Title

Opportunities and Challenges for Female Student Entrepreneurship at University of KwaZulu Natal, Durban.

By

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DECLARATION

This research has not been previously accepted for any degree and is not being currently considered for any other degree at any other university.

I declare that this Dissertation contains my work except where specifically acknowledged

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Signed…………………………………..

Date…………………………………..

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Firstly, I would like to give my thanks and appreciation to the Almighty who has been with me till this point. If it wasn't for God, I wouldn't have made it till this far. *It is the Lord who goes before you. He will be with you; he will not leave you or forsake you. Do not fear or be dismayed* (Deuteronomy 31:8). Indeed, the Lord has walked before me and carried me in this journey. I will forever praise, glorify and draw my strength in him.

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DEDICATION

I would like to dedicate this thesis to all female student entrepreneurs in the globe, especially the UKZN (Howard College Campus) female student entrepreneurs. This thesis serves as a form of encouragement to everyone who is a female student entrepreneur that regardless of the challenge you face in this field, there is still hope for success. There is still hope that the challenges female student entrepreneurs face will be overcome. Regardless of what life throws unto you, you can overcome anything and make your business successful. I am a student entrepreneur myself. I have experienced numerous challenges and failures in my business which some caused me to undergo depression, but I had a passion, here I am today, owning a successful bakery.

I dedicate this thesis to all young passionate business minded individuals who have a passion and a dream in owning a business one day. My words to you are: overcome your fear and start now. Never delay your dreams because of fear. You will never know where your dream will take you till you work on it. The time is now. Not tomorrow, next week, or next year, but now.

ABSTRACT

This study investigates female student entrepreneurship at University of KwaZulu Natal by exploring the challenges and opportunities they encounter at this institution. The three objectives of the study were: to explore the opportunities available to female students through entrepreneurship; to explore the challenges faced by female entrepreneurs; and to make recommendations on how female students can be empowered. The study employed a qualitative research approach and the interpretive paradigm. The thematic analysis was used to analyze the findings. Ten semi-structured interviews with female student entrepreneurs, and observations were used as instruments to collect primary data, and secondary data through an organization called UKZN Inqubate. Purposive sampling was used to select the participants. The review of literature revealed that female student entrepreneurship remains one of the least-studied significant economic phenomena. This lack of diversity in research topics often resulted from the assumption that entrepreneurship was the same all over the world. As a result, there is less focus placed on female student entrepreneurship, especially in higher institutions of learning, thus placing constraints on female student entrepreneurs to be provided with relevant support or assistance. This study sought to fill this gap. The study found out that female student entrepreneurs venture into entrepreneurship due to the financial difficulties. Furthermore, the findings show that female student entrepreneurs at UKZN, Howard College Campus have less support in this institution to improve and grow their businesses. This shows that female student entrepreneurs remain to be on the marginalised line, where support and assistance is difficult to find. These challenges of female student entrepreneurs at the Howard College Campus results to them giving up in their journey of entrepreneurship, and results to failures of their businesses. However, findings from the study shown that regardless of all the challenges, female student entrepreneurship at Howard College Campus has played a huge role in fighting against the triple burden (poverty, unemployment, and inequality) of women which keeps them at the marginalised line. There is indeed a call and need for the improvement support of female student entrepreneurship at Howard College Campus, not only for the benefit of the individual entrepreneurs, but also for the enhancement of the economy.

LIST OF ABBREVIATIONS

FSE   : Female Student Entrepreneurship

LF   : Liberal Feminism

WE   : Women Entrepreneurship

WP   : Women Participation

UKZN   : University of KwaZulu Natal

HCC   : Howard College Campus

CED   : Community Economic Development

SE   : Student Entrepreneurship

NSEPF   : National Student Entrepreneurship Policy Framework

ANC   : African National Congress

BEE   : Black Economic Empowerment

BBBEE   : Broad Based Black Economic Empowerment

ASGISA   : Accelerated and Shared Growth Initiative

NGP   : New Growth Path

EDHE   : Entrepreneurship Development in Higher Education

DHET   : Department of Higher Education and Training

NPF   : National Policy Framework

NYSP   : National Youth Service Programme

NYDA   : National Youth Development Agency

SA   : South Africa

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CHAPTER 1

BACKGROUNG AND INTRODUCTION

1.1.Introduction

This study focuses on female student entrepreneurs and argues that they lack voice, face many challenges but they still overcome those tribulations. It is also argued that female student entrepreneurs need to be supported, not only for the benefit of the individual entrepreneurs, but also for the enhancement of the economy. This chapter is divided into five sections. The first section discusses the background of the study. This is followed by the discussion of the problem statement of this study. Thirdly, the rationale/motivation behind is presented. Fourthly, the aim of the study, the research objectives, as well as the research questions are identified. Lastly, the structure of this report is presented.

The rationale behind this study is that the researcher has noticed the unequal involvement of male and female students in entrepreneurs at the University of KwaZulu-Natal (Howard College Campus). The second rationale behind this study has been the literature by different scholars which the researcher of this study has engaged with. Finally, I have my own experiences within the field of entrepreneurship. This familiarity does not only inform my understanding of female entrepreneurship experiences, but also shapes my perceptions and biases about it.

This study is significant in that, it contributes to the existing body of knowledge. This study successfully shows that there is a need to take female student entrepreneurship seriously as their businesses does not only benefit them in fighting against the triple burden of poverty, unemployment, and inequality, but also contribute to the economy. This study presents an awakening call on the need to take affirmative action seriously by availing relevant resources to support and promote female student entrepreneurship.

1.2. Background of the Study

Women throughout the world are faced with multiple social and economic challenges, such as inequality, unemployment, and poverty (Triegaardt, 2009: 2). These social and economic challenges are mainly caused by lack of job opportunities, as well as structural inequalities based on gender, thus resulting, or placing women at a marginalized group (Okafor and Amula, 2010: 67). In South Africa, the main cause which has resulted to the social and economic challenges faced by women are the issues of colonial and apartheid systems which have been ignored in our daily lives (News24, 2016). According to the News24 (2016) "Historically, women were oppressed based on their colour of the skin and gender. The apartheid and the colonial systems have deprived women of their rights to political, social, and economic rights. Our community has been for a very long time being dominated by males. The males continue to have economic advantages over their female counterparts". Inequality, unemployment, and poverty are the greatest triple burden confronting the South African women especially amongst the black community (Mzanga, 2016: 58). The unemployment rate for black women is 34.2%, followed by coloured women at 23.5%, and whites who are the least affect at 6.7% (Mhlanga, 2018: 1).

Internationally, in higher education institutions, entrepreneurship emerged in support of graduate careers and economic development (Jones, 2014). Broadly, the notion of entrepreneurship is attached to the process whereby resources are mobilised, and risk taken in forging a business venture (Desai, 2012). Essentially, the practice of entrepreneurship is opted for as the pathway towards economic growth and job creation across various sectors. Thus, through entrepreneurship, entrepreneurs transform their innovative and creative ideas into business enterprises and job creation (EC, 2013: Sing, 2019). Sharma (2013) argues that entrepreneurs play a key role in any economy and use their skills and take new ideas to the market and make the right decisions to make the idea profitable. Although female student entrepreneurship is recognised internationally, female student entrepreneurial venters lag behind those of male student entrepreneurs (Cuberes and Teignier, 2014; Fetsch et al., 2015; Lewis et al.,2014; Woetzel et al., 2015) especially in terms of the number of female student business owners, the size of female-owned businesses, and their access to economic resources (Meunier et al., 2016). According to Jones (2014), discourses of entrepreneurship and their development are located within a masculinised discursive space. Such discourses position entrepreneurship as an activity linked to socially constructed masculinised norms. This

reinforces socio-economic exclusion in general and female entrepreneurs in particular (Ryan and Woods, 2017). Female entrepreneurs in higher education are similarly affected by these challenges. Although the number of female students has increased globally, male students tend to pursue entrepreneurship more than their female counterparts (Jones, 2014). According to Inqubate (2020), at UKZN's Howard College Campus, there are few female student entrepreneurs, compared to male student entrepreneurs. Statistics provided by the Inqubate (2020) show that, out of thirteen (13) student entrepreneurs at Howard College Campus, UKZN, only two (2) female student entrepreneurs are under the Enspire Program provided by Inqubate. It has however been proven by the Student Representative Council (2020) that there are more student entrepreneurs at Howard College Campus who have been identified but are not under the Enspire Program.

Self-employment through entrepreneurship offers university students the opportunity to create jobs for themselves and others. Entrepreneurship is considered as one of the career options for youths and student (Beeka et al, 2011). Considering the scourge of youth unemployment and unemployed graduates, student entrepreneurship has become the platform for students to transform acquired knowledge into income-generating businesses (Bailetti, 2011). One of the options to reduce the unemployment rate and the social problems that are associated with students at higher institutions of learning is through Student Entrepreneurship. Policy makers are charged with the economic development responsibilities and have a belief that enterprise culture is a key to more new ventures and job creation. In addition, students are faced with changing job markets, which renders more students to either compete for few but challenging vacancies or opt for self-employment (Mwasalwiba, 2010).

Research done by Dunn (2004), Smith (2005), Kirkwood (2007) and Breen (2010) has asserted that an influence of demographic and family background to entrepreneurial intention does exist. Dillard and Campbell (2011), however, differ with this observation when they point out the non-parental factors, among White American students, such as peers and career development choice as influential factors. This observation contradicts the influence of demographic and family background to entrepreneurial inclinations as noted by the research done by Dunn (2004); Smith (2005); Kirkwood (2007) and Breen (2008), which points out the influence of demographic variables to entrepreneurial inclination. Although the contradiction is noted in that observation, it is worth noting other studies such as that done by Buzeye (2013) in an Ethiopian study which found out that the male students were more entrepreneurially inclined

than the females. The emphasis on gender variable is pointed out in these findings as a reinforcement of the above argument that there is an influence of demographic factors on entrepreneurial intentions. Following these researched observations, it therefore becomes possible to hypothesize as below: Entrepreneurial inclination in students is stronger based on gender (Amolo, 2015).

According to the statistics provided by the UKZN-Student Entrepreneurship Policy (2018) – Inqubate at Howard College Campus of the overall number of male and female entrepreneurs, although there have been measures put in place to assist students not only academically, but also in personal development and to ensure equity amongst all students, there is still less involvement of female students in entrepreneurship compared to their male counterparts, there are limited opportunities available for them in entrepreneurship, and there is no visible support provided to them on their different businesses. This results to the worsening of their triple burden, which is inequality, unemployment, and poverty. Both student entrepreneurship and entrepreneurial universities provide an environment for formal qualification and upskilling (Bright, 2019). Considering the hindrances for women entrepreneurs in general and female students in particular, this study seeks to explore opportunities and challenges faced by female student entrepreneurs operating at Howard College Campus, UKZN.

1.3. Problem Statement

According to Kelley et al. (2015), there are few females who are participating in entrepreneurship ventures in South Africa, with many showing low results on attitudes. According to Tirivangasi (2017), entrepreneurship continues to play an integral role in the South African economy as well as the economies of many developing countries around the world. The government of South Africa engaged in the promotion of Small and Medium Enterprises (SMEs) as part of empowerment projects for the black people since the attainment of democratic rule in 1994. The creation of new small and medium businesses activities contributes to economic growth, job creation, better livelihood of people involved and the communities which surround them. However, there has been a lack of women participation in entrepreneurship businesses in South Africa. Women continue to shy away from starting SMEs. Research reveals that an approximately 6. percent of South African adult women were involved in SMEs in 2017, compared to males who were 15 percent (SMEs South Africa,

2017). This is an appalling situation if South Africa is going to achieve Sustainable Development Goals (SDGs). The SDG, Goal five encourages States to achieve gender equality and empower all women and girls. This shows that gender inequality has been in existence in as much as the humans themselves (Tirivangasi, 2017). The South African women and girls like many other societies around the world are also suffering from the lack of opportunities whilst men still receive favorable treatment.

Although there are still inequalities between the rate of male and female entrepreneurship in South Africa, there has been measures put in place to ensure the equality of male and female entrepreneurship. South Africa's White Paper on the Development of SMMEs stresses the importance of developing female entrepreneurs to ensure equity in income and wealth distribution (O'Neill and Viljoen, 2001: 10). The participation of women, in particular black women, in the national economy is part of South Africa's Black Economic Empowerment (BEE) strategy to empower the previously disadvantaged groups (Witbooi and Ukpere, 2011: 5647).

Several studies conducted in different parts of the world regarding women entrepreneurship shows that women have been good entrepreneurs due to their economic independence, social identity, establishing own credit idea, confidence, achievement of excellence, status in society, and greater freedom and mobility (Sharma et al., 2012: 5). According to Sharma et al. (2012: 114), the establishment of businesses by women entrepreneurship provide economic stability, a better distribution of economic activities, improving welfare, alleviating poverty, and is also a source of wealth and employment creation. Mandipaka (2014: 14) further supports this notion of women entrepreneurship by stating that, it plays a crucial role in people's efforts to meet basic needs and helping the disadvantaged groups, disabled people and rural families. This shows that by placing women in the field of entrepreneurship, various social issues such as poverty, unemployment, and so on, could be solved. Although there are various advantages or benefits of women entrepreneurship, Mandipaka (2014: 15) also notes that, private and public sector support for these activities is lacking, exposing women to high risks and poor outcomes. These women are not provided with the necessary skills and knowledge for the programmes to be successful.

Programmes aimed to reach full involvement, support, and equality on female students in the field of entrepreneurship are one of the measures which try to deal or eliminate the issues of inequality, unemployment, and poverty amongst students in higher institutions of learning. According to Rashmi (2016: 60), female student entrepreneurship refers to a female or a group of female students who initiate, organize, as well as run a business enterprise while they are in higher institutions of learning, in order to create economic growth in their communities. "A female student entrepreneur is a female head of a business who takes the initiative of launching a new venture, accepting the associated risks, the financial, administrative and social responsibilities, and effectively in charge of the day-to-day activities of the business" (Witbooi and Ukpere, 2011: 5647). Female student entrepreneurship plays a crucial role in people's efforts to meet basic needs, stimulating economic activities, creating jobs, alleviating poverty, as well as uplifting living standards of people, especially of the youth (Mandipaka, 2014: 128).

