees are expected to answer any questions from the panel. The panel's members have some idea on various responses. This method is fast and simple to set up, group elements can generate relevant data. However, it includes the fact that most individuals end up by having a feeling of not freely expressing themselves. Also, the understanding of the questions are not fully absorbed due to setup, process may be stressful, participants can feel isolated, responses are criticized, rivalry between interviewees and process is not transparent (Wilkinson, 2003).

- **Observation**

This process relates to information creation techniques involving complex analysis the researcher is engaging in live research surrounding. This is aiming for direct monitoring and understanding of the various facets linked to these surroundings (Mason, 2002). Advantages include the collection of data at the project site in due time. It does not depend on individual's eagerness to supply data. However, it focuses on an individual's actions. Disadvantages include its vulnerability to observer bias, individuals performances are staged as they are aware of being observed.

- **Document Review**

This is known as an extensive technique for social analysis, it contributes meaningfully and fit the information via a wide range of methods inclusive of the Internet. Examples of information gained from existing documents include acts of parliament; bank statements and the internet (Mason, 2002). It is reasonably cheap, reliable pool of foundation data, highlights undisclosed background information, and identifies gaps overlooked in other methods. However, it includes concerns that data might not be suitable and inaccessible or outdated, biased, fragmented, and tedious to collate and audit (Government, 2010).

3.4 Quantitative research approach

This type of approach includes collecting data in order to quantify the evidence. Thereafter, statistical treatment in support or rejection of other knowledge claims can take place (Williams, 2007). Quantitative research also tests the objective theories by scrutinizing the association that exists amongst variables. These variables are confirmed with the use of statistical procedures in any data that needs to be analyzed (Creswell, 2014).

3.4.1 Advantages of quantitative research

- The data has a projecting influence, therefore, research can be generalized to a different setting.
- It is precise and sometimes firmly measured to ensure that the results are replicable and that connection is established.
- It can also be fast and easy to analyze quantitative data (Barker, 2013).

3.4.2 Disadvantages of quantitative research

- Quantitative data does not identify the uniqueness of human beings and can be guilty of grouping people into set classes because it is easier to analyze;
- It can also oversimplify human nature.
- This method of research does not recognize the subjective nature of all social research, in case hypothesis has to be proven, then this is not entirely objective (Barker, 2013).

The current study will use quantitative method to generate the required information in order to analyze the research question and problem stated previously. This method was chosen after careful investigation of the various alternative research methods in the literature, constantly bearing in mind the principal research question and the resources available for this study.

3.5 Quantitative research design methods

- **Descriptive statistics:** they summarize and define the elementary features of the data within the study. They are offered in a convenient and logical form. Furthermore, descriptive statistics deliver the processes of central tendency, distribution shape and dispersion. These measures diverge by the nature of data where statistical programs are standard calculations (O'Leary, 2004).
- **Inferential statistics:** They draw conclusions which are outside the direct sample data. From the sample data, features of the population can be estimated using inferential statistics. The hypotheses about the association between variables can be tested. Using inferential statistics can be proven that the fact of evaluating probability and witnessing difference cannot be found accidentally. Also, statistical tests are done to show statistical implication (O'Leary, 2004).
- **Correlational:** Correlational designs include the systematic examination of the nature of relationships, relations between and amongst variables, rather than direct cause-effect relationships (Walker, 2005).
- **True-experimental:** This method examines the cause and effect of relationships between independent (predictor) and dependent (product) variables under controlled conditions. (Walker, 2005).
- **Quasi-experimental:** Quasi-experimental, like true-experimental designs, scrutinizes cause-and-effect relationships among independent and dependent variables. However, one of the characteristics of true experimental design is missing. Typically, the random assignment of subjects to groups. Although quasi-experimental designs are useful in testing the efficacy of an involvement and are considered closer to natural settings, these research designs are showing a greater number of threats regarding the internal and external validity which may decrease confidence and generalization of the study's findings (Walker, 2005).

3.5.1 Data gathering techniques in quantitative research

Data gathering techniques refer to mechanisms used to collect evidence of which the key techniques comprise interviews and questionnaires (Leedy and Ormrod, 2001).

Interviews: In quantitative research interviews are more structured than in qualitative research. In a structured interview, the researcher asks a standard set of questions and nothing more (Leedy and Ormrod, 2001).

- **Face -to -face interviews:** *Advantages* are that this type of interview allows the researcher to create a relationship with the potential participants and gain their cooperation; it yields the determined response rates in survey research; it allows the researcher to clarify vague answers and when appropriate, seek follow-up data. *Disadvantages* of this type of interview pose impractical when large samples are involved, is time unbearable and expensive.
- **Telephone interviews:** *Advantages* are that it is less time consuming: it is less expensive and the researcher has ready access to anyone who has a telephone. *Disadvantages* are that the response rate is not as high as the face-to- face interview, but is meaningfully higher than the mailed questionnaire. Furthermore, the sample may be unfair to the extent that people without phones are part of the population about whom the researcher wants to draw conclusions.
- **Computer Assisted Personal Interviewing:** This is a form of personal interviewing, but instead of completing a questionnaire, the interviewer uses a computer to enter the information directly into the database. The *advantage* of this type of interview is that it saves time involved in processing the data, and is as valid the interviewer from carrying around hundreds of questionnaires. However, the disadvantage is that this type of data gathering method can be expensive to set up and requires that interviewers to have computer and typing skills.

Questionnaires are a familiar technique of collecting data in order to get reliably and simply the essential material related to the research question. Questionnaires should be greatly structured to allow data to be collected from a large number of people and for data to be analyzed systematically (Leung, 2001). Furthermore, questionnaires should be structured carefully to ensure that the questions are understandable as no interpretation is available as it is the case with an interview (Monette et al., 2013). A well-designed questionnaire has the ability to offer the outcome that will

reveal the accurateness of the quality of information (Brace, 2008). Study objectives should be specifically relevant to questionnaires.

3.5.1.1 Advantage of questionnaires

It can be sent to a large number of people and saves the researcher time and money. Respondents are more honest when responding to the questionnaires regarding contentious issues due to the fact that their responses are anonymous.

3.5.1.2 Disadvantages of questionnaires

The majority of the participants that receive questionnaires do not return them and those who do might not be representative of the originally selected sample (Leedy and Ormrod, 2001).

3.6 Research instrument design

Instrument design involves questions that can assist in achieving the objectives during the course of the study. Sincero (2012) stated that there are two types of questions: Closed-Ended Questions and Open-Ended Questions.

3.6.1 Closed-Ended questions

It was found that closed-Ended questions they tend to limit the answers of the participants to response choices stipulated on the questionnaire. This happens generally where it designed to encourage a full and evocative answer using the subject's own information and feelings. They allow the respondent to respond with a short or one-word answer.

The main advantage is time saving and the answers are easily interpreted and it is ideal for quantitative type of research. However, in terms of disadvantages it is found that the respondents are required to choose a response that does not accurately reveal their answer, therefore, the researcher cannot further explore the meaning of the responses. This study only focuses on closed-Ended question intended to acquire responses from respondents about the Critical success factors/influences (CSFs) and knowledge about the business designed to encourage a full and significant answer using the topic's own knowledge or feelings. In this current study, a Likert scale will be used as a capturing method for the questionnaire responses. It is well known that the Likert rating scale requires generally an indication of the level of the respondent's agreement (Vosloo, 2014). A five-point Likert scale will be used to represent the extent of

knowledge, opinion, judgement and experience of the respondents in order to reach the objectives of this study.

Therefore, the instrument comprises of five constructs that contain closed-ended questions, designed to obtain responses to indicate a level of agreement on a 5-point Likert scale, where 1=not important at all and 5=extremely/critically important. The same scale Likert was used for the first two only. The last two were in the form of questions.

1. Critical success factors/influences (CSFs) :
2. Knowledge of business concepts and practices
3. The grade in which they are registered in CIDB
4. Period of which the respondent owned a Civil Engineering practice.

3.6.2 Open-Ended Questions

They are frequently used by survey researchers to measure public opinion (Geer, 1988). There are no clear categories or alternatives incorporated in questionnaires. Open-ended questions require extra thinking and requires more than a simple one-word answer. The partakers can respond to the questions exactly as how they would like to answer them and the researcher can investigate the meaning of the responses. Also, open-ended do not allow respondents to fill the survey with all the same answers without reading the questions and responses thoroughly. They are also time-consuming and responses are difficult to code and interpret. However some researchers have showed reservations on the accuracy of these kinds of questions in terms of measuring the views of the population (Geer, 1988).

3.7 The study population

The population is defined as a group of individuals occupying a defined space at particular time (Newman, 1994). In this current study the population group is determined by women and men owned contractors or companies registered in the CIDB in Kwazulu-Natal. The sampling is done through the CIDB database. Only precise (neutral) mass reduction will confirm representative sampling (Osborne and Costello, 2004, Petersen et al., 2005). The CIDB database is considered in this case as the pool in which a representative sample can be taken for analyses. The systematic sampling technique was used to get a representative and relevant sample (Burger and Silima, 2006).

3.8 Instrument administration and data collection

For this study, the addresses were found on the CIDB database and emailed directly to women and men owned construction companies registered in CIDB in the Kwazulu-Natal province of South Africa. Construction companies practicing in the province were respondents. This was considered as an acceptable sample size based on the number of companies on the CIDB database. The questionnaires were targeting at receiving their views on critical success factors/influences (CSFs) and knowledge about their business. Data was collected over a period of 8 weeks. For some cases there was a face-to-face contact whenever the opportunity was given.

3.8.1 Data collection and analysis

A quantitative questionnaire survey was distributed to targeted sample. The data collected was through the following sections which are Critical success factors/influences and knowledge about their business. Descriptive statistics were derived using the latest version of IBM SPSS Statistics 25 and presented. The internal validity of scaled responses was determined by the Cronbach's alpha co-efficient for validity. The exploratory factor analysis was performed to extract latent variables from the observed variables.

3.9 Reliability and validity

Synonyms for reliability, Salkind (2006) used dependable, consistent, stable, trustworthy, predictable and faithful. According to Neuman and Kreuger (2003), perfect reliability is rare, but they suggested procedures to increase reliability of measures, as follows: Increase the number of items or observations, i.e. the use of multiple indicators of a variable;

- Eliminate items that are unclear;
- Increase the level of measurement;
- Standardize the conditions under which the test is taken;
- Moderate the degree of difficulty of the instrument;
- Minimize the effects of external events;
- Standardize instructions;
- Maintain consistent scoring procedures; and
- Use pre-tests, pilot studies and replications.

A number of procedures exist for establishing the reliability of an instrument such as Cronbach alpha. To make sure that the reliability is part of the current study, a sample study is conducted and the Cronbach's alpha coefficient is used to measure the reliability of the questionnaire. Validity refers to the soundness of the interpretation of scores from a questionnaire (Vosloo, 2014). According to Thietart (2001), the Cronbach alpha coefficient is widely used as a reliable procedure to establish how well various items are positively correlated to one another. Guidelines

to interpret Cronbach's alpha coefficient have been accepted by researchers (Vosloo, 2014) as presented in the category of internal consistency.

- $\alpha \geq 0.9$
- $0.9 > \alpha \geq 0.8$
- $0.8 > \alpha \geq 0.7$
- $0.7 > \alpha \geq 0.6$
- $0.6 > \alpha \geq 0.5$

This coefficient was used in the current study to test the reliability between various parameters chosen to conduct the study. The reliability between parameters is very important especially in this study where many aspects were analyzed

3.10 Follow-up procedures

From the CIDB database of email addresses, questionnaires were emailed on a weekly basis. Telephone numbers that were provided were used to phone the respondents on a weekly basis to get an acceptable response rate.