According to a Statistics South Africa report (2019) on unemployment, youth aged 15-24 are the most vulnerable group in the labour market. The youth unemployment rate currently sits at 55.2%, with almost two-thirds of unemployed South Africans falling into the youngest age bracket. Among graduates, the national unemployment rate is 1.7%. Only 2,1% of the unemployed persons were graduates while 6,9% had other tertiary qualifications as their highest level of education (Statistics South Africa, 2019). This therefore calls for entrepreneurial mind sets to be developed and there is no better environment that the institutional environment and its learning in this important endeavor of intentions. According to Bailetti (2011), the unbecoming circumstances in the economic arena can best be met through the development of potential entrepreneurs by an enriched environment and learning in institutions. The students in a way become the potential entrepreneurs in this case. Entrepreneurship is the alternative to help cope with this situation as a remedy to unemployment and economic crises. Entrepreneurship is particularly important as it secures employment in national economies

It is merely the lack of skills, knowledge, experience, and support which results to the failure of businesses owned by female students in higher institutions of learning in South Africa (Kholodnyi and Vasilenko, 2017). The needs of these female students are not met since their businesses are failing. They are unable to afford their basic needs accessories. In attacking

inequality, unemployment, and poverty amongst South African female student entrepreneurs in higher institutions of learning, different programmes are put in place to provide these female students with entrepreneurial skills and knowledge to ensure that their businesses succeed.

In terms of entrepreneurship in South African higher education system, Enactus is a well-known organisation which promotes student entrepreneurship in South African higher education. Enactus has been one of the famous organizations which seeks to enhance students with entrepreneurial knowledge. Enactus (formerly known as students in free enterprise or simply SIFE), is a global organization that seeks to foster entrepreneurial leadership by creating sustainable partnerships among university students, higher education institutions (HEIs), business and corporate leaders (Tshikovhi and Shambare, 2015). The focus of Enactus is to encourage students to identify entrepreneurial solutions to socio-economic challenges within their communities. To tackle these problems, Enactus requires students to design entrepreneurial projects that address the three key Enactus pillars of profit, people, and planet. This clearly shows that male respondents' responses were comparatively more uniform than female respondents (Tshikovhi and Shambare, 2015). A possible explanation to having male respondents exhibiting higher levels of entrepreneurial knowledge, personal attitudes, and entrepreneurial intentions is that in South Africa and many other African countries, traditionally men are the bread winners within social settings, including families. The place for women is mostly within the household and less exposed to the outside world (Tshikovhi and Shambare, 2015). According to Gilbert and Walker (2002), women represent 70% of the world's poor and they have less education, longer working hours and lower life expectancy. Women's position is worsened by the fact that unemployment rates are higher for women than men in all racial categories. "Women needs to determine their objective in achieving socio-economic goals by ensuring that they engage practically in the economy by producing goods and services that are in demand in the marketing. By so doing the inequality gaps shall be brought to closure. Individually such goals won't be attained but women need to group themselves in various forums and corporations that would be able to penetrate the male dominated socio-economic climate" (News24, 2016).

At University of KwaZulu Natal (UKZN), according to the UKZN Strategic Plan 2017-2021, one of its goals is to achieve excellence and high impact in research, innovation, and

entrepreneurial capacity by 2021. One of UKZN enablers is also to ensure a sustainable future by aiming to ensure quality infrastructure and systems, financial sustainability, and environment sustainability by improving institutional efficiencies, and growing entrepreneurship, consulting, commercialization and growing the University endowment funds. The UKZN Strategic Plan 2017-2021 raises questions because it is already 2020, but there is still no improvement in student entrepreneurship, especially female student entrepreneurship. Through observation, there is still no visible support provided, there is less involvement, and there are limited opportunities provided to female student entrepreneurs at UKZN's Howard College Campus. This is also proven by the statistics provided by the Enactus, where 61 percent of the males participate on their entrepreneurial programmes, while only 39 percent of the females participate (Tshikovhi and Shambare, 2015). This is also proven by the statistics provided by the Inqubate at Howard College Campus of the overall number of male and female entrepreneurs. This raises questions to whether the university conform to its own policies or to whether it put measures to ensure that its policies are implemented and are of beneficial to all. According to Amolo (2015), the various areas in an entrepreneurial university need some support measures if they are to thrive. The support thus is related to the nature of structure of governance in a particular university. The university structure will influence such support given to research facilities, research groups, small businesses, university business and the new firm creation. My problem is the dearth of female student entrepreneurs at Howard College Campus at UKZN in a context of poverty, inequality, and unemployment.

Female Student Entrepreneurship remains one of the least-studied significant economic phenomena (Lingelbach et al. 2005: 3). This lack of diversity in research topics often resulted from the assumption that entrepreneurship was the same all over the world. As a result, there is less focus placed on female student entrepreneurship, especially in higher institutions of learning, thus placing constraints on female student entrepreneurs to be provided with relevant support or assistance. This study seeks to fill this gap by improving or increasing literature on the area of female student entrepreneurship. It also seeks to fill this gap by placing the focus on female student entrepreneurship. It seeks to be the voice of these female student entrepreneurs, to raise their challenges, for the hope of measures to be taken to ensure that they are supported and assisted.

1.4. Motivation/Rationale of the Study

The motivation or rationale behind this study was that the researcher has been making observations of the poor involvement of student female entrepreneurs at UKZN's Howard College Campus. Students who run their businesses on and off campus are mostly males. The researcher wanted to find out the main cause of the above-mentioned issue and to propose recommendations on what can be done to ensure equal involvement of both male and female students in entrepreneurship. The second motivation behind this study has been the literature by different scholars which the researcher of this study has engaged with. Results show that women entrepreneurs are motivated to develop and expand their businesses by intrinsic motivations including the need for accomplishment, the need for independence, proving their competency and socio-cultural concerns.

My social location is a result of various intersecting identities: I am a South African female who embraces a constructivist lens. My research takes hold within queries that qualitatively explore the juncture of identity and lived experience, such as how one's race, class, gender, or ability can shape their life chances and outcomes. My interest drives questions examining women entrepreneurs among disadvantaged women. Furthermore, I have my own experiences within the field of entrepreneurship. This familiarity does not only inform my understanding of women entrepreneurship experience but also shapes my perceptions and biases about it.

1.5. Aim, Research Objectives and Research Questions

    1.5.1. Aim

The aim of this study is to explore the opportunity and challenges faced by female student entrepreneurs at University of KwaZulu Natal (Howard College Campus).

    1.5.2. Research Objectives

       The main objectives of the study are:

- To explore the opportunities available to female students through entrepreneurship.
- To analyze the challenges faced by female entrepreneurs.

- To make recommendations on how female students can be empowered.

1.5.3. Research Questions

The Main research question of this study is: What opportunities and challenges female student entrepreneurs face at University of KwaZulu Natal (Howard College Campus?

The subsidiary questions are:

- What opportunities are available for female entrepreneurs?
- What are the challenges facing female entrepreneurs?
- How can female students be empowered through entrepreneurship?

1.6.Structure/Outline of the Report

This report consists of five chapters. Chapter 1 is divided into seven sections. Firstly, the background of the study is discussed, followed by the problem statement. The rationale/motivation behind is articulated, including the aim of the study, the research objectives, as well as the research questions. Chapter two deals with discussing the literature review as well as the theoretical and conceptual frameworks of this study. The literature review for this study is based on student entrepreneurship as a whole and female student entrepreneurship. The theoretical frameworks used to guide/frame the thinking of this study are, liberal feminism, women empowerment, as well as women participation. The conceptions of student entrepreneurship and female student entrepreneurship are discussed, where the concept of student entrepreneurship is defined and discussed. The international perspective of student entrepreneurship is covered, together with the emergence of student entrepreneurship in Africa and South Africa's higher education. The aim is to show how student entrepreneurship operates and is viewed in different parts of the world. The national student entrepreneurship policy framework, the University of Kwa-Zulu Natal (UKZN) student entrepreneurship policy framework, and student entrepreneurship at UKZN (Howard College Campus) are discussed in this chapter. The topics of community economic development through female student entrepreneurship, socio-economic opportunities through student entrepreneurship, as well as the challenges faced by female student entrepreneurs are also

covered. The chapter also presents the theoretical and conceptual frameworks that undergird this study are presented.

Chapter three focuses on the research design/approach which was used in this study to understand the roles played by female student entrepreneurs at Howard College Campus (UKZN). The research philosophy is discussed, with the focus being placed on the interpretive or social constructivist paradigm as the main paradigm in which this study is located. The research instruments which were used to collect data for this study are presented, where semi-structured interviews and focus groups were used as instruments to collect primary data. Secondary data was collected through UKZN Inqubate. The chapter presents the research sample and sampling techniques used in this study, where the quota and purposive sampling method was used for this study. Data analysis is discussed, where data for this study was analyzed through the thematic data analysis. The method for addressing trustworthiness is discussed, where a focus is placed on credibility, dependability, transferability, and confirmability as measures to ensure trustworthiness for this study. Ethical considerations are discussed, to cover the purpose of the study, the study procedure, the informed and voluntary consent, anonymity, and confidentiality, as well as do no harm to participants.

Chapter four provides thematic analysis of the findings from the research project conducted to explore the opportunities and challenges of female student entrepreneurs at University of KwaZulu Natal using Howard College Campus as a case study. The chapter is organized into four major themes emerging from the responses of the participants, namely, the different perceptions of female student entrepreneurship at UKZN, opportunities available for female students through entrepreneurship, challenges faced by female student entrepreneurs, and strategies for improving female student entrepreneurship. These themes are supported and discussed using subthemes. The chapter begin by providing the profile of participants of the study, followed by themes and subtopics as a method of data analysis and discussion of findings. The analysis in this section precedes the following sequence, firstly is the presentation of the findings. Followed by the analysis of the findings. Lastly guided by the study objectives and critical research questions, this chapter presents the discussion of the findings in relation to the literature and the theoretical framework. The chapter conclude with an overall summary of the finding's analysis.

The final chapter, which is chapter five presents the conclusions for the research study based on the aims, research questions, and findings for the study. The strengths and limitations of the research study are discussed in this chapter, as well as recommendations for further research in the topic of Opportunities and Challenges for female student entrepreneurship at University of KwaZulu Natal.

1.7. Conclusion

This chapter has focused on discussing the background of the study, followed by the discussion of the problem statement of this study. It has then discussed the rationale/motivation behind is discussed. The aim of the study, the research objectives, as well as the research questions were also identified. Lastly, the structure of this report was presented. The introductory chapter presented in this chapter shows that over the past years, female student entrepreneurship has been less studied. This study seeks to improve the literature on female student entrepreneurship, as well as to be the voice of female student entrepreneurs, to raise challenges which arise in the field of female student entrepreneurship, as well as to raise the impact that female student entrepreneurship has on our economy.

The next chapter presents the literature review, as well as the theoretical/conceptual frameworks of this study, where the literature review is based on student entrepreneurship as a whole and female student entrepreneurship, and the theoretical/conceptual frameworks used to guide/frame the thinking of this study are, liberal feminism, women empowerment, as well as women participation.

CHAPTER 2

LITERATURE REVIEW AND THEORETICAL / CONCEPTUAL FRAMEWORKS

2.1. Introduction

This chapter focuses on discussing the literature review and theoretical/conceptual frameworks of this study. The literature review for this study is based on student entrepreneurship as a whole and female student entrepreneurship. The theoretical frameworks used to guide/frame the thinking of this study are, liberal feminism, women empowerment, as well as women participation. The chapter is divided into twelve sections. Firstly, the conception of student entrepreneurship is discussed, where the concept of student entrepreneurship is defined and discussed. Secondly, female student entrepreneurship is discussed. Thirdly, the international perspective of student entrepreneurship is elaborated upon, showing how student entrepreneurship operates and viewed from different parts of the world. Fourthly, the emergence of student entrepreneurship in Africa and South Africa's higher education is discussed. Fifthly, the national student entrepreneurship policy framework follows. Sixthly, the University of Kwa-Zulu Natal (UKZN) student entrepreneurship policy framework is presented. Seventhly, student entrepreneurship at UKZN (Howard College Campus) becomes the focus. Eighthly, community economic development through female student entrepreneurship is tackled. Ninthly, socio-economic opportunities through student entrepreneurship are presented. Tenthly, challenges faced by female student entrepreneurs are discussed. Eleventhly, theoretical and conceptual frameworks mentioned above are discussed. Lastly, conclusions are drawn.

The significance of this chapter is that it shows how this study contributes to the existing body of knowledge by providing the view or input of other writers who have researched on the topic of female student entrepreneurship. The significance of this chapter is also shown by bringing in or including the various theoretical/conceptual frameworks of community development to show that this study is researchable and relevant to community development.

2.2.   Conceptions of Student Entrepreneurship

Broadly, the notion of entrepreneurship is attached to the process whereby resources are mobilized, and risk taken in forging for a business venture (Desai, 2012). Essentially, the practice of entrepreneurship is opted as the pathway towards economic growth and job creation across various sectors. Thus, through entrepreneurship, entrepreneurs transform their innovative and creative ideas into business enterprises and job creation (EC, 2013 & Sing, 2019). Sharma (2013) argues that entrepreneurs play a key role in any economy and use their skills and take good new ideas to market and make the right decisions to make the idea profitable.

The concept of student entrepreneurship is defined as a variable to the input of economic development tools which are based on knowledge acquired by students in universities and translating that knowledge into income generating businesses (Bailettai, 2011). The whole concept of student entrepreneurship is a form of entrepreneurship focused on student entrepreneurs in higher educational institutions or the youth in general. From student's entrepreneurship a new concept was coined known as "Studentrepreneur". Marchand (2015: 269) views student entrepreneurs as students who registered and attend university classes and simultaneously have on and off campus businesses generating income for themselves. Self-employment through entrepreneurship offers university students the opportunity to create jobs for themselves and others. Entrepreneurship is considered as one of the career options for youths and students (Beeka et al, 2011). Considering the scourge of youth unemployment and unemployed graduates, student entrepreneurship has become the platform for students to transform acquired knowledge into income-generating businesses (Bailetti, 2011). It is one of the options to reduce the unemployment rate and the social problems that are associated with youth-students such as poverty, unplanned pregnancy, and drug consumption.