3.11 Data collection

Vosloo (2014) states that regardless of the sampling method used, the challenge of non-responses to the survey is a reality. However, non-responses will not matter if there is certainty that non-respondents are very similar to respondents on all related variables in that they would have answered the survey questionnaire in the same way as if they had taken part. Furthermore, Welman *et al.* (2009) state that the reason for non-responses to occur is that participants refused to be involved in the research for various reasons, such as:

- Refusal to respond;
- Ineligibility to respond;
- Inability to locate participant; and
- Participant located, but unable to make contact.

Vosloo (2014) indicates that a low response rate limits the overview of the results from the questionnaires. Based on this perception that low response rates make the final sample smaller, to test the hypotheses, a number of steps may be considered to maximize the response rates. These include:

- Keep the questionnaires short and striking;
- Minimize cost and effort to the respondents;

- Promise (and provide) feedback to all the participants in the study;
- Provide a reward (book tokens, vouchers and the like) for completion of questionnaires; and
- Follow-up phone calls and visits to the respondents.

All these requirements were taken into consideration in this study and the response rate of 100% was achieved

3.12 Chapter Summary

This chapter aimed to establish the approach required to verify the hypotheses and to achieve the objectives of the study. It is involving many aspects from sampling to data generation with the respondent's contribution. Instrument design was also covered. The methods of data collection and data processing are also described. These methods can assist to have a picture of the expected results from the current study. The next chapter will focus entirely on data analysis and discussion of the results.

CHAPTER 4

RESULTS AND DISCUSSION

This chapter consist of details related to statistical analyses of parameters or aspects used in the current study. These parameters or aspects include the demographic information of respondents, factor analysis (analysis of scales), cause of failure, strategies to overcome challenges and business strategies and practice. These analyses were completed using IBM (SPSS) Statistics version 25.

4.1 Demographics

The demographics of the sample are shown in Table 4-1.

Table 4-1 Sample Demographics

GENDER (n=114)		YEARS of EXPERIENCE (n=114)	
Female	44.7%	Median	5 years
Male	55.3%	Minimum	1 year
		Maximum	20 years
EDUCATION (n=114)			
Matric Certificate	29.8%	CIDB REGISTRATION (n=109)	
Diploma	34.2%	1	23.3 %
Postgraduate diploma	11.4%	2	27.2%
Bachelor's degree	8.8%	3	25.2%
Honours Degree	7.0%	4	8.7%
Master's Degree	3.5%	5	4.9%
Doctorate degree	2.6%	6	2.9%
Other	2.6%	7	3.9%
		8	1.0%
YEARS of EXPERIENCE (n=114)		9	2.9%
Median	5 years		
Minimum	1 year		
Maximum	20 years		

TRADE QUALIFICATION(n=33)			
Registered	31.4%		
Not registered	68.6%		

From Table 4-1 is evident that most respondents had been in business for a median of 5 years, ranging from between 1 year to 20+ years with 75.7% contractors registered on cidb grading ranging from 1-3. most of the respondents (55.3%) were males which might be indicative of the male dominance of the industry. in terms of qualifications, it was found that most respondents (34.2%) had diplomas. almost all the respondents had a cidb grading (95.6%), with the majority of them being in grades 2 and 3. furthermore, 31.4% of respondents had a trade specific qualification most of which (73.3%) were related to construction.

Table 4-2: Causes of failure of construction companies

CONSTRUCTS	Items	Mean	Corrected Item to Total	Cronbach Alpha	CR value	AVE value	Factor Loadings
CAUSES OF FAILURE (n=8)	B1	4.29	0.336	0.640	0.884	0.491	0.711
	B8	4.29	0.455				0.534
	B7	4.25	0.296				0.798
	B5	4.2	0.296				0.825
	B3	3.93	0.343				0.657
	B2	3.87	0.335				0.666
	B4	3.72	0.278				0.593
	B6	3.23	0.37				0.772

B1-B8 refer to appendix B

Table 4-2 is a summary of data focusing on the main causes of the failure of women-owned construction businesses. All participants were expected to respond on a 5-point scale of agreement where 1 = unimportant, 2 = slightly important, 3 = moderately important, 4 = important and 5 = extremely important

Table 4-3a: Factors/influences involved in the success of construction business

CONSTRUCTS	Items	Mean	Corrected Item to Total	Cronbach Alpha	CR value	AVE value	Factor Loadings
Strategies (n=36)	C5	4.62	0.208	0.895	0.965	0.421	0.843
	C15	4.51	0.398				0.743
	C50	4.49	0.382				0.851
	C11	4.41	0.534				0.636
	C49	4.38	0.477				0.738
	C12	4.37	0.412				0.632
	C48	4.34	0.388				0.787
	C38	4.33	0.46				0.551
	C33	4.32	0.358				0.587
	C41	4.31	0.545				0.715
	C39	4.3	0.283				0.807
	C47	4.3	0.344				0.779
	C25	4.27	0.423				0.594
	C3	4.23	0.264				0.816
	C9	4.23	0.438				0.556
	C16	4.23	0.442				0.659
	C34	4.23	0.299				0.818
	C19	4.22	0.399				0.63
	C42	4.22	0.522				0.504
	C31	4.18	0.445				0.58
	C14	4.16	0.372				0.556
	C29	4.16	0.68				0.718
	C37	4.16	0.411				0.716
	C22	4.15	0.334				0.719
	C35	4.15	0.52				0.759
	C18	4.12	0.53				0.713
	C27	4.11	0.389				0.671
	C17	4.1	0.371				0.634
	C23	4.09	0.408				0.674
	C30	4.09	0.613				0.541
	C26	3.98	0.42				0.634
	C10	3.97	0.358				0.734
C24	3.97	0.442	0.532				
C36	3.91	0.554	0.687				
C44	3.82	0.346	0.711				
C7	3.12	0.266	0.588				

C1-C50 refer to appendix B

Table 4-3a is a summary of data focusing on the strategies adopted by construction companies to overcome some of the encountered challenges. All participants were requested to indicate how important are these factors regarding the success of their business. All participants were expected to

respond to this particular section by indicating their level of agreement in a 5 point Likert scale presented as follows : 1 = unimportant, 2 = slightly important, 3 = moderately important, 4 = important and 5 = extremely important

Table 4-3b: Business strategies

CONSTRUCTS	Items	Mean	Corrected Item to Total	Cronbach Alpha	CR value	AVE value	Factor Loadings
Business strategies (n=25)	D32	4.61	0.486	0.913	0.951	0.442	0.724
	D28	4.54	0.357				0.726
	D27	4.5	0.513				0.558
	D26	4.46	0.564				0.739
	D33	4.44	0.452				0.643
	D16	4.36	0.44				0.668
	D31	4.36	0.45				0.517
	D4	4.33	0.461				0.811
	D18	4.33	0.495				0.741
	D25	4.32	0.491				0.786
	D24	4.29	0.63				0.645
	D19	4.28	0.534				0.653
	D22	4.27	0.537				0.548
	D11	4.25	0.519				0.827
	D20	4.25	0.514				0.569
	D30	4.25	0.56				0.53
	D14	4.22	0.471				0.573
	D23	4.22	0.646				0.696
	D12	4.19	0.526				0.654
	D10	4.17	0.683				0.674
	D2	4.12	0.462				0.683
	D7	4.08	0.682				0.522
	D1	4.05	0.483				0.812
	D6	4.05	0.583				0.582
	D3	3.79	0.513				0.577

D1-D33 refer to appendix B

Table 4-3b is a summary of the data focusing on how important is the business strategies and concepts with regard to the success of construction companies. All participants were expected to respond to this particular section by indicating their level of agreement in a 5 point Likert scale presented as follows : 1 = unimportant, 2 = slightly important, 3 = moderately important, 4 = important and 5 = extremely important

4.2 Analysis of scales

Exploratory factor analysis was performed in order to extract latent variables from the observed variables, thereby reducing the number of variables used for analysis. In performing exploratory factor analysis, the maximum likelihood extraction method was used together with the varimax with Kaiser Normalization rotation method. After factor analysis, the resulting constructs were assessed for reliability and validity. Reliability was assessed with Cronbach's alpha and item-to-total correlations while convergent validity was assessed using composite reliability (CR) and Average Variance Extracted (AVE). Tables 4-2, 4-3a and b show the factor loading loadings for each of the measured constructs, together with the results for reliability checks (Cronbach alpha and CR values) as well as validity checks (AVE values).

Table 4-4: Kmo and Bartlett's test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.665
Bartlett's Test of Sphericity	Approx. Chi-Square	109.12
	Df	28
	Sig.	0

Table 4-5 Total variance explained

Components	Initial Eigen values Loadings			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.33	29.123	29.123	2.33	29.123	29.123	1.871	23.393	23.393
2	1.388	17.345	46.469	1.388	17.345	46.469	1.621	20.261	43.654
3	1.089	13.617	60.086	1.089	13.617	60.086	1.315	16.432	60.086

Table 4-6 Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.64	0.648	8

Table 4-7 Ranking of Causes of Failure

Variable	Mean	Std. Deviation	Rank
Lack of business management skills	4.29	0.948	1
Lack of education and training	4.22	1.095	2
Lack of appropriate saving mechanism	4.2	0.942	3
Inequality of access to credit	4.19	1.098	4
Great fear of failure	3.88	1.001	5
Lack of confidence	3.84	1.107	6
Women isolation from business networks	3.71	1.258	7
Lack of role models	3.24	1.386	8

4.3 Causes of failure

It was found that the Kaiser-Meyer-Olkin (KMO) measure presented in Table 4-4 was 0.665 which is above 0.5, which suggests that the sample from which these data were collected was adequate. Meanwhile, Bartlett’s test of sphericity also included in Table 4-4 was statistically significant ($p < 0.05$). Therefore, the measure of sampling adequacy (MSA) measured by KMO is satisfactory. The analysis of raw data on SPSS generated 3 components with all items loading on the *a priori* constructs with no cross-loadings when factor loadings less than 0.50 were suppressed. These three components represent about 60.1% of the total variance as shown in Table 4-5. . Furthermore, the Cronbach’s alpha completed in Table 4-6 for the scale was 0.64. The AVE value of 0.491, and the CR value of 0.884 which were well above the acceptable threshold for convergent validity as presented in Table 4-2. Therefore, all items converged perfectly on the construct. As a result it was found that the two top-ranked causes of failure are “Lack of business management skills” (mean=4.29) and “lack of education and training” (mean=4.22) as presented in Table 4-7.

4.4 Strategies for overcoming challenges

With regards to strategies for overcoming challenges, it was found that the Kaiser-Meyer-Olkin measure is 0.723 which is > 0.5 as presented in Table 4-8. This finding means that the samples are adequate for factor analysis. Meanwhile, Bartlett’s test of sphericity presented in Table 4-8 was statistically significant ($p < 0.05$). As a result, the measure of sampling adequacy (MSA) is satisfactory. The analysis of raw data produced 14 components as shown in Table 4-9. This is done with all items loading on the *a priori* constructs with no cross-loadings when factor loadings less

than 0.50 were suppressed. The 14 components represented about 71.4% of the total variance. Furthermore, the Cronbach's alpha for the scale was 0.895 as shown in Table 4-10. The AVE value of 0.421, and the CR value of 0.965 were well above the acceptable threshold for convergent validity as reported in Tables 4-3a and b. Therefore, all items converged appropriately on the construct. The two top-ranked for factors/ influences which form part of strategies for overcoming the challenges were reported to be the following: "Adequate cash flow during construction" (mean=4.62) and "Education and training opportunities" (mean=4.51). This implies that practically the cash flow and the education/ training of women in construction business should be given more support and emphasis in order to enhance the chances for success.

Table 4-8 Kmo and Bartlett's test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.723
Bartlett's Test of Sphericity	Approx. Chi-Square	2170.225
	Df	990
	Sig.	0

Table 4-9 Total variance explained

Components	Initial Eigenvalues Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.4	23.111	23.111	4.324	9.609	9.609
2	3.199	7.108	30.219	3.363	7.474	17.084
3	2.665	5.923	36.143	2.652	5.894	22.977
4	2.229	4.954	41.097	2.638	5.862	28.839
5	1.863	4.14	45.236	2.532	5.626	34.465
6	1.769	3.931	49.167	2.238	4.972	39.437
7	1.588	3.529	52.696	2.033	4.517	43.954
8	1.476	3.281	55.977	1.973	4.383	48.338
9	1.398	3.108	59.084	1.934	4.298	52.636
10	1.274	2.831	61.915	1.833	4.072	56.708
11	1.158	2.573	64.488	1.756	3.902	60.61
12	1.055	2.343	66.831	1.754	3.898	64.508
13	1.032	2.293	69.124	1.659	3.687	68.195
14	1.027	2.282	71.406	1.445	3.211	71.406

Table 4-10: Reliability statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.895	0.897	36

Table 4-11: Ranking for factors/influences

	Mean	Std. Deviation	Rank
Adequate cash flow during construction	4.62	0.67	1
Education and Training opportunities	4.51	0.682	2
Technical skills	4.49	0.694	3
Communication skills	4.41	0.807	4
Support and networking opportunities	4.38	0.813	5
Construction experience and knowledge	4.37	0.905	6
Stock control	4.34	0.829	7
Project management	4.33	0.859	8
Money/financial management	4.32	0.837	9
Proper documentation skills	4.31	0.843	10
Secure and appropriate storage facilities	4.3	0.931	11
Prompt payments by clients	4.3	0.902	12
Health and safety requirements	4.27	1.002	13
Basic business skills	4.23	0.866	14
Access to guarantees and performance bonds	4.23	0.945	15
Effective basic managerial skills	4.23	0.969	16
People management	4.23	0.831	17
Proper tools and equipment	4.22	1.095	18
Equal opportunity policies and programs	4.22	0.9	19
Mentoring opportunities	4.18	0.913	20
Continuous work opportunities	4.16	1.014	21
Leadership	4.16	0.983	22
Program management skills	4.16	1.027	23
Personal motivation	4.15	0.971	24
Ethical practices	4.15	1.033	25
Enabling legislation	4.12	1.059	26
Labour legislation	4.11	1.059	27
Emerging Contractor Development Program	4.1	1.047	28
Market research	4.09	1.052	29
Favorable and stable interest rates	4.09	1.052	30
Kuthaza	3.98	1.16	31
Gender equity	3.97	1.156	32
Bridging finance	3.97	1.073	33
Population group	3.91	1.102	34
Province of origin	3.82	1.298	35
Age	3.12	1.413	36

4.5 Business strategies

With regard to business strategies which is also a part of the strategies for overcoming challenges, the Kaiser-Meyer-Olkin measure presented in Table 4-12 was 0.821 which is above 0.5. Consequently, the samples from which these data were collected are adequate. Meanwhile, Bartlett's test of sphericity presented in Table 4-12 was statistically significant ($p < 0.05$). Consequently, the measure of sampling adequacy (MSA) is satisfactory. The analysis generated 7 components as shown in Table 4-13. This is done with all items loading on the a priori constructs with no cross-loadings when factor loadings less than 0.50 were suppressed. The 7 components are representing about 65.3% of the total variance as shown in Table 4-13. Table 4-24 dealing with Rotated Component Matrix is derived from table 4-13 which contains loadings and the 7 components. Regarding the reliability statistics presented in table 4-14, it was found that the Cronbach's alpha for the scale was equal to 0.913. This implies that the scale meets the minimum criteria for acceptability. This implies that the scale meets the minimum criteria for acceptability. The AVE value was 0.442, while the CR value of 0.951 was well above the acceptable threshold for convergent validity as presented in Table 4-3b. Therefore, all items converged appropriately on the construct.

The two top-ranked for business strategies are "Tendering" (mean=4.61) and "Project management" (mean=4.54) as shown in Table 4-15. This strongly suggest that the business women in construction industry should be acquainted with tendering processes and effectively equipped with project management skills in order for them to be successful.

Table 4-12: Kmo and Bartlett's test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.821
Bartlett's Test of Sphericity	Approx. Chi-Square	1680.75
	Df	465
	Sig.	.000

Table 4-13: Total variance explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.561	34.068	34.068	10.561	34.068	34.068	4.019	12.966	12.966
2	2.445	7.886	41.954	2.445	7.886	41.954	3.955	12.758	25.724
3	1.876	6.052	48.005	1.876	6.052	48.005	3.721	12.005	37.729
4	1.606	5.182	53.187	1.606	5.182	53.187	2.601	8.39	46.119
5	1.399	4.511	57.699	1.399	4.511	57.699	2.058	6.638	52.756
6	1.237	3.992	61.691	1.237	3.992	61.691	2.054	6.626	59.383
7	1.105	3.564	65.255	1.105	3.564	65.255	1.82	5.872	65.255

Table 4-14: Reliability statistic

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.913	0.914	25

Table 4-15: Ranking for business strategies

	Mean	Std. Deviation	Rank
Tendering	4.61	0.651	1
Project management	4.54	0.66	2
Pricing	4.5	0.702	3
Planning	4.46	0.798	4
Venture capital	4.44	0.807	5
Target market	4.36	0.81	6
Feasibility study	4.36	0.928	7
Health and safety	4.33	0.982	8
Budgeting and forecasting	4.33	0.92	9
Organizing	4.32	0.884	10
Negotiation	4.29	0.828	11
Income statement	4.28	0.987	12
Managing teams	4.27	0.976	13
Competitive analysis	4.25	0.971	14
Sales and selling	4.25	0.94	15
Leadership	4.25	1.006	16
Entrepreneurship	4.22	0.875	17

Market research	4.22	0.952	18
Costs and cost control	4.19	1.054	19
Company valuation	4.17	0.931	20
Balance sheet	4.12	1.06	21
Business models	4.08	0.978	22
Business incubator	4.05	1.004	23
Advertising and promotion	4.05	1.104	24
Break-even point or analysis	3.79	1.174	25

Table 4-16: Independent samples test

	t-test for Equality of Means				
	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
SUMMATED section B (Causes of failure)	-0.761	112	0.448	-0.08702	0.11441
SUMMATED section C (Factors/ influences)	-2.854	112	0.005	-0.237	0.08303
SUMMATED section D (Business strategies)	-1.925	108	0.057	-0.19956	0.10365

Further, independent samples t-test was carried out on the summated scales for each of the constructs. The scores of males and females were compared. Results are shown in Table 4-16.

In principle a statistically significant result implies that $p \leq 0.05$ or statistically highly significant when $p \leq 0.001$. When results are such that $p > 0.05$ the results will be deemed to be not statistically significant.

The t-test results presented in Table 4-16 show that, compared to their female counterparts, male respondents ($p = 0.005$) had higher mean scores for factors and influence. However, for the other two constructs namely causes of failure, and business strategies, male respondents had higher scores, but the differences were not statistically significant ($p = .448 > 0.05$; $p = .057 > 0.05$). This is due to the fact that in most cases with regards to factors and influence men are perceived to be the main beneficiaries. The industry is male dominated. Consequently, they had higher mean scores. However, in the case of causes of failure and business strategies the differences between the male and female responses are not statistically significant.

4.6 Factor analysis of consolidated means of constructs

Table 4-17 Category of internal consistency

Cronbach's Alpha	Internal Consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor

Cronbach's Alpha examines the data's internal consistency-how closely related the items are as group. It is a measure of scale reliability. Using SPSS, a particular construct can be considered as reliable. The numerical value of the reliability coefficient should be generally in the range between 0.6 and 0.70 on the Cronbach's Alpha scale as shown in table 4-17. In this study 0.70 is used as minimum measure for reliability. However, it is possible with a small sample size and number of items per construct to have a situation of unreliability.

Table 4-18. Interpretation of means

Interval of mean scores	Level of Agreement
≤ 1.67	Low (L)
$\geq 1.68 \leq 3.33$	Medium (M)
≥ 3.34	High (H)

4.7 Analysis of Responses

In order to interpret easily the means of responses to statements presented to participants in the study, there is a need for categorization into low, medium and high levels of agreement as presented in Table 4-18.

Data summary for Factors/Influences

Table 4-19. Rotated component matrix - factors/ influences

	Variables											
	Training & Logistics	Co-operatives & Policies	Human capacity	ethics performance and	Opportunities, performance and	Project management	Demographics	Leadership skills	Technical skills	Conditions required for performance	Development skills	Operation management
Technical skills	.789											
Support and networking opportunities	.732											
Stock control	.720											
Secure and appropriate storage facilities	.588											
Proper tools and equipment	.519											
Gender equity		.679										
Favorable and stable interest rates		.668										
Kithara		.654										
Labour legislation		.596										
Need for achievement			.763									
Mentoring opportunities			.653									
Market research			.600									
Communication skills			.520									
Ethical practices				.752								
Enabling legislation				.736								
Equal opportunity policies and programs				.709								
Prompt payments by clients					.787							

Program management skills				.734					
Project management				.633					
Population group					.731				
Province of origin					.712				
Emerging Contractor Development Program (ECDP)					.534				
Personal motivation						.711			
Leadership						.655			
Money/financial management						.618			
Bridging finance							.782		
Construction experience and knowledge							.608		
Access to guarantees and performance bonds								.750	
Age								.725	
Continuous work opportunities								.513	
Effective basic managerial skills									.772
Education and Training opportunities									.676
Proper documentation skills									.678
Adequate cash flow during construction									-.530

Table 4-20 Reliability statistics for factors/influence

New variable	Cronbach's Alpha	Number of items
Training & Logistics	0.762	5
Project management	0.729	3
Opportunities, performance and ethics	0.726	3
Human capacity	0.706	4
Demographics	0.703	3
Co-operatives & Policies	0.653	4
Conditions required for performance	0.567	3
Leadership skills	0.557	3
Development skills	0.546	2
Technical skills	0.471	2
Operation management	0.121	2

Table 4-21. Comparison of means and variables for factors/influence

New Variable	N	Mean	Std. Deviation	Rank	Level of agreement
Training & Logistics	114	4.346	0.63206	1	H
Human capacity	114	4.275	0.65231	2	H
Project management	114	4.263	0.75058	3	H
Opportunities, performance and ethics	114	4.162	0.80144	4	H
Co-operatives & Policies	114	4.037	0.77233	5	H
Demographics	114	3.944	0.91413	6	H

Table 4-19 was established with the aim to compute different groups of new variables. Each of these variables were tested for reliability to verify the relationship between the variable and the construct. The factor analysis shows that 11 variables were generated from the rotated component matrix as presented in Table 4-19. The reliability test was undertaken for each variable and it generated the results summarized in Table 4-20. The analysis of data has indicated that 5 variables are complying with the criteria of acceptable reliability as shown in Table 4-17. Ranking of acceptable variables was undertaken as presented in Table 4-21, this included co-operatives & policies (variable 2) for which the reliability was just below 0.70 as shown table 4-20. It is important

to emphasis on the fact that co-operatives & policies was included in the ranking because the mean value was above the one for demographics (variable 6) which is part of the 5 acceptable variables. The content of training & logistics (variable 1) presented in Table 4-19 which includes the following: technical skills, support and networking opportunities, stock control, secure and appropriate storage facilities, proper tools and equipment, is ranked number 1, which implies that they are the most important factors/influences involved in the failure of woman owned construction business. Furthermore, the categorization presented in Table 4-21 has indicated that the level of agreement with all variables is high.