Some authors have called for urgent attention over the unemployment of university graduates, school leavers, tertiary level graduates and other vulnerable societies in Africa. This is augmented by the reality that whereas the global average of youth unemployment is 14.4%, Africa has 21% (Amolo, 2015). According to a Statistics South Africa report (2019) on unemployment, youth aged 15-24 are the most vulnerable group in the labour market. The youth unemployment rate currently sits at 55.2%, with almost two-thirds of unemployed South Africans falling into the youngest age bracket. Only 2,1% of the unemployed persons were

graduates while 6,9% had other tertiary qualifications as their highest level of education (Statistics South Africa, 2019). This therefore calls for entrepreneurial mind sets to be developed and there is no better environment that the institutional environment and its learning in this important endeavor of intentions. According to Bailetti (2011), the unbecoming circumstances in the economic arena can best be met through the development of potential entrepreneurs by an enriched environment and learning as found in institutions. The students in a way become the potential entrepreneurs in this case. It is evidence that entrepreneurship is the alternative to help cope with this situation as a remedy to unemployment and economic crises. Entrepreneurship is particularly important as it secures employment in national economies.

Policy makers are charged with the economic development responsibilities and have a belief that enterprise culture is a key to more new ventures and job creation. In addition, students are faced with changing job markets, which renders more students to either compete for a few but challenging vacancies or opt for self-employment (Mwasalwiba, 2010). Schøtt et al. (2015) recently highlighted that 'young people of both genders show fairly positive rates of intention to start up a business in the next three years (29% for young women and 35% for young men). However, Schøtt et al. (2015) found that young men reported more favourable self-perceptions relating to risk-awareness, self-efficacy, access to a role model and opportunity alertness compared to young women.

2.3.   Female Student Entrepreneurship

According to Rashmi (2016: 60), female student entrepreneurship refers to a female or a group of female students who initiate, organize, as well as run a business enterprise while they are in higher institutions of learning, in order to create economic growth in their communities. "A female student entrepreneur is a female head of a business who takes the initiative of launching a new venture, accepting the associated risks, the financial, administrative and social responsibilities, and effectively in charge of the day-to-day activities of the business" (Witbooi and Ukpere, 2011: 5647). Female student entrepreneurship plays a crucial role in people's efforts to meet basic needs, stimulating economic activities, creating jobs, alleviating poverty, as well as uplifting living standards of people, especially of the youth (Mandipaka, 2014: 128).

In general, for Brush and Cooper (2012: 1), female-owned businesses are one of the fastest growing entrepreneurial populations in the world. They make significant contributions to innovation, employment, and wealth creation in all economies. According to the Global Entrepreneurship Monitor (2017: 6), in 2016, an estimated 163 million women were starting or running new businesses in 74 economies around the world. In addition, an estimated 111 million were running established businesses. This not only shows the impact of women entrepreneurs across the globe but highlights their contributions to the growth and well-being of their societies.

Female student entrepreneurs provide incomes for their families, employment for their communities, and products and services that bring new value to the world around them (Global Entrepreneurship Monitor, 2017: 6). Although there are various advantages of female student entrepreneurship, Abor and Quartey (2010: 224) also notes that female student's attempts to fully participate in entrepreneurial activities however they are still hampered by many constraints that often tend to be gender specific. These challenges include the lack of support to improve their managerial skills, finance, equipment, and technology, as well as access to the international markets.

Although female entrepreneurship for is recognized internationally, Cuberes and Teignier 2014; Fetsch et al. 2015; Lewis et al. 2014; Woetzel et al. 2015), state that female entrepreneurial ventures lag behind those of men especially in number female business owners, the size of women-owned businesses, and their access to economic resources Meunier et al. (2016). For Jones (2014), discourses of entrepreneurship and their development are located within a masculinized discursive space. Such discourses position entrepreneurship as an activity linked to socially constructed masculinized norms. This reinforces socio-economic exclusion in general and female entrepreneurs in particular (Ryan and Woods, 2017). Female entrepreneurs in higher education are similarly affected by these challenges. Although the number of female students has increased globally, male students tend to pursue entrepreneurship more than their female counterparts (Jones, 2014).

De Vita et al. (2014: 458) notes the gaps in current research. They note that, all of the investigated papers lack a strong theoretical sociological framework, where despite the relevance of the social context for female student entrepreneurs coming from or operating in developing economies, the selected studies do not consider at all the feminist theories implications. As a result, there is a need for future developments to be focused on the socialization processes. According to Kobeissi (2010: 2), the literature regarding international comparisons of female student entrepreneurship practices remains limited, and it becomes even more limited when focusing on female entrepreneurial activities outside of the developed countries context. Entrepreneurship in developing countries remains one of the least-studied significant economic phenomena (Lingelbach et al. 2005: 3). This lack of diversity in research topics often resulted from the assumption that entrepreneurship was the same all over the world. As a result, there is less focus placed on female student entrepreneurship in developing countries, thus placing constraints on female student entrepreneurs in developing countries to be provided with relevant support or assistance.

2.4.   International Perspective of Student Entrepreneurship

Jansen et al. (2015) argue that universities across the globe are becoming entrepreneurial for them to stay competitive and generate new sources of income. One way of doing it is through promoting student entrepreneurship. Thus, student entrepreneurship model not only exposes student to entrepreneurial opportunities, but also equips them with relevant skills and business networking (Okechukwi, 2019 & Sing, 2019). Across the globe, especially in Africa, much attention has been drawn to this phenomenon of entrepreneurship because of the increasing rates of unemployment, especially amongst the youth, resulting in slow growth of the economy and other social vices (Chigunta, 2016). Looking at Ghana, with the increasing unemployment rates, there seems to be a common problem threading this phenomenon such as dropouts from tertiary institutions as a result of poor performances during examinations. This has thwarted the efforts of entrepreneurial intentions among students, creating problems with the establishment of Association of Unemployed Graduates in Ghana for those who even complete tertiary education (Okyireh, 2018).

According to Kaijun and Sholihah (2015), fostering the entrepreneurial spirit of the university student is believed to be one of the solutions for reducing the level of unemployment. This kind of solution has been widely persued in the advanced countries. Developed countries like the United States of America, UK, Ireland, and some European countries use entrepreneurship education with the aim of fostering entrepreneurial spirit in young people in order to reducing the level of unemployment (Keat et al. 2011). University students are expected to become competent and independent young entrepreneurs. The existing number of youth entrepreneurs in Indonesia is only about 1.56% (3.5 million) of the total population. Meanwhile, China even already has 14% (1.4 billlion) youth entrepreneurs (Keat et al., 2011).

Looking at the Russian experience, according to Kholodnyi and Vasilenko (2017), small-business activity has been actively developing among young people and students in recent years. Various programs are being established to develop small businesses in this environment. Unfortunately, many do not even know about these kinds of public projects or are afraid, as they do not possess enough experience or know-how. One serious problem in the Far Eastern region, as well as in Russia overall, is that graduates from higher education institutes (HEIs) cannot find jobs, especially during periods of crisis. In the current situation, opening one's own business is an optimal path for young people. Without experience, however, only a few succeed in business and obtain high incomes. At Vladivostok University of Economics and Service, a student can attempt to open his own business through the university's "Innovative Business Incubator." The goals of this establishment are development of youth entrepreneurship, assistance in creating and initial support for small enterprises that carry out innovative projects, and information and resource support for small, innovative enterprises that promote new business ideas and technology to the regional market. Several competitions are held each year to attract motivated youth to entrepreneurship and support for innovative projects. There have been seven small innovative enterprises established in accordance with Federal Law no. 217 (Kholodnyi and Vasilenko, 2017).

Across the globe entrepreneurially oriented students have identified business ideas and successfully exploited them to develop new businesses. For many student entrepreneurs, the businesses started during their school years with the help of limited tangible and intangible resources provided by universities or any other source became the steppingstones to a life-long

career as an entrepreneur (e.g., Bill Gates, Steve Jobs). This may be especially true in societies, such as the United States, where entrepreneurship-related courses have historically attracted large numbers of students and there has been a long tradition of young people starting their own business. With recent trends in globalization and outsourcing pointing to the fact that college education is no longer a "sheltered pathway" to a job with a large firm for young men and women in developed economies like the United States (Nabi, Holden, & Walmsley, 2010: 373), schools and colleges have encouraged and motivated students to start their own businesses and pursue entrepreneurial careers (Gupta and Gupta, 2017).

Brazil has its own unique experience. In understanding issues on the role of universities in enhancing entrepreneurial behavior, Aranha and Garcia (2014) point to an example of the Brazilian higher education system which has three illustrative examples. In the need to promote entrepreneurship and develop policies, an initiative was undertaken by the institutions of higher learning in Brazil in 2010 where an entrepreneurship standing committee for the national association of the federal institutions of higher education directors was formed. A student population under this arrangement was estimated at more than one million two hundred students in the 59 federal universities and higher education institutions. The second illustration is noted to have been by the deans' forum for the extension of Brazilian public universities in an entrepreneurial university seminar, held in 2010. This aimed at stimulating and reflecting on the entrepreneurship at public universities, whilst formulating a systematic set of actions for the public universities. The seminar offered an opportunity for the deans to reflect on the given model's impact in Brazil. The third illustration refers to the ongoing entrepreneurial practices in some of the Brazilian universities for the last ten years. These practices had not been entrenched in the academic administration studies in Brazil (Aranha and Garcia, 2014).

2.5. Emergence of Student Entrepreneurship in Africa and South Africa's Higher Education

According to Latham (2016), entrepreneurship remains far from absent in Africa, but it is struggling to address major challenges, such as the unemployment, deepening income inequality and sluggish socio-economic growth found in various parts of the continent. A new

approach is needed. This requires entrepreneurship education and research into appropriate policy formulation to create mindsets that are both enterprising and law-abiding.

In Higher education, entrepreneurship emerged in support of graduate careers and economic development (Jones, 2014). According to Rembiasz (2015), education today should rely primarily on teaching students to act independently, self-organize quickly, and adapt their business to changing micro and macroeconomic environments. In the process of education, pro-entrepreneurial behaviors should be strengthened by providing multidimensional knowledge in economics, psychology, cultural sociology, anthropology, information technology, social communications, and law.

According to Mtshali (2019), countries like South Africa should specifically focus on developing young innovative entrepreneurs at university level. Efforts started in 2017 when the Department of Higher Education and Training launched a national student entrepreneurship programme. This is a positive initiative. However, various degrees need to be aligned to this initiative to support the venture theoretically to develop and enhance entrepreneurial thinking, entrepreneurial self-efficacy, entrepreneurial intention and entrepreneurial action amongst students and graduates.

With the prevalence of financial challenges, more particularly the phenomenon of unemployed graduates, universities have developed policies to support entrepreneurship among their students and staff. Thoni & Schenller (2011 in Giuffre & Ratto, 2014), advocate for universities as the driving force of economic growth, social development, and job creation promotion. In their quest to promote entrepreneurship education (Jansen et al. 2015). Marchard and Hermens (2015) argue that universities should provide education and offer incubator facilities. Poverty, inequality, and exclusion are blamed for South African economic ills (Freidman, 2016) and in the knowledge economy, universities are strategically positioned to address such challenges.

In higher education, Enactus has been one of the famous organizations which seeks to enhance students with entrepreneurial knowledge. Enactus (formerly known as students in free

enterprise or simply SIFE), is a global organization that seeks to foster entrepreneurial leadership by creating sustainable partnerships among university students, higher education institutions (HEIs), business and corporate leaders (Tshikovhi and Shambare, 2015). The focus of Enactus is to encourage students to identify entrepreneurial solutions to socio-economic challenges within their communities. In other words, students are challenged to think of problems within their communities as entrepreneurial opportunities. To tackle these problems, Enactus requires students to design entrepreneurial projects that address the three key Enactus pillars of profit, people, and planet. Enactus projects, therefore, seek to improve both the quality of life and standard of living of the 'people in need' without necessarily compromising the environment or planet (Tshikovhi and Shambare, 2015). Enactus projects, therefore, create a platform through which university students learn real-life business skills, and at the same time contribute towards creating better communities.

According to Mtshali (2019), if new small businesses can have business relationships with long-existing, innovative businesses, they may get support to improve new ventures sustainably. The aim of creating the Department of Small Business Development was to provide specific support to small businesses. In the State of the Nation address (2016/17), the former president, Mr. Jacob Zuma asked major businesses to collaborate with new businesses including businesses owned by the youth and women, as part of expanding the ownership and strengthen the economy. To teach people about entrepreneurship therefore will add great value to reduce the unemployment rate in South Africa. This is, however, easier said than done. A start-up is a risky business and big businesses might not want to take on the risk and rather stick to safer options and businesses to collaborate with.

The youth have been struggling to secure jobs, at a time when entrepreneurship careers have not been properly explored. Entrepreneurship has become the focus of many people seeking an income because of the role it plays in social development, economic growth, and job opportunities (Sanchez, 2011). Lepoutre et al. (2010) are of the view that entrepreneurship programs must be introduced at an early age to stimulate entrepreneurial efficacy to individuals. The Global Entrepreneurship Monitor (GEM) research reveals that low levels of education and training are the biggest problem facing the nation but promoting entrepreneurship and entrepreneurship education can be a viable option (Nicolaides, 2011).

With high unemployment rate of graduates in South Africa, the Department of Higher Education and Training is promoting entrepreneurship to students at tertiary institutions. The aim is to help students establish an entrepreneurial spirit, to develop a business mind set, for student entrepreneurs to meet with incubators and hear other entrepreneurs talk about their businesses. This is a good initiative, but it should be an ongoing process since the number of unemployed graduates is increasing (Mtshali, 2019).

According to the Global Entrepreneurship Monitor (2011) South African report, the low level of entrepreneurial activity was partly attributed to the low proportion of South Africans that have completed tertiary studies. Following a report by GEM (2012), it can be deduced that although an entrepreneurship career was desirable in South Africa as was nearly the rest of Sub Saharan Africa at 74%, yet the fear of failure made South Africa the 4th fearful country and ranked them next to the turbulent Ethiopia on average in the Sub Saharan Africa study in venture start-up aspiration. In addition to this, a survey done by Brijlal (2011) on the knowledge and perception of final year students at University of Western Cape, in South Africa, revealed that less than a half of the students showed interest in becoming entrepreneurs (Amolo, 2015).