Table 4-22. Rotated component matrix- business strategies

	Variables					
	management project Business & investment	Business planning & operations	Entrepreneurship & operations	Market analysis	Marketing strategies	Financial management
Organizing	.834					
Planning	.767					
Market research	.677					
Negotiation	.663					
Pricing	.613					
Competitive analysis		.814				
Company valuation		.739				
Costs and cost control		.616				
Venture capital		.568				
Business incubator		.541				
Health and safety			.779			
Feasibility study			.683			
Income statement			.630			
Leadership			.585			
Entrepreneurship			.580			
Advertising and promotion				.823		
Balance sheet				.716		
Break-even point or analysis				.613		
Tendering					.691	
Project management					.588	
Target market					.576	
Sales and selling					.525	
Budgeting and forecasting						.823
Managing teams						.563

Table 4-23 Reliability statistics for business strategies

New variable	Cronbach's Alpha	Number of items
Business & project management	0.848	5
Business planning & investment	0.810	5
Entrepreneurship & operations	0.809	5
Market analysis	0.761	4
Marketing strategies	0.658	4
Financial management	0.621	2

Table 4- 24 Comparison of means and variables for business strategies

	N	Mean	Std. Deviation	Rank	Level of agreement
Marketing strategies	110	4.440	0.54349	1	H
Business & project management	110	4.358	0.65572	2	H
Financial management	110	4.300	0.80765	3	H
Entrepreneurship & operations	110	4.286	0.71699	4	H
Business planning & investment	110	4.220	0.73622	5	H
Market analysis	110	3.985	0.91470	6	H

The establishment of Table 4-22 has assisted in computing different groups of new variables. Each of these variables were tested for reliability to validate the relationship between the variable and the construct. From the factor analysis, 6 variables were generated from the rotated component matrix as presented in Table 4-22. The reliability test was undertaken for each variable and it generated the results summarized in Table 4-23. The analysis of the data has indicated that 4 variables are complying with the criteria of acceptable reliability as shown in Table 4-23. Ranking of acceptable variables was undertaken as presented in Table 4-24, this included marketing strategies (variables 5) and financial management (variables 6) for which the reliability was just below 0.70 as shown in Table 4-23. It is important to emphasize on the fact that marketing strategies which is ranking number 1 and financial management ranking number 3 were considered because of their high mean values despite of their unreliability. The content of variable 5 presented in

Table 4-22 which includes the following: Tendering , Project management , Target market and Sales and selling, is ranked number 1, this implies that they are the most important business strategies to prevent the failure of woman owned construction business. Furthermore, the categorization presented in Table 4-24 has indicated that the level of agreement with all variables is high.

Table 4 – 25 Rotated component matrix- causes of failure

	Variables		
	lack of business acumen	risk aversion	gender biased environment
Lack of appropriate saving mechanism	.711		
Lack of role models	.666		
Lack of education and training	.657		
Lack of business management skills	.593		
Lack of confidence		.825	
Great fear of failure		.772	
Women isolation from business networks			.798
Inequality of access to credit			.534

Table 4- 26 Reliability statistics for causes of failure

	Cronbach's Alpha	Number of items
Risk aversion	0.633	2
Lack of business acumen	0.574	4
Gender biased environment	0.061	2

The establishment of Table 4-25 has assisted in computing different groups of new variables. Each of these variables were tested for reliability as shown in Table 4-26 aiming to validate the relationship between the variable and the construct. Risk aversion with a Cronbach's Alpha of 0.633 proved to be reliable and the lack of business acumen was on the margin where the reliability is questionable. Gender biased environment was not reliable with a very low Cronbach's Alpha of 0.061. The factor analysis shows that 3 variables were generated from the rotated component matrix presented in Table 4-25. The reliability test was undertaken for each variable and it generated the results summarized in Table 4-26. The analysis of the data has indicated that none of the variables are complying with the criteria of acceptable reliability. The ranking of variables was not possible because of a recorded low reliability.

4.8 Chapter summary

The chapter has focused on establishing the relationship and reliability between variables, the ranking of variables and their categorization. This was completed from the collected data. Overall, from these statistical analyses, the following can be concluded from the chapter:

Firstly, poor or lack of technical skills, support and networking opportunities, stock control, secure and appropriate storage facilities, proper tools and equipment are the most significant elements that influence the failure of women owned construction business.

Secondly, tendering, project management, target market and sales and selling forming part of business strategies are the most significant elements that influence the success of women owned construction business.

5.1 Introduction

This study focused on the causes of failure for women owned businesses in the construction industry. This study analysed the root causes in the general context and focused on the South African context particularly in the Kwazulu-Natal province. A questionnaire was handed over to 114 respondents from KwaZulu-Natal region. Majority of respondents were drawn from the CIDB database. Also, a supplementary list of respondents made up of independent business owners in the construction industry participated in the survey. Out of all these participants 45 % were females. The data collected from the respondents has generated detailed information which was relevant to the current study.

5.2 Problem statement

It is a fact that the construction industry is perceived to be highly male dominated. Consequently, women-owned construction firms in KZN struggle to survive. They are intimidated by the highly competitive, stereotypical and gender insensitive environment. This is mainly due to the discriminative attitude which does not recognize the ability for women to successfully manage a business in this type of environment.

5.3 Hypotheses

The hypotheses to be tested in this study were:

- **Hypothesis 1:** Financial management is an important element to empower women in the construction industry.
- **Hypothesis 2:** Female entrepreneurs who own businesses in the construction industry are not trained enough and do not have the relevant logistics to be able to compete with men.
- **Hypothesis 3:** Women who own construction businesses are not afforded the same opportunities to compete fairly with their man counterparts.
- **Hypothesis 4:** Policies related to women empowerment especially in the construction industry are not significantly contributing to their empowerment.

Policies related to women empowerment especially in the construction industry are not significantly contributing to their empowerment.

5.4 Objectives

The objectives of this study were:

- To identify the roots and causes for failure of women owned construction companies and also the capability to manage finances.
- To examine the strategies adopted by women-owned construction companies to overcome some of the challenges that they encounter including the possibilities for training and mentorship.
- To confirm or not if women are given the same possibilities and opportunities to compete with men.
- To verify if policies are effective enough to empower women or if there is need for more implementation

5.5 Hypotheses testing

- Hypothesis 1: Financial management is an important element to empower women in the construction industry.

The study reported that financial management was among the major factors listed in business strategies that have an influence on the success of a women owned businesses in the construction industry. It was found to be one of the key factors needed to sustain women-owned construction businesses. Furthermore it was ranked amongst the top three elements after marketing strategies followed by business & project management.

Consequently, the importance of financial management is one of the key elements required for the success of any business. Therefore, the hypothesis that financial management is an important element to empower women in the construction industry cannot be rejected.

- Hypothesis 2: Female entrepreneurs who own businesses in the construction industry are not trained enough and do not have the relevant logistics to be able to compete with men.

Gender discrimination is generally reported to be one of the main barriers preventing women to access training opportunities within the construction industry. Consequently, female entrepreneurs found themselves being excluded from skills development opportunities that are known as reserved for males. This discriminative exclusion keeps women in the position of lacking necessary skills

to run their business effectively. Training and logistics were found to be elements that impact on the success of entrepreneurs.

Therefore, the hypothesis that female entrepreneurs who own businesses in the construction industry are not trained enough and do not have the relevant logistics to be able to compete with men cannot be rejected

- Hypothesis 3: Women who own construction businesses are not afforded the same opportunities to compete fairly with their man counterparts.

Women are faced with challenges related to family responsibilities. These responsibilities such as maternity leave and domestic duties are barriers to success in business. They prevent them to be afforded with the same opportunities as their male counterparts. They are time consuming and require more attention than the business. Furthermore, the stereotyping of women in the construction industry is adding up and worsening this situation of not being afforded the same opportunities. Opportunities, performance and ethics from factors / influences were reported as important factors that could enhance the success of women owned business in construction. As a result, it can be concluded that the exposure to opportunities is also very important for women owned business in construction.

Therefore, this hypothesis that women who own construction businesses are not afforded the same opportunities to compete fairly with their man counterparts cannot be rejected.

- Hypothesis 4: Policies related to women empowerment especially in the construction industry are not significantly contributing to their empowerment.

The study conducted indicated that women do acknowledge the existence of policies, however, from the analysis of results generated in this study it comes out that women do not see policies as a tool for the success. Generally, policy-related matters were usually not considered as very important for business success.

Therefore, this hypothesis that policies related to women empowerment especially in the construction industry are not significantly contributing to their empowerment cannot be rejected

5.6 Limitations of the study

The compilation of data was time consuming because of the slow response rate of the respondents due to their unavailability and demanding work commitment. The unfamiliarity with SPSS for statistical analyses required relevant skills and learning time to apply it to the current study. While the issue dealt with in this study is of international interest it was undertaken only in the region of Kwazulu-Natal. Also, consideration has been taken to expand the study at the national level if possible which is going to provide the national database for the needed profile of the respondents.

5.7 Summary of key findings

The review of the literature undertaken in this study was a critical analysis of many aspects related to women owned businesses. It has analysed various aspects related to failures, several challenges faced by women with emphasis on women own companies in construction. This review also pointed out on various gaps that need to be addressed and the strategies to make women owned businesses in construction to be successful. Briefly, it was reported that there are several issues hampering the success of women owned business in construction, most of them are related to policies, finances, culture and training. This current study has showed that there are barriers preventing the success of women in construction business which are related to training, mentorship and finances.

The main findings of this study have revealed the following:

Three constructs were used and described as follows: causes of failure, factors/influences and business strategies.

Firstly, with regard to factors/influences, the factor analysis generated 11 variables. Analysing the data, it was found that five variables satisfied the criteria of acceptable reliability. Further, technical skills, support and networking opportunities, stock control, secure and appropriate storage facilities, proper tools and equipment were important. This suggests that these aspects are the most significant factors/influences that influence the failure of women owned construction business.

Secondly, with regards to business strategies, the factor analysis generated six variables. From the analysis of the data, four factors satisfied the criteria of acceptable reliability. Further, tendering, project management, target market and sales and selling were found to be the most significant business strategy components that influenced the success of women owned construction business.

Thirdly, regarding the causes of failure, the factor analysis produced 3 variables. None of these variables/factors satisfied the criteria of acceptable reliability. Therefore, ranking and categorization could not be generated.

Moreover, it is noteworthy that the following also impacted women owned businesses, namely that:

- Women are not afforded better opportunities for training and skills development in order to prepare them for the challenges they might face during the course of their career as entrepreneurs;
- The existing policies although they are favoring women to a certain extent, are not implemented or reinforced to promote women activities in the construction industry; and
- Gender based problems or discrimination and lack of effective training while trying to establish themselves contribute to the challenges faced by women.

5.8 Recommendations

Based on the findings the following are recommended, namely:

5.8.1 Increasing training opportunities for women in the construction industry

Women have to be afforded more opportunities to update their skills in financial management, business skills management and business marketing. This will empower and equip them with necessary tools to be able to tackle challenges that are current in the construction industry.