Further, unemployment among young graduates remains a concerning trend, which South African universities, led by the government, are seeking to address by means of entrepreneurial education, among other initiatives (Ndedi, 2011:464; Oluwajodu, et al., 2015:2). This problem highlights the inability of the South African economy to generate enough job opportunities for young graduates. Entrepreneurship, and youth entrepreneurship in particular, can address the lack of employment opportunities, by allowing young graduates to craft their own paths. Zingoni (2012:12) states that for the youth, "running a business helps young people achieve economic independence, reducing their reliance on state welfare". Youth entrepreneurship thus not only empowers young graduates to choose their own path, but further allows them to become independent of their families and the government. The impact of reducing youth unemployment by means of entrepreneurship is far-reaching, not only reducing the level of unemployment, but also creating a larger tax base and employment within those small and medium-sized business ventures (Mbuya and Schachtebeck, 2016)

2.6. National Student Entrepreneurship Policy Framework

The South African Development Indicators for 2016 reveal that 47.8 per cent of unemployed people were 15-24 years of age with a further 27.6 per cent in the 25-34 years of age bracket; a total of just over 75 per cent of the unemployed people (Development Indicators, 2016). Of significance is that these people fall within the youth category. Thus, while government programmes such as the Extended Public Works Programme, the National Youth Service and sector-focused learnerships have seen the creation of economic opportunities, they alone cannot reduce the levels of unemployment among the South African youth. Lewis and Massey (2019) suggest that some governments, including that of South Africa, have begun to develop policies that provide support to young people with entrepreneurial intent and some have already acted upon this intent to facilitate youth entrepreneurship ((Musengi-Ajulu, 2015).

In 1994 Nelson Mandela, then president of the African National Congress (ANC), was elected president of South Africa in the country's first democratic elections. The new government adopted several economic programmes with the aim to halve poverty and unemployment by 2014 especially among the previously disadvantaged groups (Ndedi, 2016: 2). These programmes include the Reconstruction and Development Programme (RDP); the Growth, Employment and Redistribution (GEAR) policy; Black Economic Empowerment (BEE), Broad Based Black Economic Empowerment (BBBEE) and the Accelerated and Shared Growth Initiative (ASGISA) (ed. Marcus, 2007: 64-65). The other policy is the New Growth Path (NGP) which has not yet been implemented and its impact is not yet known. The policy was introduced by the government of President Zuma on 20 November 2010 and it is a framework that places employment creation at the center of the country's economic policies (Patel 2010). The other policy which was previously introduced by the South African government was the Black Economic Empowerment (BEE) whose goal was to promote entrepreneurship among black people in post-apartheid South Africa. (Mtero, 2012). These policies which were adopted had added value towards the success of the entrepreneurship sector through that it also brought entrepreneurship close to those previously disadvantaged for the creation of employment, as well as fighting against the issues of poverty and unemployment.

In South Africa, Entrepreneurship Development in Higher Education (EDHE) was established at the end of 2016 from within the University Education Branch of the Department of Higher Education and Training (DHET) and has been funded through the University Capacity Development Programme since 2018. EDHE is a movement aimed at driving and supporting entrepreneurship development in universities and has continued to grow in output and impact year-on year. Entrepreneurship in its different forms is now increasingly recognized as a priority area by the public universities, and most universities are making good progress in supporting student entrepreneurship, increasing the audience exposed to entrepreneurship through teaching, learning and research, while repositioning themselves as entrepreneurial institutions (National University Entrepreneurship Ecosystem Baseline Report, 2020).

As the driver of this collaborative partnership, EDHE sought a baseline study to assess the level, scope, and scale of entrepreneurship development in the 26 public universities in South Africa. Set against a national backdrop which sees entrepreneurship development as being paramount to the growth and development of the nation and its youth population, this work and the activities surrounding it, are underpinned by EDHE's objective of developing the entrepreneurial capacity of universities, students, academics, and support professionals (National University Entrepreneurship Ecosystem Baseline Report, 2020).

This has therefore created a framework that allows for the development of a National Policy Framework on Entrepreneurship Development in South African Higher Education. The two main South Africa's youth development policies are The National Development Plan 2030 and The Department of Trade and Industry Youth Enterprise Development Strategy 2013–2023. The National Development Plan 2030 is a detailed blueprint for how South Africa can eliminate poverty and reduce inequality by the year 2030. It proposes that fertile conditions for entrepreneurship and career mobility will contribute significantly to uniting South Africa's people and supports entrepreneurship as a youth development strategy. It further to say that young people deserve better educational and economic opportunities, and focused efforts are required to eliminate gender inequality. Promoting gender equality and greater opportunities for young people are integrated themes that run throughout this plan (The National Development Plan, 2030). The Department of Trade and Industry Youth Enterprise Development Strategy 2013–2023 is a strategy instrument intended to foster youth economic

participation by deliberately enhancing youth entrepreneurship and accelerating the growth of youth-owned and managed enterprises. It aims to increase the number of self-employed youths from approximately 6% to 20% by 2023, as well as increase entrepreneurial culture, business managerial capacities, technical skills, and talents among young people (National University Entrepreneurship Ecosystem Baseline Report, 2020). There is a great question to whether these aforementioned policies add value towards the success of the entrepreneurship, especially, female student entrepreneurship. Despite all the aforementioned government policies, South Africa still has a problem of high poverty, unemployment and inequality especially among the youth and this has led to the call of entrepreneurship as a potential solution to the problem. The government has realized the importance of entrepreneurship among the disadvantaged demographic groups in the country which include the youth.

There are different programmes which have been put in place in South Africa to assist the youth in fighting the issues of inequality, unemployment, and poverty. The National Youth Service Programme (NYSP) is a government initiative aimed at engaging South African youth in community service activities to strengthen service delivery, build patriotism, promote nation-building, foster social cohesion and to assist the youth to acquire occupational skills necessary to access sustainable livelihood opportunities (Mtero, 2012). The objectives of the NYSP are to promote social cohesion and build social capital; to instill a culture of service to communities by young people; to inculcate the spirit of patriotism in young people and an understanding of their role in the promotion of civic awareness and national reconstruction; to develop the skills, knowledge, and abilities of young people to enable them to make a meaningful transition to adulthood; and to improve youth employability. This programme has added value towards the success of the entrepreneurship sector through that, it seeks to involve the youth in spaces of making capital for the reduction of issues of unemployment, poverty and inequality.

The National Youth Development Agency (NYDA) is a South African-based agency established primarily to tackle challenges that the nation's youth are faced with. The NYDA was established by an Act of parliament, Act no 54 of 2008 (Mtero, 2012). The National Youth Development Agency (NYDA) provides a secretarial function to the National Youth Service, which is the single largest service programme for young people in the country. The agency derives its mandate from legislative frameworks such as the NYDA Act (54 of 2008), the

National Youth Policy (2009-2014) and the draft Integrated Youth Development Strategy as adopted by the Youth Convention of 2006. The institution was established to be a single, unitary structure, established to address youth development issues at National, Provincial and Local government level. The existence of the NYDA should be located within the broad context of South Africa's development dynamics. Like many developing countries, South Africa has a large population of youth, those between the ages 14-35 represent 42% of the total population. Given the youthful nature of the South African population, much of the socio-economic challenges faced by the nation, including poverty, inequality and joblessness, poor health is largely encountered by the youth. The gravity of challenges South Africa is faced with, require multi-pronged efforts that simultaneously promote the development of sustainable livelihoods, reduce poverty, inequality and prioritize the development of policies which create an enabling environment for youth development. The NYDA plays a leading role in ensuring that all major stakeholders such as the government, private sector and civil society, prioritize youth development and contribute towards identifying and implementing long-lasting solutions that address youth development challenges. Furthermore, the NYDA designs and implements programmes that are aimed at improving the lives of young people, as well as avail opportunities to youth. These programmes could be clustered as follows: Individual (Micro) level: The NYDA provides direct services to youth in the form of information provision, career guidance services, mentorship, skills development and training, entrepreneurial development and support, health awareness programmes and involvement in sport; Community (Meso) level: The NYDA has added value towards the success of the entrepreneurship sector through that it encourages young people to be catalysts for change in their communities through involvement in community development activities, social cohesion initiatives, National Youth Service programmes and social dialogues; and Provincial and National (Macro) level: Through its policy development, partnerships and research programmes, the NYDA facilitates the participation of youth in developing key policy inputs, which shape the socio-economic landscape of South Africa.

2.7. University of Kwa-Zulu Natal (UKZN) Student Entrepreneurship Policy Framework

Increasing economic pressures in South Africa and internationally have placed a greater demand on higher education institutions to find innovative ways of ensuring that core

objectives of teaching, learning and research are more relevant and adapted to the needs of the economy and society. International trends show student entrepreneurship at universities as one of the keys means to stimulating economic activity and enhancing job creation.

There has been a student entrepreneurship policy (strategic plan) which have been put in place at UKZN aimed at assisting student entrepreneurs. The objective of this Student Entrepreneurship Policy is to boost job creation and economic prosperity in South Africa through the development of entrepreneurial skills and the promotion of commercially viable start-ups and social enterprises at the University of KwaZulu-Natal (UKZN) (UKZN, 2017). The Policy is intended to facilitate the creation of an enabling and practical environment whereby students present business proposals, receive structured mentorship, establish start-up companies, learn, and apply basic entrepreneurial skills to facilitate enterprise development across all disciplines, including humanities, law and management, the sciences and engineering-related enterprises.

For UKZN, empowerment encompasses the discovery and development of talent, the unlocking of potential, and the recognition of ambition. This means creating a climate in which staff and students are empowered to grow, contribute, challenge, and make a difference in society. Such an environment must be enabling, inspiring, stimulating, supportive, healthy, and safe. This agenda will require UKZN to invest in its people and to ensure that diversity and equality of opportunity are promoted and celebrated. The Institution will provide education and training opportunities for all its staff as well as the intellectual, physical, and social spaces that will enable its people to work and learn effectively. UKZN actively strives to cultivate a culture of innovation and entrepreneurship at the University and position the Institution at the epicenter of the innovation and entrepreneurship ecosystem in the region. UKZN will work with its partners to discover and share new knowledge and new ways to lead through its teaching, research, intellectual debate, and the use of technology to drive meaningful socio- economic impact and organizational effectiveness. Within this framework, UKZN also aims to embrace an entrepreneurial spirit in advancing its Mission and will instill a culture and mind-set of entrepreneurship in its graduates and staff. This entails embracing innovation, entrepreneurship, and calculated risk-taking which is an essential part of UKZN's strategy to succeed in an ever-changing and increasingly competitive Higher Education environment. In

the evolution of universities, innovation and entrepreneurship are becoming significant institutional differentiators. UKZN will work towards sustainability which will leverage a culture and mind-set of innovation and entrepreneurship. Part of the UKZN Strategy Statement states: "The University promotes innovation and entrepreneurship in its staff, students and partners in order to excel in its research, teaching and learning, and societal service endeavors and as part of its nation-building efforts. The University welcomes diversity and aspires to grow its international outlook. UKZN is committed to good governance and best practices, to creating an inviting institutional culture for all partners, and to providing an inspiring platform for promoting social cohesion and greatness through nation building" (UKZN, 2017). The second goal for benchmarking achievement is: To achieve excellence and high impact in research, innovation, and entrepreneurship. UKZN aspires to be a globally ranked research-intensive university responding to major social, economic, and environment challenges. To achieve this, the goal is to build a research ethos which acknowledges the responsibility of academic staff to nurture their postgraduate students, and to build UKZN as a pre-eminent producer of new knowledge that is both local and global in context, and which defines UKZN as the Premier University of African Scholarship.

At UKZN, enablers were identified as the key strategic success factors for the realization of the goals that underpin the 2017-2021 Strategic Plan. Enabler four (4) of the UKZN Strategic Plan 2017-2021 is to ensure a sustainable future. UKZN aims to ensure quality infrastructure and systems, financial sustainability, and environment sustainability by improving institutional efficiencies, and growing entrepreneurship, consulting, commercialization and growing the University endowment funds. The Institution must ensure that it has a size and shape that is consistent with its academic vision and priorities, and that its growth is within the constraints of its facilities and other resources. This enabler is about pursuing quality and sustainable infrastructure, systems, revenue streams, and a conducive environment.

In delivering this strategic Plan, the university will Implement the Strategic Plan annually through an Institutional Annual Performance Plan; Through the Annual Performance Plan, continually contribute to and implement national Higher Education policy imperatives as they emerge; Devolve the institutional performance indicators and other institutional objectives arising in the Annual Performance Plan to College and School levels supplemented by

additional performance metrics where necessary; and Continually track the Institution's progress towards achieving the strategic objectives, monitor performance, and communicate this performance to internal and external stakeholders. The UKZN Strategic Plan 2017-2021 states that in 2021, all the aforementioned will be implemented. This raises questions because we are already in 2020, and not much has been achieved at UKZN in assisting student entrepreneurs. This therefore requires that strict implementation measures be put in place in ensuring that the UKZN Strategic Plan is a success.

2.8. Student Entrepreneurship at Howard College Campus, University of Kwa-Zulu Natal

According to Madlala (2010), currently, poverty affects all people of all races and in Howard College Campus it affects amongst others; students that reside in the university residences – who are dependent on financial aid. To a large degree, poverty also affects students that reside at their homes and are on financial aid. The families of the entrepreneurs of the 'second economy' are caught in the web of operating on the periphery of the 'first economy' and this includes their sons and daughters who are in tertiary institutions. Their sons and daughters need financial capabilities to progress academically. In most instances, the parents or guardians of these sons and daughters are unable to pay tuition and residence fees. They also face difficulty in acquiring food and other basic needs because their parents and/or guardians are unable to provide for them. Consequently, they are forced to engage in 'second economy' activities in order to sustain themselves. This leads to the extension of the informal economy into the premises of tertiary institutions (Madlala, 2010).

There are two groups of students who engage in informal economic activities. First, there is a group that sells goods in order to survive on a daily basis due to lack of financial support and the little they receive as assistance from financial aid. This group embarks on survivalist enterprises in order to sustain themselves and the enterprises are a means of creating a livelihood for themselves. Within this category, there is a group that engages in different types of behavior in exchange for cash, clothing or food because they want to survive and sustain themselves. These are quintessential survivalists who are an extension of the economic marginalization of their parents or guardians. Second, there are those who receive financial

support from home, but because of the desire to keep up pompous appearances and social statuses entrenched in materialism, they feel obliged to go the extra mile, keeping up with the materialistic needs that money can afford and the standards they want to maintain. This thesis will partially interrogate the engagement of these groups in the informal economy at Howard College campus with the aim of finding out where they are coming from and how they operate in the context of an academic setting.