5.8.2 Follow up and reinforcement of policies in favour of women

Many policies are protecting women in the business including the construction industry , it will be important to review the policies that are not relevant and to implement those that very important in order to make them effective for the success of women in the construction industry.

5.8.3 Creation of support structures for women in construction industry

The creation of support structures for women economic empowerment could be an added advantage to sustain women in the construction industry.

5.8.4 The expansion of the current study

The current study was limited to KwaZulu-Natal region while the issue of women in the construction industry is a worldwide one. The study should be undertaken on bigger sample involving the entire South Africa in order to come up with more credible conclusions. Furthermore, a focus on various models established in other countries with high rate of success should be looked into. A conceptual model to the South African context should be established.

APPENDICES

Appendix A – Ethics Approval



5 February 2019

Ms Jabulile Hilda Ndimande 216075686
School of Engineering
Howard College Campus

Dear Ms Ndimande

Protocol reference number: HSS/0043/019M
Project title: Causes for failure of Women Owned Construction Companies in KwaZulu- Natal

Full Approval – Expedited Application

In response to your application received 12 December 2018, the Humanities & Social Sciences Research Ethics Committee has considered the abovementioned application and the protocol has been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment /modification prior to its implementation. In case you have further queries, please quote the above reference number.

PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

The ethical clearance certificate is only valid for a period of 3 years from the date of issue. Thereafter Recertification must be applied for on an annual basis.

I take this opportunity of wishing you everything of the best with your study.

Yours faithfully

Dr Shamila Naidoo (Deputy Chair)
Humanities & Social Sciences Research Ethics Committee

/pm

cc Supervisor: Prpfessor Theo Haupt
cc. Academic Leader Research: Professor Akshay Kumar Sahr
cc. School Administrator: Ms N Dlamini

Humanities & Social Sciences Research Ethics Committee

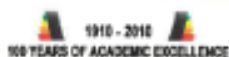
Dr Rosemary Sibanda (Chair)

Westville Campus, Govan Mbeki Building

Postal Address: Private Bag X54001, Durban 4000

Telephone: +27 (0) 31 260 3567/0312604667 Facsimile: +27 (0) 31 260 4809 Email: sibopa@ukzn.ac.za / rosems@ukzn.ac.za / roshuro@ukzn.ac.za

Website: www.ukzn.ac.za



Founding Campuses: Edgewood Howard College Medical School Pietermaritzburg Westville

Appendix B – Questionnaire

QUESTIONNAIRE

This survey is designed to establish the primary causes of business failure of contractors in KwaZulu-Natal. This questionnaire consists of 3 main sections. Please read the questions carefully before answering them.

SECTION A: PROFILE OF RESPONDENTS

1.

1.1 Please indicate your highest formal qualification:

<input type="checkbox"/>	Matric Certificate	<input type="checkbox"/>	Diploma	<input type="checkbox"/>	Postgraduate diploma
<input type="checkbox"/>	Bachelor's degree	<input type="checkbox"/>	Honours degree	<input type="checkbox"/>	Master's degree
<input type="checkbox"/>	Doctorate degree	<input type="checkbox"/>	other (Please specify):		

1.2 Please indicate your gender

Female	
Male	

1.3 How long have you been in business? _____

1.4 Do you have CIDB grading?

Yes	
No	

1.5 If Yes, what CIDB grade are you in _____

1.6 Do you have any trade specific (professional) qualification?

Yes	
No	

If Yes, please indicate qualification _____

SECTION B: CAUSES OF FAILURE OF CONSTRUCTION COMPANIES

This section aims to investigate the root causes for failure of construction companies. The question to be answered in order to fulfill the objective of this section is structured as follows:

2. Which one is the main cause of failures regarding your business? Or if your business is not in the failure situation can you tell which one can be the probable cause of failure in case failure can happen. Kindly indicate by placing an (X) in the appropriate column per item.

Please use the following scales: 1 = unimportant, 2 = slightly important, 3 = moderately important, 4 = important and 5 = extremely important

No	Causes of failure	1	2	3	4	5
1	Lack of role models					
2	Lack of business management skills					
3	Lack of confidence					
4	Great fear of failure					
5	Women isolation from business networks					
6	Inequality of access to credit					
7	Lack of education and training					
8	Lack of appropriate saving mechanism					

SECTION C: STRATEGIES FOR OVERCOMING CHALLENGES

This section aims to examine strategies adopted by construction companies to overcome some of the challenges that they encounter

3. Kindly rate how important factors/influences are to the success of construction companies by placing an (X) in the appropriate column per item.

Please use the following scales: 1 = unimportant, 2= slightly important, 3=moderately important, 4= important and 5= extremely important

No	Factor/Influence	1	2	3	4	5
1	Ability to pay suppliers					
2	Access to finance during pre-construction phase					
3	Access to guarantees and performance bonds					
4	Access to and employment of skilled labour					
5	Adequate cash flow during construction					
6	Affirmative action					
7	Age					
8	Attitudes, behaviours and perceptions					
9	Basic business skills					
10	Bridging finance					
11	Communication skills					
12	Construction experience and knowledge					
13	Construction Industry Development Board (CIDB)					
14	Continuous work opportunities					
15	Effective basic managerial skills					
16	Emerging Contractor Development Program (ECDP)					
17	Enabling legislation					
18	Equal opportunity policies and programs					
19	Ethical practices					
20	Fair procurement practices					
21	Favourable contract conditions					
22	Favourable and stable interest rates					
23	Gender equity					
24	Health and safety requirements					
25	Kuthaza					
26	Labour legislation					
27	Leadership					
28	Level of schooling/education					
29	Market research					

30	Mentoring opportunities					
31	Money/financial management					
32	Need for achievement					
33	People management					
34	Personal motivation					
35	Population group					
36	Program management skills					
37	Prompt payments by clients					
38	Project management					
39	Proper documentation skills					
40	Proper pricing of tenders					
41	Proper tools and equipment					
42	Province of origin					
43	Recordkeeping					
44	Secure and appropriate storage facilities					
45	Self-efficacy, self-confidence and self-belief					
46	South African Women in Construction (SAWIC)					
47	Stock control					
48	Support and networking opportunities					
49	Technical skills					
50	Education and Training opportunities					

No	Business strategies and practice	1	2	3	4	5
1	Advertising and promotion					
2	Balance sheet					
3	Break-even point or analysis					
4	Budgeting and forecasting					
5	Business ethics					
6	Business incubator					
7	Business models					

8	Business plan					
9	Business positioning					
10	Company valuation					
11	Competitive analysis					
12	Costs and cost control					
13	Economies of scale					
14	Entrepreneurship					
15	Equity					
16	Feasibility study					
17	Finance and accounting					
18	Health and safety					
19	Income statement					
20	Leadership					
21	Legal structures for ventures(forms of business entities)					
22	Managing teams					
23	Market research					
24	Negotiation					
25	Organizing					
26	Planning					
27	Pricing					
28	Project management					
29	Risk management					
30	Sales and selling					
31	Target market					
32	Tendering					
33	Venture capital					

4. In your opinion, how important are these business strategies and concepts in the success of construction companies. Please indicate by placing an (X) in the appropriate column per item **using the following scales: 1= unimportant, 2= slightly important, 3=moderately important, 4= important and 5= extremely important**

REFERENCES

- Abor, J. & Quartey, P. 2010. Issues in SME development in Ghana and South Africa. *International research journal of finance and economics*, 39, 215-228.
- Adesua-Lincoln, A. 2011. Assessing Nigerian female entrepreneurs access to finance for business start-up and growth. *African Journal of Business Management*, 5, 5348-5355.
- Adeyemi, A. Y., Ojo, S. O., Aina, O. O. & Olanipekun, E. A. 2006. Empirical evidence of women under-representation in the construction industry in Nigeria. *Women in Management Review*, 21, 567-577.
- Affholder, J. & Box, T. M. Struggles of female entrepreneurs. Allied Academies International Conference. Academy of Entrepreneurship. Proceedings, 2004. Jordan Whitney Enterprises, Inc, 3.
- Agapiou, A. 2002. Perceptions of gender roles and attitudes toward work among male and female operatives in the Scottish construction industry. *Construction Management & Economics*, 20, 697-705.
- Ahl, H. & Nelson, T. 2015. How policy positions women entrepreneurs: A comparative analysis of state discourse in Sweden and the United States. *Journal of Business Venturing*, 30, 273-291.
- Akehurst, G., Afonso, C. & Martins Gonçalves, H. 2012a. Re-examining green purchase behaviour and the green consumer profile: new evidences. *Management Decision*, 50, 972-988.
- Akehurst, G., Simarro, E. & Mas-Tur, A. 2012b. Women entrepreneurship in small service firms: motivations, barriers and performance. *The Service Industries Journal*, 32, 2489-2505.
- Al-Asfour, A., Tlaiss, H. A., Khan, S. A. & Rajasekar, J. 2017a. Saudi women's work challenges and barriers to career advancement. *Career Development International*, 22, 184-199.
- Al-Asfour, A., Tlaiss, H. A., Khan, S. A. & Rajasekar, J. 2017b. Saudi women's work challenges and barriers to career advancement. *Career Development International*.
- Amaratunga, D., Haigh, R., Shanmugam, M., Lee, A. & Elvitigala, G. Construction industry and women: A review of the barriers. Proceedings of the 3rd International SCRI Research Symposium, 2006.
- Anbarasu, J. & Annette, B. 2010. A Study on Attitudinal Hindrances and Human Resource Practices in Empowering Women Construction Workers. *IUP Journal of Organizational Behavior*, 9.
- Andersen, E. S., Dong, M., Nielsen, M. M., Jahn, K., Subramani, R., Mamdouh, W., Golas, M. M., Sander, B., Stark, H. & Oliveira, C. L. 2009. Self-assembly of a nanoscale DNA box with a controllable lid. *Nature*, 459, 73.
- Aneke, E. O. 2015. *Investigating a Male-dominated Space: A Study of Women Entrepreneurs in the Construction Industry in Pietermaritzburg, South Africa*. University of KwaZulu-Natal, Pietermaritzburg.
- Aneke, E. O., Derera, E. & Bomani, M. 2017. AN EXPLORATORY STUDY OF CHALLENGES FACED BY WOMEN ENTREPRENEURS IN THE CONSTRUCTION INDUSTRY IN SOUTH AFRICA. *International Journal of Business and Management Studies*, 9, 35-51.
- Antoncic, B. & Hisrich, R. D. 2003. Clarifying the intrapreneurship concept. *Journal of small business and enterprise development*, 10, 7-24.
- Au, K. & Kwan, H. K. 2009. Start-up capital and Chinese entrepreneurs: The role of family. *Entrepreneurship Theory and Practice*, 33, 889-908.