The marginalization of black people from the formal economy has led them to the informal economy. This is due to the country's macroeconomic policies which have made the country's economy develop unevenly. The uneven development draws black people who lack skills and are unable to find employment, to engage in informal economic activities. Engaging in informal economic activities enables those marginalized by the formal economy to generate a livelihood from the informal economy. As a result, parents, and guardians of the youth struggle to pay tertiary fees and provide a sustainable livelihood for their sons and daughters. In turn, these sons and daughters begin to engage in informal economic activities by selling goods and providing services to other students in their rooms at residence. The selling of goods and providing services is a means to generate a livelihood in order to survive at tertiary institutions, subsequently students become businessmen and businesswomen who own their own small businesses irrespective of the scale of the business. From the government's perspective, there have been many initiatives, strategies, and frameworks to promote small businesses and youth entrepreneurship amongst the youth. However, the policies, strategies and frameworks do not cater for students engaging in these survivalist-enterprise activities of the informal economy as students look to generate a livelihood.

With the broad range of informal activities in South Africa - complimented by the macroeconomic policies - the majority of South Africans end up being part of the informal economy for the rest of their lives. Subsequently, with the economic crises and unemployment, youth find themselves dragged into the same cycle as their parents and or guardians. The parents and or guardians at the same time are entrusted with ensuring that their children do go to school and tertiary institutions. Parents and or guardians are then faced with a dilemma of how to pay tertiary fees with a low turnover of profit and a poor capital base: which is only sufficient for them to live and survive on. Consequently, this is where you find tertiary students

engaging in informal activities in residences. Thus, the dynamics of the South African formal economy and its macroeconomic policies have given rise to the informal economy at Howard College campus residences.

Scholars and other authors acknowledge that the poverty levels in tertiary institutions are alarming and this is due to lack of financial support from Government institutions and from parents/guardians. The lack of financial support for tertiary students has overwhelming implications on their education. A study by Letseka and Breier done in 2008, showed that, "on average, 70% of the families of the surveyed higher education leavers (dropouts) were in the category 'low economic status', while black families were particularly poor with parents and guardians earning as little as R 1600 or less a month in some cases. Some of these parents have 'no formal education' and 'some secondary education'". Yet many of the students coming from these families depended on their parents or guardians for financial support to pay their fees and/or supplement what they got from National Student Financial Aid Scheme. The study also found that "students also engage in full-time, part-time or odd jobs to supplement their meagre financial resources, while no doubt adding to their stress levels and distracting them from their studies" (Letseka and Breier, 2008). For students to participate effectively in lectures and fully comprehend their studies, they need to be able to feed themselves with nutritious foods together with their minds in order to fully comprehend the class material. Chueyane (2010) states that "poor students in varsity are forced to go hungry because they cannot afford a basic plate of food at their campus cafeterias. Among the drastic cases that were found were students who passed out in class, some eat when they get home in the evening or some survive on the mercy of their friends". Consequently, many students now need to find other means of sustaining themselves, as their parents and/or guardians are unable to assist them.

Research conducted by the Global Entrepreneurship Monitor showed that the level of education and training is of concern in South Africa (Matchaba et al., 2015). South Africa should focus on education and training, whilst encouraging youth entrepreneurship as a career option (Fatoki & Chindoga, 2011). Higher education institutions in South Africa must find innovative ways to ensure research, teaching and learning styles adapt to the needs of society and the economy to reduce the increasing economic pressure in South Africa, and also internationally (UKZN InQubate, 2017). The University of KwaZulu-Natal InQubate created a student

entrepreneurship policy with the objective to promote job creation and economic prosperity in South Africa by developing skills, promoting social enterprises and commercial start-ups at the university (UKZN InQubate, 2017). This programme has supported student entrepreneurs at UKZN (Howard College Campus) who come forward, to the extent of financial support for their businesses. According to Mtshali (2019), Inqbate has developed a process to identify and support student enterprise development. So, the sooner students are exposed to entrepreneurship, the sooner they can participate in the process and receive mentorship. This could influence students positively towards an entrepreneurship career. The aim of the Department of Higher Education and Training is to make students aware that they should consider entrepreneurship as a career option. The aforementioned plan is executed during Entrepreneurship week at all the universities in South Africa.

According to Inqubate (2020), at UKZN (Howard College Campus), there are few female student entrepreneurs, compared to male student entrepreneurs.The statistics provided by Inqubate about student entrepreneurs at UKZN (Howard College Campus) who are under the Enspire Program indicates that, out of the 13 total number of entrepreneurs at Howard, only 2 are female entrepreneurs, and 11 are male entrepreneurs. There are however more student entrepreneurs at Howard College Campus who have been identified but are not under the Enspire Program. This clearly shows that there is inequality between male and female students who are part of entrepreneurship at UKZN (Howard College Campus).

2.9. Community Economic Development Through Female Student Entrepreneurship

According to Phillips and Pittman (2009: 11), "community economic development is the process of creating wealth through mobilization of human, physical, natural, financial and capital resources to generate marketable goods and services". The role of community economic developers is to influence the process for the benefit of the community through expanding job opportunities and the tax base. The advantages of community economic development are that it reduces poverty, increases the ability of households to withstand crises and the ability of governments to ensure the poorest citizen's sickness and hunger are catered for (Duflo, 2012: 1052). Therefore, by reducing the vulnerability of poor households to risk, economic

development, even without specifically targeting women, disproportionately improves their well-being. An extensive and growing research literature has addressed diverse questions about community economic development. However, the accumulated research has some systematic gaps and weaknesses. According to Hegewisch and Gornick (2011: 132), much of the work-family policy impacts literature is intertwined with the social science literature on the determinants and magnitude of persistent disparities in labour market outcomes, especially with respect to earnings (community economic development). While several studies have established the existence of pay penalties linked to gender, to motherhood status per se, and to workers' actual engagement in caregiving at home, the interaction among these penalties remains poorly understood.

According to Hegewisch and Gornick (2011: 132), through female student entrepreneurship, wealth is created through mobilization of human, physical, natural, financial, and capital resources to generate marketable goods and services. This ensures that the community benefit in that, job opportunities are created, poverty is reduced, and the ability of households to withstand crises is increased. As a result, overall economic performance is improved.

2.10. Socio-Economic Opportunities Through Student Entrepreneurship

According to Nieman and Nieuwenhuizen (2014), South Africa is aiming to tackle the problem of youth unemployment by promoting student entrepreneurship and growing small and medium-sized enterprises. The main drivers behind these intentions being factors such as possibility of creating employment opportunities, autonomy as well as wealth creation. It is believed that the promotion of student entrepreneurship and small business development will enable South Africa to meet major developmental needs, such as providing additional employment opportunities, a reduction in poverty, increased labour participation rates and wealth creation, especially for the youth (Nieman and Nieuwenhuizen, 2014:17).

According to Sharma et al. (2012: 114), the establishment of businesses by student entrepreneurs, especially, female student entrepreneurs provide economic stability, a better distribution of economic activities, improving welfare, alleviating poverty, and is also a source of wealth and employment creation. Mandipaka (2014: 14) further supports this notion of

student entrepreneurship by stating that, female student entrepreneurship plays a crucial role in people's efforts to meet basic needs and helping the disadvantaged groups, disabled people and families of students who come from rural areas. This shows that by placing student females in the field of entrepreneurship, various social issues such as poverty, unemployment, and inequality, could be solved. For Brush and Cooper (2012: 1), female student entrepreneurship makes significant contributions to innovation, employment, and wealth creation in all economies. This not only shows the impact of female student entrepreneurs across the globe but highlights their contributions to the growth and well-being of their societies. Female student entrepreneurs provide incomes for their families, employment for their communities, especially for other students, and products and services that bring new value to the world around them (Global Entrepreneurship Monitor, 2017: 6).

According to Inqubate (2017), the opportunities that student entrepreneurs have through being involved in the Enspire programme at UKZN are that, students can apply their knowledge and gain experience in the field of business, and also to identify the most successful students capable of applying their entrepreneurial abilities at the lowest cost possible; their information support is strengthened by using online resources and regular meetings between students and those residing at the incubator; they are provided with advice on the specifics of organizing small businesses in various sectors; they get to be involved in business schools that involve students of various majors with the purpose of sharing knowledge between students in different fields; and they are attracted into the field of advanced socioeconomic development by providing a comfortable business climate, which involves various tax preferences, active formation of infrastructure, and implementation of various state projects.

2.11. Challenges Faced by Student Entrepreneurs

Although there are various advantages of female student entrepreneurship, Abor and Quartey (2010: 224) also notes that female student's attempts to fully participate in entrepreneurial activities however are still hampered by many constraints that often tend to be gender specific. These challenges which women entrepreneurs face include the lack of support to improve their managerial skills, finance, equipment, and technology, as well as access to the international markets.

Cuberes and Teignier (2014); Fetsch et al. (2015); Lewis et al. (2014); Woetzel et al. (2015) argue that female student entrepreneurial ventures lag behind those of male students, especially in numbers of female student business owners, the size of student female-owned businesses, and their access to economic resources (Meunier et al., 2016). For Jones (2014), discourses of entrepreneurship and their development are located within a masculinized discursive space. Such discourses position entrepreneurship as an activity linked to socially constructed masculinized norms. This reinforces socio-economic exclusion in general and female student entrepreneurs in particular (Ryan and Woods, 2017). Although the number of female students has increased globally, male students tend to pursue entrepreneurship more than their female counterparts (Jones, 2014). Policy designed to meet the unique needs of female entrepreneurs is essential to promoting both gender equity and economic development.

According to Kholodnyi and Vasilenko (2017), the development of student entrepreneurship is hindered by several problems that the state must solve. A flawed taxation system, administrative barriers, lack of proper support, and insufficient policy on financing and credit all constrain the initiative of young people, preventing their entrepreneurial abilities from manifesting. One main disadvantage of state support for small business is that the entrepreneur must solve all his development-related problems individually, since he lacks a connection to the economic structure and regional specializations. The issues facing development of youth entrepreneurship are not so much a lack of financial support as difficulties related to information. Often enough, young people simply do not understand how to organize and operate a small business or are afraid to make a wrong move that might lead their business to collapse. The initial stages are most important for most small businesses, and the ability to obtain information or comparable experience could help solve many of the problems that emerge.

2.12. Theoretical and Conceptual Frameworks

The theoretical and conceptual frameworks that guide the thinking of this study are liberal feminism, women empowerment, and women participation, which are critically discussed below.

2.12.1.   Liberal Feminism

According to Okafor and Amalu (2010: 70), "liberal feminism advocates that social and economic reform can only be possible if women are given the opportunities and status as their men counterparts to participate in economic developmental issues". They further argue to say that liberal feminism works towards a democratic society which upholds the right of each individual, regardless of their gender, to fulfil their potential. Liberal feminists maintain that women are disadvantaged relative to men owing to over discrimination by, for example, money lenders and/or systematic factors that deprive them of vital resources like business education and experience (Witbooi and Ukpere, 2011: 5648). This theoretical framework fits perfectly in this study in that it provides student female entrepreneurs at UKZN (Howard College Campus) the opportunity to enter the entrepreneurship programmes, they are provided with the opportunity and power to participate and contribute to economic development. They are also given the opportunity to fulfil their potentials in terms of contributing towards their development, meeting their basic needs, and eliminating the social issues which keeps them as a marginalized group in society.

Although liberal feminism has played a huge role in assisting women to break away from the past inequalities, it also has been critiqued by some scholars. According to Bryson (2002), liberal feminism has seldom been expressed in pure form, but has been entangled with other, sometimes contradictory, traditions and assumptions. During the inter-war years, feminism based on such equal rights arguments had been in abeyance, as 'mainstream' feminist activities concentrated on supporting women in their traditional roles rather than on challenging their remaining legal inequalities (Bryson, 2002).

2.12.2.   Women Empowerment

According to Esplen et al. (2006: 3), women empowerment is the process in which women elaborate and recreate what it is that they can be, do, and accomplish in a circumstance that they previously were denied. Alternatively, it is the process for women to redefine gender roles that allow them to acquire the ability to choose between known alternatives who have otherwise been restricted from such an ability. It is also about gaining control over their lives and participating in making the decisions that affect them in the home and community, in

government and international development policies (Rahman, 2013: 8). According to Kobeissi (2010: 10) in terms of gender empowerment, the degree of women entrepreneurship is closely related to the degree of gender development and gender empowerment in a given context. In a recent study analyzing gender entrepreneurship in Asian countries, the author expected women in a developed country such as Singapore, with a high gender empowerment index, to have more freedom to become entrepreneurs than their counterparts in a developing country such as Nepal, where the gender empowerment is low (Tambunan, 2009: 5). In the developing countries where women are less empowered, they tend to have significantly limited network and geographic mobility. Such an environment is likely to affect their abilities to observe role models, acquire resources, and in turn start successful ventures (Minniti et al., 2005: 10).

This conceptual framework fits perfectly in this study in that, through female student entrepreneurs at UKZN (Howard College Campus) engaging in female entrepreneurship in order to achieve economic stability, they are empowered with the skills, knowledge, as well as tools to fight the challenges which they face. Females in this institution are also empowered to break away from the constraint of poverty, unemployment, and inequality.

2.12.3. Women Participation in Economic Development

According to the National Democratic Institute for International Affairs (1998: 1), women participation requires that women are entitled to participate in the decisions that directly affect them, including in the design, implementation, and monitoring of interventions which seeks to develop their lives. In practice, meaningful women participation may take on a number of different forms, including informing people with balanced, objective information, consulting the community to gain feedback, involving or working directly with communities, collaborating by partnering with other communities in each aspect of decision making including the development of alternatives and identification of solutions, and empowering communities to retain ultimate control over the key decisions that affect them. With regards to female economic activities, a study comparing female labor force participation in East Asia with South Asia, two regions with different levels of economic development, a 2008 International Labor Office report noted that East Asia with a higher regional labor force participation of women also witnesses a higher rate of female entrepreneurship development

than South Asia, where female labor force participation is low (ILO 2008). One could argue that when female labor force participation is relatively high, such as in the more developed countries of East Asia, their exposure to economic activities and, consequently, their abilities to observe role model, network, and obtain information about the characteristics, requirements, needs, and rewards of entrepreneurship would be higher and accordingly their likelihood to engage in entrepreneurship-related behaviours would be higher.

According to Mathew (2010: 164), promoting women's participation in entrepreneurship should address the policy producing a cadre of women leaders inclined towards taking risk and start business activities, strong economic rights to participate equally with male counterpart in business and marketplace required for economic and social development, development through trained female orientation system from the basic education level. These issues will directly answer the challenge of facing gender-based or socio-cultural barriers common to every female. Mathew (2010: 164) further argues that existing social and cultural norms have also been blamed for low female participation in business. Participation of married females is less as compared to the unmarried or others. Married female participation in business activities has been very low when compared to the total contribution especially in Middle East. This indicates that female participation in business is very low and for short period. For strengthening the economies of the countries in the region of East Asia, the government should reform policies related to gender stereotyping and mentoring families and communities (inhibitors) to recognize the women in economic participation (Mathew, 2010: 164).

This conceptual framework fits perfectly in this study in that, through female student entrepreneurs at UKZN (Howard College Campus) engaging in female entrepreneurship, they are given the opportunity to participate in activities which will improve their wellbeing's. They are given the opportunity to meaningfully participate in decision making of which entrepreneurial activities should be implemented, in place and time in order for their work to be a success. They are also involved in the implementation of these activities, as they are the ones who execute these activities. They are also involved in the monitoring of these activities, as to whether it results in success or failure. As a result, women participation is made visible in this study.

According to the UN Women (2018), the benefits of women participation in economic development are that it enables women to realize their rights, it promotes gender equality, and it also empowers women in the economy and closing gender gaps in the world of work in order to achieve Sustainable Development. When more women work, economies grow. Increasing women's and girls' participation in educational attainment contributes to women's economic empowerment and more inclusive economic growth. Enhancing women ' s participation in economic development is essential not only for achieving social justice but also for reducing poverty. Worldwide experience shows clearly that supporting a stronger role for women contributes to economic growth, it improves child survival and overall family health, and it reduces fertility, thus helping to slow population growth rates. In short, investing in women is central to sustainable development (The World Bank Book, 2013).

According to the World Bank Books (2013), despite these known benefits of women participation in economic development, women still face many barriers in contributing to and benefiting from development. The barriers begin with comparatively low investment in female education and health. They continue with restricted access to services and assets, and they are made worse by legal and regulatory constraints on women ' s opportunities. As a result, the worldwide progress in development over the last three decades has not translated into proportional gains for women. Gender differences in laws affect both developing and developed economies, and women in all regions (UN Women, 2018). Women remain less likely to participate in the labour market than men around the world, they are over-represented in informal and vulnerable employment, and they are also paid less than men. This clearly shows that, although there have been different measures put in place to ensure or improve women participation in economic development, women still find themselves excluded and vulnerable in the process.

2.13. Conclusion

This chapter focused on discussing the literature review and theoretical/conceptual frameworks of this study, where various arguments were provided. The literature review for this study which was discussed is based on student entrepreneurship as a whole and female student

entrepreneurship. The theoretical frameworks used to guide/frame the thinking of this study, which were discussed are, liberal feminism, women empowerment, as well as women participation. Firstly, the conceptions of student entrepreneurship were discussed, where the concept of student entrepreneurship and female student entrepreneurship were defined and discussed. Secondly, the international perspective of student entrepreneurship was discussed. Thirdly, the emergence of student entrepreneurship in Africa and South Africa's higher education was discussed, showing how student entrepreneurship operates and is viewed in different parts of the world. Fourthly, the national student entrepreneurship policy framework was discussed. Fifthly, the University of Kwa-Zulu Natal (UKZN) student entrepreneurship policy framework was also discussed. Sixthly, student entrepreneurship at UKZN (Howard College Campus) was discussed. Seventhly, community economic development through female student entrepreneurship was discussed to reveal the potential impact they can make in communities. Eighthly, socio-economic opportunities through student entrepreneurship were discussed and reflected on their broad universality. Ninthly, challenges faced by female student entrepreneurs was discussed. Tenthly, theoretical, and conceptual frameworks mentioned above were discussed, which fits perfectly in this study.

From these deliberations, it become apparent that female student entrepreneurship is of great need to our country. Through female student entrepreneurship, job opportunities are created to fight against the issues of unemployment, poverty, and inequality. In this way, the economic status, or the rate in which the economy functions are enhanced. Furthermore, there are theoretical and conceptual frameworks which guide or frame the thinking of this study. This shows that this study fits well in the context of community development.

The next chapter focuses on the research methodology used in this study to understand the roles played by female student entrepreneurs at UKZN (Howard College Campus). The research philosophy, research instruments used to collect data, the research sample and sampling techniques will be discussed. Data analysis, method for addressing trustworthiness, as well as ethical considerations will also be discussed on the next chapter.

CHAPTER 3

RESEARCH DESIGN AND METHODOLOGY

3.1. Introduction

This chapter is divided into seven sections. It firstly focuses on discussing the location/site of the study, followed by research design/approach which was used in this study to understand the roles played by female student entrepreneurs at UKZN's Howard College Campus in striving to be fully involved and supported in entrepreneurship in order to secure food security for community economic development. Secondly, the research philosophy is discussed, where the focus is placed on the interpretive or social constructivist paradigm as the main paradigm in which this study is located. Thirdly, the research instruments which were used to collect data for this study are discussed, where semi-structured interviews, and observations were used as instruments to collect primary data, and secondary data through UKZN Inqubate. Fourthly, the research sample and sampling techniques are discussed, with a focus on the population sample, as well as the sampling technique, where purposive sampling methods were used in this study. Fifthly, data analysis is discussed, where data were thematically. Sixthly, the method for addressing trustworthiness is discussed, with a focus on credibility, transferability, confirmability, and dependability as measures to ensure trustworthiness for this study. Seventhly, ethical considerations follow, where the purpose of the study, the study procedure, the informed and voluntary consent, anonymity, and confidentiality, as well as do no harm to participants are discussed. Lastly, conclusions are drawn.

3.2. Location/Site of the Study

The site of the study is Howard College Campus which is one of the campuses of the University of KwaZulu Natal (UKZN). UKZN as a higher education institution came into existence in 2004 through a merger between the former University of Natal (UN) and the University of Westville (UW). Apart from Howard College Campus, UKZN has other campuses such as Westville, Edgewood, Nelson Mandela, and Pietermaritzburg (Zacharias, Uys & Mneney, 2010). Geographically, the campus is located in Glenwood within eThekwini Municipality. According to UKZN (2019), this Howard College Campus has 16391 registered students,

where 9595 are females, and 6796 are males. The reason for the researcher to choose UKZN-Howard College Campus was prompted by the university introduction of Student Entrepreneurship Policy in 2018 (UKZN, 2018). The policy was aimed at boosting job creation and economic prosperity in South Africa through the development of entrepreneurial skills and the promotion of commercially viable start-ups and social enterprises at the University of KwaZulu-Natal (UKZN). Another imitative which motivated the researcher to study student entrepreneurship was the establishment of UKZN Inqubate as the division responsible for supporting studententrepreneurship and to ensure that research links with new business development and innovations (UKZN Inqubate, 2019).

3.3. Research Design/Approach

This study has adopted a case study design, where the case is Howard College Campus, UKZN. According to Baxter and Jack (2008: 544-545), "A case study is an approach to research that facilitates exploration of a phenomenon within its context using a variety of data sources. This ensures that the issue is not explored through one lens, but rather a variety of lenses which allows for multiple facets of the phenomenon to be revealed and understood. There are two key approaches that guide case study methodology: one proposed by Robert Stake (1995) and the

second by Robert Yin (2003, 2006). Both seek to ensure that the topic of interest is well explored, and that the essence of the phenomenon is revealed, but the methods that they each employ are quite different and are worthy of discussion".

There are three main research approaches which are found within the field of research, which are, the qualitative, the quantitative, and the mixed-method research method. According to Kielmann et al. (2012: 9), the qualitative research approach is a non-probability and a humanistic approach which focuses on the personal, subjective, and experiential basis of knowledge and practice. It seeks to situate the meaning of popular behaviours and ways of doing things in each context. In contrast, the quantitative research approach is a probability research approach which uses methods from the natural sciences that are designed to ensure objectivity, generalizability, and reliability (Vosloo, 2014: 73). According to Cohen et al. (2011: 162), the mixed-method approach is an approach which includes both qualitative and quantitative approaches, where a researcher uses the qualitative research paradigm for one phase of a study and a quantitative research paradigm for another phase of the study.

This study made use of the qualitative research method to understand the opportunities and challenges for female student entrepreneurs at University of KwaZulu Natal (UKZN), Howard College Campus. According to Grossoehme (2014: 109), qualitative research is the systematic collection, organization, and interpretation of textual material derived from talks or conversations. It is used in the exploration of meaning of social phenomena as experienced by individuals themselves, in their natural context and eliciting people's stories. This study has therefore collected, organized, and interpreted data about female student entrepreneurs at UKZN (Howard College Campus) through talks and conversations that were done through interviews and focus groups with female student entrepreneurs from this community. Through the qualitative research method, the researcher can find the rich contextual data and deep understanding of how female student entrepreneurs at UKZN (Howard College Campus) understand student entrepreneurship, their experiences, opportunities, as well as challenges which are found in this field of student entrepreneurship.

The qualitative research method has its strengths and limitations when doing research. According to Choy (2014: 102), the strengths of the qualitative research method are that it allows participants to raise issues which matter the most to them in a broader and open-ended manner, and it allows the researcher to understand the values, beliefs, assumptions, and behaviours of participants within the researched community. Choy (2014: 102), also notes that there are limitations of using a qualitative method, which are that it may result in data, which is not objectively verifiable, and that it is time consuming during the interviewing process. These limitations of a qualitative method have been overcome in this study by implementing more than one instruments or tools, which are individual interviews as well as focus groups in order to ensure that data collected is trustworthy. These limitations were also overcome in this study by strictly using the interview guide where the participants go off the topic during interviews. This has ensured that information which is not relevant to this study is being reduced.

3.4. Research Philosophy/Paradigm

There are three types of research paradigms within research, which are, the positivist paradigm, the interpretivist/social constructivist paradigm, and the critical paradigm. According to Chilisa and Kawulich (2011: 7), the positivism paradigm holds or believes that reality is objective, and that the scientific method is the only way to establish truth. Positivism is based upon the view that science is the only foundation for true knowledge. It holds that the methods, techniques, and procedures used in the natural sciences offer the best framework for investigating the social world. Whereas the interpretivist paradigm seeks to understand the subjective world of human experience (Kuvunya and Kuyini, 2017: 33). This approach believes that not everything can be measured and makes an effort to 'get into the head of the subjects being studied' so to speak, and to understand and interpret what the subject is thinking or the meaning s/he is making of the context. Every effort is made to try to understand the viewpoint of the subject being observed, rather than the viewpoint of the observer. According to Kuvunywa and Kuyini (2017: 35), the critical paradigm situates its research in social justice issues and seeks to address the political, social, and economic issues, which lead to social oppression, conflict, struggle, and power structures at whatever levels these might occur. Because it seeks to change the politics to confront social oppression and improve the social justice in the situation, it is sometimes called the Transformative paradigm.

This study is located in the interpretive/ social constructivist paradigm. According to Scotland (2012: 12), the interpretive paradigm is concerned with understanding the world as it is from subjective experiences of individuals. The interpretive paradigm uses meaning oriented methodologies, such as interviewing or participant observation, that rely on a subjective relationship between the researcher and subjects. Interpretive researchers believe that the reality consists of people's subjective experiences of the external world; thus, they may adopt an inter-subjective epistemology and the ontological belief that reality is socially constructed (Scotland, 2012: 12). Interpretive paradigm is underpinned by observation and interpretation, thus, to observe is to collect information about events, while to interpret is to make meaning which people assign to information by drawing inferences or by judging the match between the information and some abstract pattern (Aikenhead, 1997: 5).

The interpretive paradigm was chosen for this study in order to understand student entrepreneurship through subjective experiences of female student entrepreneurs from UKZN (Howard College Campus). Interviews, as well as focus groups were conducted in this study in order to understand and collect information about these subjective experiences of female student entrepreneurs. Data which was collected was assigned meanings according to what the participants believe in and in the ways in which they saw how student entrepreneurship operates, according to their experiences. In this way, the researcher was not judgemental in the ways in which conclusions were drawn.

3.5. Population Sample and Sampling Techniques

3.5.1. Population Sample

A sample is a subset of the population, selected to be representative of the larger population (Acharya et al., 2013: 330). By taking a representative sample, we can reduce the costs incurred, the time taken to do the research and the manpower needed to conduct the study.

The name of this community in which this study was conducted is UKZN (Howard College Campus). According to UKZN (2019), this Howard College Campus has 16391 registered students, where 9595 are females, and 6796 are males. The targeted population for this study

were female student entrepreneurs who are between the ages of eighteen (18) and thirty-five (35). This age group of female student entrepreneurs was selected in that, this study specifically focuses on female student entrepreneurs who are still students (either undergraduates or postgraduates) in any field of entrepreneurship. Therefore, through the information which was collected before the study was conducted, it was found that there were very few students who are below the age of 18 who are yet interested in entrepreneurship, as most of them just got to university and it is still not clear to them of what they want to pursue. It was also found that there are very few students who are above the age of 35 who are still students and who are involved in entrepreneurship. As a result, this study has only focused on female student entrepreneurs between the ages of 18-35.

3.5.2. Sampling Techniques

There are two main broad classifications of sampling techniques, which are, probability and non-probability sampling. According to Acharya (2013: 330), probability samples are the gold standard in sampling methodology and for ensuring generalisability of the study results to the target population. By probability sampling, we mean each individual in the population has an equal chance of being selected in the study. Non-probability samples are those in which the probability that a subject is selected is unknown and results in selection bias in the study (Acharya, 2013: 332).