- Aulin, R. & Jingmond, M. 2011. Issues confronting women participation in the construction industry. *Advances in Engineering and Technology-Contribution of Scientific Research in Development*, 312-318.
- Aylward, E. 2007. *Traditional and Non-Traditional Female Entrepreneurs: An exploration into what influences thier selection of industry sector*. Waterford Institute of Technology.
- Badgett, M. 1999. Assigning care: Gender norms and economic outcomes. *Int'l Lab. Rev.*, 138, 311.
- Bagilhole, B. 1997. *Equal opportunities and social policy: issues of gender, race, and disability*, Longman Group United Kingdom.
- Bagilhole, B. 2002a. Academia and the reproduction of unequal opportunities for women. *Science & Technology Studies*.
- Bagilhole, B. 2002b. *Women in non-traditional occupations: Challenging men*, Springer.
- Barringer, B. & Ireland, R. 2010. Getting financing or funding. *Entrepreneurship: Successfully launching new ventures*, 315-349.
- Barrios, Y. & Didona, T. 2013. Gender dominated industries: Breaking through the glass ceiling. *Journal of Academic and Business Ethics*, 7, 1-6.
- Basu, A. 2018. *The challenge of local feminisms: Women's movements in global perspective*, Routledge.
- Bayeh, E. 2016. The role of empowering women and achieving gender equality to the sustainable development of Ethiopia. *Pacific Science Review B: Humanities and Social Sciences*, 2, 37-42.
- Bennett, T., Savage, M., Silva, E. B., Warde, A., Gayo-Cal, M. & Wright, D. 2009. *Culture, class, distinction*, Routledge.
- Blanchflower, D. G. 2009. Minority self-employment in the United States and the impact of affirmative action programs. *Annals of Finance*, 5, 361.
- Boden Jr, R. J. & Nucci, A. R. 2000. On the survival prospects of men's and women's new business ventures. *Journal of business venturing*, 15, 347-362.
- Botha, M. 2006. *Measuring the effectiveness of the women entrepreneurship programme, as a training intervention, on potential, start-up and established women entrepreneurs in South Africa*. University of Pretoria.
- Bradley, F. & Boles, K. 2003. Female entrepreneurs from ethnic backgrounds: an exploration of motivations and barriers.
- Buchmann, C. & Diprete, T. A. 2006. The growing female advantage in college completion: The role of family background and academic achievement. *American sociological review*, 71, 515-541.
- Bunch, C. 1990. Women's rights as human rights: Toward a re-vision of human rights. *Hum. Rts. Q.*, 12, 486.
- Burger, A. & Silima, T. 2006. Sampling and sampling design. *Journal of Public Administration*, 41, 656-668.
- Burton, D. R., Barbas, C. F. & Lerner, R. A. 1997. Human neutralizing monoclonal antibodies to human immunodeficiency virus. Google Patents.
- Byers, M. & Crocker, D. Feminist cohorts and waves: Attitudes of junior female academics. Women's Studies International Forum, 2012. Elsevier, 1-11.
- Carter, N., Brush, C., Greene, P., Gatewood, E. & Hart, M. 2003a. Women entrepreneurs who break through to equity financing: the influence of human, social and financial capital. *Venture Capital: an international journal of entrepreneurial finance*, 5, 1-28.
- Carter, N. M., Gartner, W. B., Shaver, K. G. & Gatewood, E. J. 2003b. The career reasons of nascent entrepreneurs. *Journal of Business Venturing*, 18, 13-39.
- Carter, N. M., Henry, C., Cinnéide, B. Ó. & Johnston, K. 2006. *Female entrepreneurship: Implications for education, training and policy*, Routledge.

- Carter, S. & Shaw, E. 2006. Women's business ownership: Recent research and policy developments.
- Carter, S., Shaw, E., Lam, W. & Wilson, F. 2007. Gender, entrepreneurship, and bank lending: The criteria and processes used by bank loan officers in assessing applications. *Entrepreneurship Theory and Practice*, 31, 427-444.
- Chandra, V. 2012. Work–life balance: Eastern and western perspectives. *The International Journal of Human Resource Management*, 23, 1040-1056.
- Chea, A. C. 2008. Factors that influence the survival of women-owned small business start-ups in the city of Tema, Ghana. *International business research*, 1, 130-144.
- Chell, E. & Allman, K. 2003. Mapping the motivations and intentions of technology orientated entrepreneurs. *R&D Management*, 33, 117-134.
- Chen, C. C., Greene, P. G. & Crick, A. 1998. Does entrepreneurial self-efficacy distinguish entrepreneurs from managers? *Journal of business venturing*, 13, 295-316.
- Chetty, A. 2010. *A critical analysis of current approaches to SMME development and support within the eThekweni Municipal Area*.
- Chinomona, E. & Maziriri, E. T. 2015. Women in action: Challenges facing women entrepreneurs in the Gauteng Province of South Africa. *International Business & Economics Research Journal (IBER)*, 14, 835-850.
- Coker, N. 2001. Racism in medicine: an agenda for change.
- Collins, A. V., Brodie, D. W., Gilbert, R. J., Iaboni, A., Manso-Sancho, R., Walse, B., Stuart, D. I., Van Der Merwe, P. A. & Davis, S. J. 2002. The interaction properties of costimulatory molecules revisited. *Immunity*, 17, 201-210.
- Commission, A. H. R. 2013. Women in male-dominated industries: A toolkit of strategies. *report by the Australian Human Rights Commission and the Australian Department of Families, Housing, Community Services and Indigenous Affairs, accessible at: https://www.humanrights.gov.au/sites/default/files/document/publication/WIMDI_Toolkit_2013.pdf*.
- Conley, H., Strachan, G., Burgess, J. & Henderson, L. 2007. Equal employment opportunity legislation and policies: The Australian experience. *Equal opportunities international*.
- Coussey, M. & Jackson, H. 1991. *Making equal opportunities work*, Pitman Publishing.
- Coyle, H. E. & Flannery, D. 2005. Gendered contexts of learning: female entrepreneurs in male-dominated industries within the United States. *Summer Institute of the National Center for Curriculum Transformation Resources on Women. Turkey*.
- Creswell, J. W. 2014. *Research Design: Qualitative, Quantitative and Mixed Methods Approaches*, Los Angeles; London; New Dehli; Singapore; Washington DC, SAGE Publications.
- Cunningham, J. B. & Lischeron, J. 1991. Defining entrepreneurship. *Journal of small business management*, 29, 45-61.
- Curran, J. & Stanworth, J. 1989. Education and training for enterprise: problems of classification, evaluation, policy and research. *International Small Business Journal*, 7, 11-22.
- Dainty, A. R., Bagilhole, B. M., Ansari, K. & Jackson, J. 2004. Creating equality in the construction industry: An agenda for change for women and ethnic minorities. *Journal of construction research*, 5, 75-86.
- Dainty, A. R., Bagilhole, B. M. & Neale, R. H. 2000. A grounded theory of women's career under-achievement in large UK construction companies. *Construction management & economics*, 18, 239-250.
- Dainty, A. R., Bagilhole, B. M. & Neale, R. H. 2001. Male and female perspectives on equality measures for the UK construction sector. *Women in Management Review*, 16, 297-304.
- Dainty, A. R. & Lingard, H. 2006. Indirect discrimination in construction organizations and the impact on women's careers. *Journal of Management in Engineering*, 22, 108-118.

- De Bruin, A., Brush, C. G. & Welter, F. 2007. Advancing a framework for coherent research on women's entrepreneurship. *Entrepreneurship theory and practice*, 31, 323-339.
- De La Rey, C. & Kottler, A. 1999. Societal transformation: gender, feminism and psychology in South Africa. Sage Publications Sage CA: Thousand Oaks, CA.
- Derera, E. 2011. *A Review of Government Initiatives to Stimulate Women Entrepreneurship in South Africa: 1955-2009*. University of KwaZulu-Natal, Pietermaritzburg.
- Diehl, A. B. & Dzubinski, L. M. 2016. Making the invisible visible: A cross-sector analysis of gender-based leadership barriers. *Human Resource Development Quarterly*, 27, 181-206.
- England, P. 2017. *Households, employment, and gender: A social, economic, and demographic view*, Routledge.
- Esmail, A. & Everington, S. 1993. Racial discrimination against doctors from ethnic minorities. *BMJ: British Medical Journal*, 306, 691.
- Fairlie, R. W. & Robb, A. M. 2007. Why are black-owned businesses less successful than white-owned businesses? The role of families, inheritances, and business human capital. *Journal of Labor Economics*, 25, 289-323.
- Fairlie, R. W. & Robb, A. M. 2009. Gender differences in business performance: evidence from the Characteristics of Business Owners survey. *Small Business Economics*, 33, 375.
- Fay, M. & Williams, L. 1991. Sex of applicant and the availability of business "start-up" finance. *Australian Journal of Management*, 16, 65-72.
- Fernandez, J. P. 1991. *Managing a diverse workforce: Regaining the competitive edge*, Jossey-Bass.
- Fillis, I. & Rentschler, R. 2010. The role of creativity in entrepreneurship. *Journal of enterprising culture*, 18, 49-81.
- Flegal, K. M., Carroll, M. D., Ogden, C. L. & Curtin, L. R. 2010. Prevalence and trends in obesity among US adults, 1999-2008. *Jama*, 303, 235-241.
- Frank, M. Z. & Goyal, V. K. 2008. Trade-off and pecking order theories of debt. *Handbook of empirical corporate finance*. Elsevier.
- Gedeon, S. 2010. What is entrepreneurship. *Entrepreneurial practice review*, 1, 16-35.
- Ghosh, C. 2003. Healthy People 2010 and Asian Americans/Pacific Islanders: defining a baseline of information. *American Journal of Public Health*, 93, 2093-2098.
- Godwin, L. N., Stevens, C. E. & Brenner, N. L. 2006. Forced to Play by the Rules? Theorizing how Mixed-Sex Founding Teams Benefit Women Entrepreneurs in Male-Dominated Contexts. *Entrepreneurship Theory and Practice*, 30, 623-642.
- Goguen, S. 2018. Is Asking What Women Want the Right Question? Underrepresentation in Philosophy and Gender Differences in Interests. *Dialogue: Canadian Philosophical Review/Revue canadienne de philosophie*, 57, 409-441.
- Grant, B., Owusu, E., Prasad, S., Long, A., De Graft-Johnson, A., English, A., Shokoya, C. & Kalu, E. 1996. Building E= quality: Minority Ethnic Construction Professionals and Urban Regeneration, A Discussion Document. London: House of Commons.
- Gundry, L. K., Miriam, B.-Y. & Posig, M. 2002. Contemporary perspectives on women's entrepreneurship: A review and strategic recommendations. *Journal of Enterprising Culture*, 10, 67-86.
- Gupta, V. K., Turban, D. B., Wasti, S. A. & Sikdar, A. 2009. The role of gender stereotypes in perceptions of entrepreneurs and intentions to become an entrepreneur. *Entrepreneurship theory and practice*, 33, 397-417.
- Haase, H. & Lautenschläger, A. 2011. The 'teachability dilemma' of entrepreneurship. *International Entrepreneurship and Management Journal*, 7, 145-162.
- Hacker, A. 2018. *Congressional districting: the issue of equal representation*, Pickle Partners Publishing.