Since the study is qualitative in approach, non-probability is the relevant sampling technique appropriate for the study. Under non-probability framework, purpose sampling was chosen. By using the purposive sampling, the researcher makes specific choices regarding people, groups or objects to be included in the study sample (Bertram & Christiansen, 20170. The sampling method that was used to select a sample is the purposive sampling method. A purposive sampling method in the qualitative research is a common sampling method which refers to a sample of participants that were thoughtfully and purposefully recruited in order to fully answer the research questions (Flipp, 2014). Using the purposive sampling method in this study, the researcher specifically sampled only female student entrepreneurs based in UKZN-Howard College Campus. The sample had consisted of twenty (20) participants aged between of eighteen (18) and thirty-five (35). The sample was purposively sampled through consulting with the student representative council (SRC) as well as the Inqubate office to identify students who are entrepreneurs. A data base of the identified female student entrepreneurs together with

their businesses was developed and then used to contact the student entrepreneurs to participate in this study.

3.6. Research Instruments

In this study, instruments such as interviews, and observations, and were used to obtain empirical data. The instruments that were used to collect data about the opportunities and challenges for female student entrepreneurs at UKZN (Howard College Campus) are, semi-structured interviews, and observations, which was used to collect primary data for this study. Secondary data was collected through the UKZN Inqubate for Howard College Campus on which document analysis was performed systematically.

3.6.1. Interviews

There are three main different types of interviews in qualitative research, which are, structured, semi-structured, and unstructured interviews. According to Doody and Noonan (2013: 2), in structured interviews, each participant is asked the same questions using the same wording and in the same order as all the other participants. Structured interviews enable the interviewer to ask each respondent the same questions in the same way. A tightly structured schedule of questions is used, very much like a questionnaire. Semi-structured interviews involve a series of open-ended questions based on the topic areas the researcher wants to cover (Teijlingen van, 2014: 17). The open-ended nature of the question defines the topic under investigation but provides opportunities for both interviewer and interviewee to discuss some topics in more detail. According to Doody and Noonan (2013: 2), for an unstructured interview, the interviewer has no specific guidelines, restrictions, predetermined questions, or list of options. The interviewer asks a few broad questions to engage the respondent in an open, informal, and spontaneous discussion. The interviewer approaches the interview with the aim of discussing a limited number of topics, sometimes as few as one or two, and frames successive questions according to the interviewee's previous response.

In this study, the semi-structured interviews were used as a data collection instrument, where there were interview guides which were translated into isiZulu, since for most of the participants, their home language is isiZulu. Semi-structured interviews are those in-depth interviews where the respondent must answer open-ended questions as well as follow-up

questions which allows the interviewer to pursue topics that arise during the interview that seem relevant (Jamshed, 2014 :87). Using this type of interview has ensured that they were not tense, thus allowing the participants to feel comfortable and not viewing themselves as research objects, while allowing the researcher to find the required data. This study has been guided by the following main research question:

3.6.2. Observations

Observation is another research method which was used in this study to collect data. Observation for Bertram & Christiansen (2017: 84) has to do with the researcher going to the site of the study in order to observe what is taking place there. Observation gathers data in a systematic viewing manner in its processes for a specific purpose of gathering information for a study, it also classifies and guides relationships with participants in order to learn how people behave or how things are organized in an environment (Kawulich, 2012: 4-5). The advantage of observation is that a researcher can provide a picture on how participants behave. Observation can assist the researcher in acknowledging the issues that are not considered in a research or to provide strong analysis on a matter. Observation is an appropriate method of research in providing information about the use of work sites or workplace behavior, it can solidify data collected and systematic way of observation can validate conclusions (Kawulich, 2012: 4-5). In this context, the behaviors of female student entrepreneurs were observed during the interviews, including how they handled and communicated with the researcher.

3.7. Data Analysis

There are two main types of data analysis in qualitative research, which are, thematic and content data analysis. According to Alhojailan (2012: 40), the Thematic Analysis is used to analyse classifications and present themes (patterns) that relate to the data. It illustrates the data in great detail and deals with diverse subjects via interpretations. The thematic analysis allows the researcher to associate an analysis of the frequency of a theme with one of the whole contents (Alhojailan, 2012: 40). This will confer accuracy and intricacy and enhance the research's whole meaning. The content analysis is a general term for a number of different strategies used to analyse text. It is a systematic coding and categorizing approach used for exploring large amounts of textual information unobtrusively to determine trends and patterns

of words used, their frequency, their relationships, and the structures and discourses of communication (Vaismoradi et al., 2013: 400). The purpose of content analysis is to describe the characteristics of the document's content by examining who says what, to whom, and with what effect.

This study used the thematic analysis. According to Braun and Clarke (2012: 57), the thematic analysis is a method for systematically identifying, organizing, and offering insight into patterns of meaning (themes) across a data set. Through focusing on meaning across a data set, the thematic analysis allows the researcher to see and make sense of collective or shared meanings and experiences. Identifying unique and idiosyncratic meanings and experiences found only within a single data item is not the focus of thematic analysis. This method, then, is a way of identifying what is common to the way a topic is talked or written about and of making sense of those commonalities.

The following steps were used to analyse data: Firstly, data was analysed through listening to a tape recorder which has stored data for each and every interview, then notes were made (word by word of what interviewees had said). Secondly, the researcher read the transcripts very carefully, word by word. Thirdly, relevant words, phrases, sentences, and sections in the transcripts were coded or labelled using preconceived theories and concepts. Codes were made in terms of what is repeated in several places, things which surprised the researcher, what the interviewee had explicitly stated as important, and what the researcher has read about which is similar in previously published reports. Fourthly, the researcher then decided which codes are the most important codes and then created categories by combining or bringing together two or more codes. These categories were called themes. Fifthly, the themes were labelled, and the researcher decided which are the most relevant then described how they are connected to each other, which were the main results of the study. Sixthly, the researcher has then written up the results and asked another scholar researching on the same study (women entrepreneurship) to interpret the results. Lastly, the researcher then wrote out the interpretations and then discussed the results. The researcher has interpreted the results considering results from similar or previous studies published in relevant scientific journals.

The results which have been drawn from this study are that female student entrepreneurs at UKZN (Howard College Campus) in terms of their views on entrepreneurship as a way in which they could make a living out of. Female student entrepreneurs at Howard College Campus have broken out of the cycle of poverty, unemployment, and starvation through engaging in entrepreneurial activities in order to ensure food securities for themselves, their families and the community at large. It can thus be concluded that, female student entrepreneurship can be a powerful tool which could be used in which people could break out of the triple burden of poverty, unemployment, and inequality, in which South Africans have been faced with for ages, as well as to improve the economic performance.

3.8. Method for Addressing Trustworthiness

This study has used the trustworthiness criteria to evaluate this qualitative research. According to Cope (2014), in order to develop trustworthiness in qualitative research, one needs to develop four criteria's, which were presented by Lincoln and Guba in 1985. These are credibility, transferability, confirmability, and dependability. This study will also use these criteria to ensure that the study is trustworthy.

3.8.1. Credibility

Cope (2014) defines credibility as the truth of the data or the participant views and the interpretation and representation of them by the researcher. This study has ensured that data presented is true or credible through using multiple research methods (not only conducting one on one interviews with participants, but also through conducting observations and document analysis) to ensure that the information presented is true as well as to find out about the human experiences of female student entrepreneurs. Credibility has also been enhanced in this study through the researcher describing her experiences as a researcher and verifying the research findings with the participants.

3.8.2. Transferability.

Transferability refers to findings that can be applied to other settings or groups (Cope, 2014). Transferability will be ensured in this study through sharing the study to other individuals,

either than participants, to ensure that it has meaning to other people and that people can associate the results with their own experiences, thus ensuring transferability.

3.8.3. Confirmability

According to Cope (2014), confirmability refers to the researchers' ability to demonstrate that the data present the participants' responses and not the researcher's biases or viewpoints. In this study, confirmability was ensured through the researcher describing how conclusions and interpretations of the study were established. This was done though providing direct quotes from the participants which were made through interviews that represents each emerging theme.

3.8.4. Dependability

Dependability refers to the constancy of the data over similar conditions (Cope, 2014). In this study, dependability will be ensured through that, the researcher will find out about the researchers or scholars who are doing the same study and compared the findings at each stage of the process, and the study will be seen as dependable, if the findings will be replicated with similar participants in similar conditions.

3.9. Ethical Considerations

The topic for this study is "*Opportunities and Challenges for Female Student Entrepreneurship at University of KwaZulu Natal, Durban*". The ethical consideration for this study explains, the purpose of the study, study procedures, informed and voluntary consent, anonymity and confidentiality, as do no harm to participants.

3.9.1. Purpose of the Study

The purpose of this study was to explore the opportunities and challenges for female student entrepreneurs at University of KwaZulu Natal (Howard College Campus).

3.9.2. Study procedure

The procedure for this study was as follows: firstly, twenty-four (20) participants who were female student entrepreneurs at UKZN (Howard College Campus) were interviewed (who were above the age of 18, and under the age of 35) by the researcher for about one and half hour per interview or session. All interviews were recorded using a tape recorder throughout the interview session. Since the main spoken language of most participants is isiZulu, the researcher isiZulu and English during the interviews. During the one on one interviews, the researcher was also doing observations about the behavior and attitudes of participants. Data analysis was also done after the interviews and observations were completed.

3.9.3. Informed and Voluntary consent

Participation in this study was voluntary. It was up to the participant to decide to take part or not in this study. If the participant accepted to take part in this study, she was asked to sign a consent form, they were also free to withdraw at any time and without giving a reason. Withdrawing from this study has not affected the relationship participants have, if any, with the researcher. If participants withdrew from the study before data collection was completed, their data was returned to them or destroyed.

3.9.4. Anonymity and Confidentiality

Every effort was made by the researcher to preserve participant's confidentiality through, assigning code names to participants. The code names were used on all research notes and documents, as well as in notes, and interview transcriptions. Any other identifying participant information were kept in a locked file cabinet in the supervisor's office, and these will be destroyed after five years including all the instruments and all data pertaining to this study.

3.9.5. Do no Harm to Participants

According to Swanepoel and De Beers (2011), "members of the community must be treated with respect and consideration". This study has ensured that it does not do any harm to participants whether physical or psychological. This was achieved also through valuing the

perceptions, values, beliefs, opinions and views, and through ensuring that the researcher did not show her biasness and was not judgmental to participant's views.

3.10. Conclusion

This chapter has focused on firstly discussing the location/site of this study, followed by the research design/approach which was used in this study to understand the opportunities and challenges for female student entrepreneurs at UKZN (Howard College Campus). Secondly, the research philosophy was discussed, where the focus was placed on the interpretive or the social constructivist paradigm as the main paradigm in which this study is located. Thirdly, the research instruments which were used to collect data for this study were discussed, namely, semi-structured interviews, and observations. Secondary data for document analysis were collected through the UKZN Inqubate. Fourthly, the research sample and sampling techniques were discussed, where a focus was placed on the population sample, as well as the sampling technique, where the purposive sampling method was selected as appropriate for this study. Fifthly, data analysis was discussed, where data for this study was analysed through the thematic data analysis. Sixthly, the method for addressing trustworthiness were discussed, where a focus was placed on credibility, confirmability, transferability, and dependability. Seventhly, ethical considerations were discussed, where the purpose of the study, the study procedure, the informed and voluntary consent, anonymity, and confidentiality, as well as do no harm to participants were discussed. It can thus be concluded that, research design and methodology is crucial in order to ensure that the researcher is able to plan for the research well in order for it to be successful, for the researcher to know and understand where the study is located and in order to give a clear picture for participants about what is the study all about and what it seeks to achieve.

The next chapter focuses on analysis interpretation and discussion of findings, where it provides thematic analysis of the findings from the research project conducted to explore the opportunities and challenges of female student entrepreneurs at UKZN (Howard College Campus).

CHAPTER FOUR

ANALYSIS INTERPRETATION AND DISCUSSION OF FINDINGS

4.1. Introduction

This chapter provides a thematic analysis of the findings from the research project conducted to explore the opportunities and challenges of female student entrepreneurs at University of KwaZulu Natal using Howard College Campus as a case study. The chapter is organized into four major themes emerging from the responses of the participants, namely, the different perceptions of female student entrepreneurship at UKZN, opportunities available for female students through entrepreneurship, challenges faced by female student entrepreneurs, and strategies for improving female student entrepreneurship. These themes are supported and discussed using subthemes. The chapter begins by providing the profile of participants of the study, followed by themes and subtopics as a method of data analysis and discussion of findings. The analysis in this section follows this sequence, firstly is the presentation of the findings followed by the analysis of the findings. Lastly guided by the study objectives and critical research questions, this chapter presents the discussion of the findings in relation to the literature and the theoretical framework. The chapter concludes with an overall summary of the analysis.

4.2. Profile of Participants

The profile of participants below ensured that various and diverse groups were interviewed and participated in the study. As per the qualitative research design discussed in the previous chapter, the intention was not to reach statistical representativity; however, this research sought perspectives from different groups in terms of their age, level of study (undergraduate or postgraduate), college they are in, and settlement type (rural, urban, or township). In total, the study had 10 participants. The significance of the pictures below is to showcase different female student businesses at UKZN (Howard College Campus) which are one of the contributing factors to the economic growth and dignity of the university and South Africa as a whole. The UKZN (Howard College Campus) female student entrepreneurs' profile of participants was as follows. Table 1 below shows the profile of female entrepreneurs who participated in this study.

Table 1: Profile of the female student entrepreneur participants in the study

Participant	Age	Date of Interview	Profession/Type of Enterprise	Level of Study
1	23	06 May 2020	Tailor and Tuck-shop operation	PG
2	19	12 May 2020	Tropical Paradise SmoothieBar	UG
3	27	15 May 2020	Siyamthanda Green Groceries (Fruits and Vegetables business)	UG
4	28	19 May2020	Biscuits business	PG
5	25	01 June 2020	Black soap, Ring lights, and Catering business	PG
6	26	13 August 2020	Fruits business	PG
7	27	31 August 2020	Masseuse	PG
8	-	02 September 2020	Shoe and Handbag business	UG
9	23	15 September 2020	Baker	PG
10	28	20 September 2020	Clothing business	PG

Pictorial Overview of the business owned by female student entrepreneurs at Howard College, UKZN

Figure 1: Black Soap, Ring Lights and Catering business of participant 5

The above pictures indicate the different business that participant 5 has. It shows that this participant can successfully manage different businesses.

Figure 2: Picture indicating the Tropical Paradise Smoothie Bar business of participant 2

The picture below shows the varieties that the student is making from vanilla to strawberry smoothies. She is number 2 in the picture from left to right and the rest are friends and customers satisfied with her product.

smoothiebar_sa

Figure 3: Picture indicating the Masseuse business of participant 7.