- Hamilton, E. 2013. The discourse of entrepreneurial masculinities (and femininities). *Entrepreneurship & Regional Development*, 25, 90-99.
- Hanson, S. & Blake, M. 2009. Gender and entrepreneurial networks. *Regional Studies*, 43, 135-149.
- Harding, R. 2006. Ecologically sustainable development: origins, implementation and challenges. *Desalination*, 187, 229-239.
- Haupt, T. & Madikizela, K. 2009. Why do South African women choose careers in construction? *Acta Structilia: Journal for the Physical and Development Sciences*, 16, 46-68.
- Haynes, P. J. 2003. Differences among entrepreneurs: "Are you experienced?" may be the wrong question. *International Journal of Entrepreneurial Behavior & Research*, 9, 111-128.
- Heidrick, T. & Nicol, T. 2002. *Financing SMEs in Canada: Barriers Faced by Women, Youth, Aboriginal and Minority Entrepreneurs in Accessing Capital-Phase 1: Literature Review*, SME Financing Data Initiative.
- Heidrick, T. R., Johnson, S. & Nicol, T. 2002. *Financing SMEs in Canada: barriers faced by women, youth, Aboriginal and minority entrepreneurs in accessing capital*, Industry Canada.
- Heilbrunn, S. 2004. Impact of gender on difficulties faced by entrepreneurs. *The International Journal of Entrepreneurship and Innovation*, 5, 159-165.
- Heilman, M. E. & Chen, J. J. 2003. Entrepreneurship as a solution: the allure of self-employment for women and minorities. *Human Resource Management Review*, 13, 347-364.
- Henry, G. T. & Mark, M. M. 2003. Beyond use: Understanding evaluation's influence on attitudes and actions. *American Journal of Evaluation*, 24, 293-314.
- Hopp, C. & Sonderegger, R. 2015. Understanding the dynamics of nascent entrepreneurship—prestart-up experience, intentions, and entrepreneurial success. *Journal of Small Business Management*, 53, 1076-1096.
- Hopp, C. & Stephan, U. 2012. The influence of socio-cultural environments on the performance of nascent entrepreneurs: Community culture, motivation, self-efficacy and start-up success. *Entrepreneurship & Regional Development*, 24, 917-945.
- Ibeh, K., Wilson, J. & Chizema, A. 2012. The internationalization of African firms 1995–2011: Review and implications. *Thunderbird International Business Review*, 54, 411-427.
- İlkkaracan, İ. 2012. Why so few women in the labor market in Turkey? *Feminist Economics*, 18, 1-37.
- Itani, H., Sidani, Y. M. & Baalbaki, I. 2011. United Arab Emirates female entrepreneurs: motivations and frustrations. *Equality, Diversity and Inclusion: An International Journal*, 30, 409-424.
- Jaafar, M., Noor, S. M. & Rasoolimanesh, S. M. 2015. Perception of young local residents toward sustainable conservation programmes: A case study of the Lenggong World Cultural Heritage Site. *Tourism Management*, 48, 154-163.
- Jaafar, M., Othman, R. & Jalali, A. 2014. Main determinations of female entrepreneurs in the construction industry in Malaysia. *Project Management Journal*, 45, 76-86.
- Jahn, M. 2009. Discrimination against women in the construction industry in South Africa.
- Jalbert, S. E. 2000. Women entrepreneurs in the global economy. *Center for International Private Enterprise*, 9.
- Jamali, D. 2009. Constraints and opportunities facing women entrepreneurs in developing countries: A relational perspective. *Gender in management: an international journal*, 24, 232-251.
- Jayawarna, D., Rouse, J. & Macpherson, A. 2014. Life course pathways to business start-up. *Entrepreneurship & Regional Development*, 26, 282-312.

- Johnson, Z. & Mathur-Helm, B. 2011. Experiences with queen bees: A South African study exploring the reluctance of women executives to promote other women in the workplace. *South African Journal of Business Management*, 42, 47-55.
- Kamm, J. B., Shuman, J. C., Seeger, J. A. & Nurick, A. J. 1990. Entrepreneurial teams in new venture creation: A research agenda. *Entrepreneurship theory and practice*, 14, 7-17.
- Kandola, R. S. & Fullerton, J. 1998. *Diversity in action: Managing the mosaic*, CIPD Publishing.
- Kelley, D. J., Singer, S. & Herrington, M. 2012. *Global entrepreneurship monitor 2011 global report*, Global Entrepreneurship Research Association, London Business School.
- Khatibi, M. 2018. DISCRIMINATION BY AVOIDANCE-A study of mechanisms that contribute to the under-representation of Indigenous players in leadership positions within the Australian football institution.
- Kirby, D. A. 2004. Entrepreneurship education: can business schools meet the challenge? *Education+ training*, 46, 510-519.
- Klapper, L. F. & Parker, S. C. 2010. Gender and the business environment for new firm creation. *The World Bank Research Observer*, 26, 237-257.
- Langowitz, N. S., Minniti, M. & Arenius, P. 2005. Global entrepreneurship monitor: 2004 report on women and entrepreneurship. *University of Illinois at Urbana-Champaign's Academy for Entrepreneurial Leadership Historical Research Reference in Entrepreneurship*.
- Lebakeng, M. A. 2008. *An exploration of women entrepreneurship in Lesotho*. North-West University.
- Lindburg, L. & Niessen, J. 1997. *Plus-sum Gain: Business Investment in the Socio-economic Inclusion of Europe's Immigrant and Ethnic Minority Communities*, Migration Policy Group.
- Lingard, H. & Lin, J. 2004. Career, family and work environment determinants of organizational commitment among women in the Australian construction industry. *Construction Management and Economics*, 22, 409-420.
- Linstead, A. & Hytti, U. 2005. New meanings for entrepreneurs: from risk-taking heroes to safe-seeking professionals. *Journal of Organizational Change Management*.
- Lock, R. & Smith, H. L. 2016. The impact of female entrepreneurship on economic growth in Kenya. *International Journal of Gender and Entrepreneurship*.
- Loh, J. M. & Dahesihari, R. 2013. Resilience and economic empowerment: A qualitative investigation of entrepreneurial Indonesian women. *Journal of Enterprising Culture*, 21, 107-121.
- Longe, E. & Balogun, M. 2010. Groundwater quality assessment near a municipal landfill, Lagos, Nigeria. *Research journal of applied sciences, engineering and technology*, 2, 39-44.
- Loscocco, K. & Smith-Hunter, A. 2004. Women home-based business owners: Insights from comparative analyses. *Women in Management Review*, 19, 164-173.
- Lusardi, A. & Mitchell, O. S. 2011. Financial literacy around the world: an overview. *Journal of pension economics & finance*, 10, 497-508.
- M. Carter, N. & R. Allen, K. 1997. Size determinants of women-owned businesses: choice or barriers to resources? *Entrepreneurship & Regional Development*, 9, 211-220.
- Mackinnon, C. A. 2007. *Women's lives, men's laws*, Harvard University Press.
- Mahbub, U. 2000. Human Development Centre. *Human Development in South Asia*, 59-71.
- Makombe, I. A. 2007. The impact of women's entrepreneurship development programmes on empowerment: findings from Tanzania. *Africanus*, 37, 54-65.
- Malach Pines, A., Lerner, M. & Schwartz, D. 2010. Gender differences in entrepreneurship: equality, diversity and inclusion in times of global crisis. *Equality, diversity and inclusion: An International journal*, 29, 186-198.

- Mamabolo, M. A., Kerrin, M. & Kele, T. 2017. Entrepreneurship management skills requirements in an emerging economy: A South African outlook. *The Southern African Journal of Entrepreneurship and Small Business Management*, 9, 1-10.
- Marilley, S. M. 1996. *Woman suffrage and the origins of liberal feminism in the United States, 1820-1920*, Harvard University Press.
- Marlow, S. & Mcadam, M. 2013. Gender and entrepreneurship: Advancing debate and challenging myths; exploring the mystery of the under-performing female entrepreneur. *International Journal of Entrepreneurial Behavior & Research*, 19, 114-124.
- Marlow, S. & Patton, D. 2005. All credit to men? Entrepreneurship, finance, and gender. *Entrepreneurship theory and practice*, 29, 717-735.
- Martin, L. M. & Matlay, H. 2001. "Blanket" approaches to promoting ICT in small firms: some lessons from the DTI ladder adoption model in the UK. *Internet research*, 11, 399-410.
- Martin, P. & Barnard, A. 2013. The experience of women in male-dominated occupations: A constructivist grounded theory inquiry. *sa Journal of industrial psychology*, 39, 01-12.
- Martin, S. E. & Jurik, N. C. 2006. *Doing justice, doing gender: Women in legal and criminal justice occupations*, Sage.
- Masood, O. & Hamid, A. 2011. Selection criteria for Islamic home financing: a case study of Pakistan. *Qualitative Research in Financial Markets*.
- Mathur-Helm, B. 2005. Equal opportunity and affirmative action for South African women: a benefit or barrier? *Women in Management Review*, 20, 56-71.
- Matsa, D. A. & Miller, A. R. 2014. Workforce reductions at women-owned businesses in the United States. *ILR Review*, 67, 422-452.
- Mayosi, B. M. & Benatar, S. R. 2014. Health and health care in South Africa—20 years after Mandela. *New England Journal of Medicine*, 371, 1344-1353.
- Ming-Yi, W. 2006. Perceptions about male and female managers in the Taiwanese public relations field: Stereotypes and strategies for change. *Public Relations Quarterly*, 51, 36.
- Minniti, M. & Naudé, W. 2010. What do we know about the patterns and determinants of female entrepreneurship across countries? : Springer.
- Mofolo, T. 2011. Investigating the factors contributing to the disempowerment of women in Swaziland: perceptions of Swazi women and non-governmental organisations operating in Swaziland. *Africa insight*, 41, 110-129.
- Moses, C., Olokundun, A. M., Falola, H. O., Ibidunni, A. S., Amaihian, A. & Inelo, F. 2016. A review of the challenges militating against women entrepreneurship in developing nations. *Mediterranean Journal of Social Sciences*, 7, 64-69.
- Mostafa, M. M. 2007. Gender differences in Egyptian consumers' green purchase behaviour: the effects of environmental knowledge, concern and attitude. *International Journal of Consumer Studies*, 31, 220-229.
- Mulligan, T. D., Mollaoğlu-Korkmaz, S., Cotner, R. & Goldsberry, A. D. 2014. Public policy and impacts on adoption of sustainable built environments: Learning from the construction industry playmakers. *Journal of Green Building*, 9, 182-202.
- Mwobobia, F. M. 2012. The challenges facing small-scale women entrepreneurs: A case of Kenya. *International journal of business administration*, 3, 112.
- Naidoo, S. & Hilton, A. 2006. Access to finance for women entrepreneurs in South Africa. *Pretoria: International Finance Corporation/Department of Trade and Industry/FinMark Trust*.
- Navis, C. & Glynn, M. A. 2011. Legitimate distinctiveness and the entrepreneurial identity: Influence on investor judgments of new venture plausibility. *Academy of Management Review*, 36, 479-499.

- Neneh, N. B. 2012. An exploratory study on entrepreneurial mindset in the small and medium enterprise (SME) sector: A South African perspective on fostering small and medium enterprise (SME) success. *African Journal of Business Management*, 6, 3364-3372.
- Neubauer, F. & Lank, A. G. 2016. *The family business: Its governance for sustainability*, Springer.
- Nuñez, E. 2015. The temporal dynamics of firm emergence by team composition: Examining top-performing solo, family, and team-based startups. *Journal of Applied Management and Entrepreneurship*, 20, 65.
- Office, G. B. H. 2001. *Criminal justice: the way ahead*, Stationery Office.
- Office, I. L. 2012. *Global employment trends for youth 2012*, ILO Publications.
- Okeke, I. N., Laxminarayan, R., Bhutta, Z. A., Duse, A. G., Jenkins, P., O'brien, T. F., Pablos-Mendez, A. & Klugman, K. P. 2005. Antimicrobial resistance in developing countries. Part I: recent trends and current status. *The Lancet infectious diseases*, 5, 481-493.
- Osborne, J. W. & Costello, A. B. 2004. Sample size and subject to item ratio in principal components analysis. *Practical Assessment, Research, and Evaluation*, 9, 11.
- Otunaiya, A., Ambali, O. & Idowu, A. 2013. Profitability and Constraints Analysis of Women Entrepreneurs in Lagos State, Nigeria. *Asian Journal of Business Management*, 5, 13-18.
- Oyewumi, O. 2005. African gender studies: A reader.
- Oyèwùmí, O. 2005. *African gender studies: A reader*, Springer.
- Ozumba, A. & Ozumba, C. 2012. Women in Construction in South Africa: Investigating the Feminine Footprint of the South African Construction Industry. *Journal for the Advancement of Performance Information & Value*, 4.
- Pathak, S. & Muralidharan, E. 2016. Informal institutions and their comparative influences on social and commercial entrepreneurship: The role of in-group collectivism and interpersonal trust. *Journal of Small Business Management*, 54, 168-188.
- Pérez-Pérez, C. & Avilés-Hernández, M. 2016. Explanatory factors of female entrepreneurship and limiting elements. *Suma de Negocios*, 7, 25-31.
- Petersen, L., Minkkinen, P. & Esbensen, K. H. 2005. Representative sampling for reliable data analysis: theory of sampling. *Chemometrics and intelligent laboratory systems*, 77, 261-277.
- Protection, O. N. E. a. C. O. R. & Health, P. 2004. *Stakeholder participation in radiological decision making: processes and implications: Third Villigen Workshop, Villigen, Switzerland 21-23 October 2003*, Oecd.
- Psychogios, A. G. 2007. Towards the Transformational Leader: Addressing Women's Leadership Style in Modern Business Management. *Journal of Business & Society*, 20.
- Ramos-Rodriguez, A.-R., Medina-Garrido, J.-A., Lorenzo-Gómez, J.-D. & Ruiz-Navarro, J. 2010. What you know or who you know? The role of intellectual and social capital in opportunity recognition. *International Small Business Journal*, 28, 566-582.
- Rehman, S. & Azam Roomi, M. 2012. Gender and work-life balance: a phenomenological study of women entrepreneurs in Pakistan. *Journal of small business and enterprise development*, 19, 209-228.
- Renko, M., Kroeck, K. G. & Bullough, A. 2012. Expectancy theory and nascent entrepreneurship. *Small Business Economics*, 39, 667-684.
- Reskin, B. F. & Padavic, I. 1994. *Women and men at work*, Pine Forge Press.
- Rideout, E. C. & Gray, D. O. 2013. Does entrepreneurship education really work? A review and methodological critique of the empirical literature on the effects of university-based entrepreneurship education. *Journal of Small Business Management*, 51, 329-351.
- Riding, A. L. 2008. Business angels and love money investors: segments of the informal market for risk capital. *Venture Capital*, 10, 355-369.

- Robinson, S. 2001. An examination of entrepreneurial motives and their influence on the way rural women small business owners manage their employees. *Journal of Developmental Entrepreneurship*, 6, 151.
- Rönchen, A.-K. 2014. *Tackling poverty at its roots: a case study of skills development in integrated conservation and development with the example of the Working For Water programme*. University of Cape Town.
- Rosenstock, J., Lorber, D. L., Gnudi, L., Howard, C. P., Bilheimer, D. W., Chang, P., Petrucci, R. E., Boss, A. H. & Richardson, P. C. 2010. Prandial inhaled insulin plus basal insulin glargine versus twice daily biaspart insulin for type 2 diabetes: a multicentre randomised trial. *The lancet*, 375, 2244-2253.
- Roxburgh, S. 2002. Racing through life: The distribution of time pressures by roles and role resources among full-time workers. *Journal of Family and Economic Issues*, 23, 121-145.
- Runyan, A. S. 2018. *Global gender issues in the new millennium*, Routledge.
- Sang, K. & Powell, A. Gender inequality in the construction industry: Lessons from Pierre Bourdieu. Proceedings of the 28th Annual ARCOM Conference. Edinburgh, UK: Association of Researchers in Construction Management, 2012. 237-247.
- Sanglin-Grant, S. & Schneider, R. 2000. *Moving on Up?: Racial Equality and the Corporate Agenda: a Study of FTSE 100 Companies: a Report for the Runnymede Trust*, Schneider-Ross.
- Sarri, K. & Trihopoulou, A. 2005. Female entrepreneurs' personal characteristics and motivation: a review of the Greek situation. *Women in management review*, 20, 24-36.
- Schwartz, J., Winters, J. L., Padmanabhan, A., Balogun, R. A., Delaney, M., Linenberger, M. L., Szczepiorkowski, Z. M., Williams, M. E., Wu, Y. & Shaz, B. H. 2013. Guidelines on the use of therapeutic apheresis in clinical practice—evidence-based approach from the Writing Committee of the American Society for Apheresis: the sixth special issue. *Journal of clinical apheresis*, 28, 145-284.
- Segrest, S. L., Romero, E. J. & Domke-Damonte, D. J. 2003. Exploring the role of machismo in gender discrimination: A comparison of Mexico and the US. *Equal Opportunities International*, 22, 13-31.
- Shapero, A. 1975. The displaced, uncomfortable entrepreneur. *Psychology today*, 9, 83-88.
- Siemens, E., Roth, A. V. & Balasubramanian, S. 2008. How motivation, opportunity, and ability drive knowledge sharing: The constraining-factor model. *Journal of Operations Management*, 26, 426-445.
- Simmonds, M. 2012. Feminist gender theory summary. *Hentet fra Androgen Insensitivity Syndrome Support Group (AISSG): <http://www.aissg.org/PDFs/Gender-Theory-Summary.pdf>*.
- Simpeh, K. N. 2011. Entrepreneurship theories and Empirical research: A Summary Review of the Literature. *European Journal of Business and Management*, 3, 1-8.
- Sinclair, M. T. 2005. Women, work and skill: economic theories and feminist perspectives. *Working Women*. Routledge.
- Smith-Hunter, A. E. & Boyd, R. L. 2004. Applying theories of entrepreneurship to a comparative analysis of white and minority women business owners. *Women in Management Review*, 19, 18-28.
- Smith, T. H., Ngwainmbi, J., Grider, J. R., Dewey, W. L. & Akbarali, H. I. 2013. An in-vitro preparation of isolated enteric neurons and glia from the myenteric plexus of the adult mouse. *JoVE (Journal of Visualized Experiments)*, e50688.
- Souka, A. P., Krampfl, E., Bakalis, S., Heath, V. & Nicolaidis, K. H. 2001. Outcome of pregnancy in chromosomally normal fetuses with increased nuchal translucency in the first trimester. *Ultrasound in Obstetrics and Gynecology*, 18, 9-17.

- Staff, C. I. B. & 8, C. I. B. W. G. 1996. *Tomorrow's Team: Women and men in construction*, Thomas Telford.
- Staudt, K. 2018. *Gender mainstreaming: Conceptual links to institutional machineries*, Manchester University Press.
- Steger, S. D., Herrington, S. M., Schumacher, B. S., Stone, K. T. & Duncan, J. A. 2006. Method and apparatus for bone fracture fixation. Google Patents.
- Studdard, N. L., Dawson, M. & Jackson, N. L. 2013. Fostering entrepreneurship and building entrepreneurial self-efficacy in primary and secondary education. *Creative and Knowledge Society*, 3, 1-14.
- Sutanto, E. M. & Eliyana, A. 2014. The study of entrepreneurial characteristics with achievement motivation and attitude as the antecedent variables. *Researchers World*, 5, 125.
- Swigonski, M. E. & Raheim, S. 2011. Feminist contributions to understanding women's lives and the social environment. *Affilia*, 26, 10-21.
- Take, C. Q. 2013. Women in Male-Dominated Industries and Occupations in US and Canada. *Forestry*, 16, 12.9.
- Tengeh, R. 2013. Advancing the case for the support and promotion of African immigrant-owned businesses in South Africa. *Mediterranean Journal of Social Sciences*, 4.
- Toor, S.-U.-R. & Ofori, G. 2010. Women leaders breaking the glass ceiling in Singapore's construction industry. *Journal of professional issues in engineering education and practice*, 137, 1-6.
- Tracy, C. M., Epstein, A. E., Darbar, D., Dimarco, J. P., Dunbar, S. B., Estes, N. M., Ferguson, T. B., Hammill, S. C., Karasik, P. E. & Link, M. S. 2013. 2012 ACCF/AHA/HRS focused update incorporated into the ACCF/AHA/HRS 2008 guidelines for device-based therapy of cardiac rhythm abnormalities: a report of the American College of Cardiology Foundation/American Heart Association Task Force on Practice Guidelines and the Heart Rhythm Society. *Journal of the American College of Cardiology*, 61, e6-e75.
- True, J. & Mintrom, M. 2001. Transnational networks and policy diffusion: The case of gender mainstreaming. *International studies quarterly*, 45, 27-57.
- Twomey, B. 2001. Labour market participation of ethnic groups key statistics from the lfs on the labour market position of people from different ethnic groups. *Labour Market Trends*, 109, 29-42.
- Uddin, R. & Bose, T. 2013. Motivation, success factors and challenges of entrepreneurs in Khulna City of Bangladesh. *European Journal of Business and Management*, 5, 148-157.
- Valian, V. 1999. *Why so slow?: The advancement of women*, MIT press.
- Van Vuuren, J., Nieman, G. & Botha, M. 2007. Measuring the effectiveness of the Women Entrepreneurship Programme on potential, start-up and established women entrepreneurs in South Africa. *South African Journal of Economic and Management Sciences*, 10, 163-183.
- Verwey, I. V. 2006. *A comparative analysis between SA and USA women entrepreneurs in construction*. University of Pretoria.
- Vosloo, J. J. 2014. *A sport management programme for educator training in accordance with the diverse needs of South African schools*.
- Vossenbergh, S. 2013a. Women Entrepreneurship Promotion in Developing Countries: What explains the gender gap in entrepreneurship and how to close it. *Maastricht School of Management Working Paper Series*, 8, 1-27.
- Vossenbergh, S. 2013b. Women Entrepreneurship Promotion in Developing Countries: What explains the gender gap in entrepreneurship and how to close it. *Maastricht School of Management Working Paper Series*, 8, 1-27.

- Wagener, S., Gorgievski, M. & Rijdsdijk, S. 2010. Businessman or host? Individual differences between entrepreneurs and small business owners in the hospitality industry. *The Service Industries Journal*, 30, 1513-1527.
- Walby, S. 1988. Segregation in employment in social and economic theory.
- Wang, Y. & Xu, S. Research on Financial Management Innovation in Colleges Using Institutional Economics. 2011 International Conference on Management and Service Science, 2011. IEEE, 1-4.
- Ward, J. 2016. *Keeping the family business healthy: How to plan for continuing growth, profitability, and family leadership*, Springer.
- Weber, E. U. & Milliman, R. A. 1997. Perceived risk attitudes: Relating risk perception to risky choice. *Management science*, 43, 123-144.
- Werner, C. A. 2010. The older population: 2010.
- Whelan, G. & O'gorman, C. 2007. The Schumpeterian and Universal Hero Myth in Stories of Irish Entrepreneurs. *Irish Journal of Management*, 28.
- Woodhouse, D. 1998. The Judiciary in the 1990s: guardian of the welfare state? *Policy & Politics*, 26, 457-470.
- Xavier, S. & Kelly, D. 2012. Kew, J. Herrington, M. and Vorderwülbecke, A.(2013). *Global Entrepreneurship Monitor Report*.
- Yousuf Danish, A. & Lawton Smith, H. 2012. Female entrepreneurship in Saudi Arabia: opportunities and challenges. *International Journal of Gender and Entrepreneurship*, 4, 216-235.
- Zainal, H., Parinsi, K., Hasan, M., Said, F. & Akib, H. 2018. The influence of strategic assets and market orientation to the performance of family business in Makassar City, Indonesia. *Academy of Strategic Management Journal*, 17.
- Zapalska, A. 1997. A profile of woman entrepreneurs and enterprises in Poland. *Journal of Small Business Management*, 35, 76.