#BlackFoot #YoungNatives #AppleSkin #Masseuse
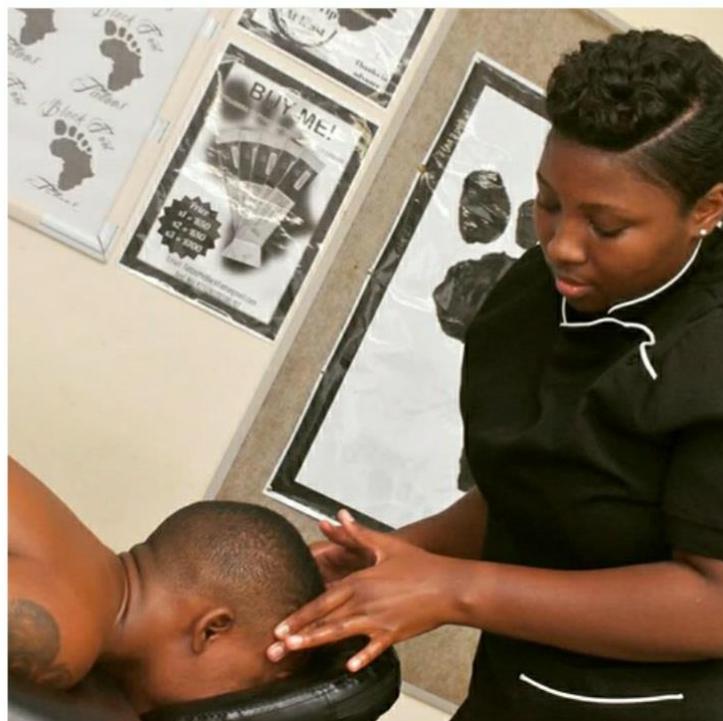
Figure 4: Fruits and Vegetables business of participant 3 – Siyamthanda Green Groceries.

The picture above indicates the owner of Siyamthanda Green Groceries who has a fruits and vegetables business. She is currently operating her business online since she has a challenge of not having a space to operate her business.

Figure 5: The Tailor business of participant 1

The picture above indicates the owner of a tailor business wearing a top which she made with wool.

4.2.1. Age Groups

The young adult group from the age 25 to 34 were the majority in the study with 60%. Out of the 10 participants in the study, 3 were between the ages of 18-24, 6 were in 25-34 age group, and one did not disclose their age. Correspondingly, the study by Fini et al. (2016), the highest percentage of female student entrepreneurs (more than 50%) is 27 years old (or more) at graduation, with an average age of 30 years old. This is due to that; most of the black community families still struggle to support their children at an early stage to discover and expose them to business careers. This results in them getting to discover their passion for business when they have completed schooling and when they begin to have social pressures. This is supported by participant 10:

> *Our parents are failing to observe and expose us to our passion at an early stage. At a very young age,*
> *my parents knew the love I had for massaging people, but they did not support it. Look at me now, it*
> *came back when I am 27 years, it is a psychological thing. I now must pursue my passion when I already*

have problems, forced by social circumstances that I must take care of home, when I can see that at school, it is not working out for me. Now the situation is forcing me to do something at the side. (Participant 7. Aged 27, vocation Massage Clinic)

This is proof that within the black community, there is still lack of knowledge within elders, since they were not exposed to these opportunities themselves. This shows that there is indeed a long way to go in instilling this knowledge and educating future generations to do better.

4.2.2. Level of Study

The majority of the female student entrepreneurs who participated in this study were postgraduates, where out of ten participants, seven were postgraduates, and only three were undergraduates. This could be due to various reasons such as high rates of unemployed graduates. When these female students graduate and do not find employment, they venture into business, while furthering their studies. Another interpretation can be limited postgraduate bursaries. According to Ndedi, (2011) and Oluwajodu, et al. (2015), in many South African universities, unemployment among young graduates remains a concerning trend. For female student entrepreneurs having no source of income forces them to start businesses as a source of survival. This problem highlights the inability of the South African economy to generate enough job opportunities for young graduates. Entrepreneurship, and youth entrepreneurship, can address the lack of employment opportunities, by allowing young graduates to craft their own paths (Ndedi, 2011; Oluwajodu, et al., 2015).

4.2.3. College

Out of the six colleges (College of Health Sciences; College of Agriculture, Engineering, and Science; College of Humanities; College of Law and Management Studies; College of Miscellaneous; and College of Resources) at the University of KwaZulu Natal, female student entrepreneurs from the college of humanities were the majority in the study. Out of 10 participants, eight were from the college of humanities, one was from the college of health sciences, and the other from the college of law and management studies. One stated that:

You will find that it is us, the humanities students who are most struggling. Other colleges, they have guaranteed bursaries because there are few of them. There are many of us, the university and companies cannot cater for all of us. Therefore, we must make means of survival. (Participant 9. Aged 23, Baker)

4.2.4. Settlement Type

In relation to settlement type, participants coming from urban areas dominated the study with five participants, compare to three of participants coming from townships, and two of participants coming from urban areas. This is mainly due to that female student entrepreneurs coming from urban areas are exposed to more opportunities and knowledge. Therefore, they stand a great chance of starting and running successful businesses, compared to female student entrepreneurs coming from townships and rural areas.

> *When you are coming from a rural area, it is very unlikely to start a business when you come to university because you have so many pressures, adapting to the new environment, having no finances to start a business, and having no knowledge to start and run a successful business.* (Participant 10, Aged 28, Clothing business)

For participant 10, adaptation to the new environment presents its own problems regarding familiarizing with the place, let alone starting a new business. Having no finances to start your businesses becomes the greatest challenge, yet alone having money to take care of yourself. This result to that the businesses of these individuals become delayed and its success time frame becomes longer. The challenge of having less knowledge to start and run a successful business is another challenge for these individuals. Since they are not familiar with the new environment, it becomes a challenge to know which door to knock to for assistance, while having to strike a balance with their studies, therefore causing discouragements and failures.

4.3. Perceptions of Female Student entrepreneurship at UKZN

The way female student entrepreneurship is defined and understood determines who to consider as a female student entrepreneur in any interventions. It is therefore important to first explore different perceptions of female student entrepreneurship, and various definitions affects the involvement of the female student entrepreneurs. There are various perceptions of the driving forces to female student entrepreneurship that participants indicated in this study. There were many views from the participants in terms of the definition, experiences, and factors driving female student entrepreneurship.

This section of the chapter consists of various factors in the process of conceptualizing the different perceptions of female student entrepreneurship. These themes include among others the definition of female student entrepreneurship, various driving forces to female student entrepreneurship, and other related factors.

4.4. Definitions of Female Student Entrepreneurship

This study revealed that female student entrepreneurship is defined in many ways depending on the person's experience and exposure at the time. When the participants were asked about their understanding of female student entrepreneurship, it became clear that female student entrepreneurs have personalized their condition and therefore see themselves as the definition of female student entrepreneurship. For instance, Participant 2, defined a female student entrepreneur as:

> *I just see it as a hustler who loves entrepreneurship to a point where they can juggle school and business with the aim of making money.* (Participant 2, Aged 19, Tropical Paradise SmoothieBar)

Being a female student entrepreneur according to this definition means, a female student who can balance both school and business without the other suffocating. According to Witbooi and Ukpere (2011) a female student who takes the initiative of launching a new venture, accepting the associated risks, the financial, administrative, and social responsibilities, and effectively in charge of the day-to-day activities of the business is a female entrepreneur. Participants 3 also shared this perception:

> *It is a creative female student, regardless of what they believe in or their qualification or training, they can come up with different and innovative business ideas that will create money for them. They are always thinking of new things which are in demand and how to improve their business or their lives, and how to make profit"* (Participant 3, Aged 27, Siyamthanda Green Groceries)

For these participants, female student entrepreneurship is about hustling and making money. The goal is based on profit accumulation. According to the Global Entrepreneurship Monitor (2017), female student entrepreneurs provide incomes for their families, employment for their communities, and products and services that bring new value to the world around them. This shows the contribution female student entrepreneurs make not only for the enhancement of their lives, but also to their families, their communities, and the world at large. Mandipaka, (2014:) also supports this notion by stating that female student entrepreneurship plays a crucial role in people's efforts to meet basic needs, stimulating economic activities, creating jobs,

alleviating poverty, as well as uplifting living standards of people, especially of the youth. Participant 4 defines female student entrepreneurship in a different way:

> *It has to do with female students realizing business opportunities. It is female students coming together to initiate an idea for the hope of being executed. Also being an investor in someone else's idea.* (Participant 4, Aged 28, Biscuits business)

For this participant, female student entrepreneurship is about first seeing an opportunity, investing in it, and executing it. Although most the participants defined female student entrepreneurship in a positive way, however, participant 7 viewed female student entrepreneurship in a negative way:

> *The first thing that comes to mind is black tax.* (Participant 7, Aged 27, Masseuse)

This shows that not all people view female student entrepreneurship in a positive way. For some, it is a burden, where you are entering another space of inequality and stress. Participant 7 continues to say:

> *Another thing that comes to mind for me is a troubled student, someone who is going through poverty, someone who is coming from a background of being poverty stricken. Before something else comes, there is already weight that this person is carrying. It took a lot for them to come here. There was a lot of emotional drain, pressure from many sides and directions of life*" (Participant 7, Aged 27, Masseuse)

This participant showed a different side of entrepreneurship, where female students enter entrepreneurship not as a form of choice, but being pushed by the social circumstances which they find themselves in. For them, entrepreneurship is a burden, which caused a lot of frustrations. Abor and Quartey (2010) also shows the negative side of female student entrepreneurship by stating that, although there are various advantages of female student entrepreneurship, female student's attempts to fully participate in entrepreneurial activities is still hampered by many constraints that often tend to be gender specific. These challenges include the lack of support to improve their managerial skills, finance, equipment, and technology, as well as access to the international markets. This shows that there are many frustrations which comes with being a female student entrepreneur.

4.5 Driving Forces to Female Student Entrepreneurship

The driving forces are the key determinants in terms of defining female student entrepreneurship. Some participants entered female student entrepreneurship through driving

forces, such as social circumstances, while others were following their passion. The researcher asked them about their driving forces to female student entrepreneurship:

> *I need money. I am a self-funded student, and I am a parent. Since I am unemployed, I need to do something that will bring in money. Even the grocery, I provide for myself.* (Participant 3, Aged 27, Siyamthanda Green Groceries)

Along the same lines, Participant 4 added:

> *The need for money. I think this is the most issue for everyone. You realize that you need money, and this is the opportunity for you to make money.* (Participant 4, Aged 28, Biscuits business)

Without finding for their studies, students find it hard to sponsor their studies hence they resort to entrepreneurship. Participant 6 said:

> *What has motivated me to start with my business is that I am a postgraduate student. It is not easy because I had to start with a new life that I am no longer receiving funding. There was no source of income I was receiving to support myself in buying basic needs. That has motivated me that, due to the situation, I cannot be depending on people. I then decided to start this business to support myself and my family* (Participant 6, Aged 26, Fruits business)

The driving forces for Participant 3, 4 and 6 was the need for money. The struggle of not receiving financial support, not being self-funded, having to take care of themselves and their families led to them entering the sphere of female student entrepreneurship. Shambare (2013) also gives a similar view by stating that "as rising unemployment levels continually erode job opportunities in South Africa, it is sensible to assume that entrepreneurship would be considered as the next-best career option". Entrepreneurship has become the focus of many people seeking an income because of the role it plays in social development, economic growth, and job opportunities (Sanchez, 2011). This shows that some of these female student entrepreneurs enter this sphere not because it is their passion, but their financial situations leave them with no choice, but to enter in this sphere. You will find that for these female student entrepreneurs, entrepreneurship causes frustrations and strains to them because it is not their passion and due to that they do not have the love and mind for entrepreneurship to keep their businesses running smoothly. This was also confirmed by participant 3:

> *As I have mentioned that I survive through the profit which I make. It ends up lacking in my businesses. Maybe at the tuck-shop, stock will be short. Sometimes I end up not being able to deliver vegetables twice a week because sometimes the money is used for other things.* (Participant 3, Aged 27, Siyamthanda Green Groceries)

This clearly shows that for these participants, the aim is not to grow their business, but to make a living or survive through their businesses. Their business is survivalist in nature. Although some female student entrepreneurs enter this field of entrepreneurship due to financial constraints, some enter this field for the passion and love they have for entrepreneurship.

> *For me, it has always been my passion. I have always wanted to be a masseuse. I try to learn more; find information and I get excited and love what I do. I always wanted to have a spa and massage people from matric. I have always found interest in it because I understood that the moment you involve yourself in something because of money or results, getting to the results will be a difficult and a straining thing.* (Participant 7, Aged 27, Masseuse)

For this participant, the aim is not only on accumulating profit, but to grow the business. This results in the participant to be fully committed, have the heart and love what they do. According to Gupta and Gupta (2017), across the globe, entrepreneurially oriented students have identified business ideas and successfully exploited them to develop new businesses. For most of these participants, they value business more than their studies. You need to incorporate theory. That is what is lacking here.

> *Even what I do here at Howard, I have never liked school. In my heart, I have never thought I will have a degree that I have. It is just that my parents did not believe in my career and they though that, how could I do so well in matric and go to do massage. I also think that our parents have not been schooled to teach us that you can make money out of your talent.* (Participant 7, Aged 27, Masseuse).

This response by participant 7 shows that, some families delay their children from pursuing their dreams by not supporting them in starting and executing their business ideas. This results in these individuals pursuing careers which are not their passion and delaying their real entrepreneurship passion. Lepoutre et al. (2010) are of the view that entrepreneurship programs must be introduced at an early age to stimulate entrepreneurial efficacy in individuals.

While other participants are pushed by social circumstances, and others are passionate about entrepreneurship, some were motivated by their environment and surroundings to enter this field of entrepreneurship as shown in the next excerpt.

> *I was in an organization first year and I came up with an idea of selling things to fundraise. Then it occurred to me that I could make that a business idea and do something of my own.* (Participant 1, Aged 23, Tailor and Tuck-shop operation)

Participant 9 said:

> *My roommate had a perfume business which she was making a lot of money with. This has always motivated me to also start something of my own that will make me money.* (Participant 9, 23, Baker)

Participant 4 gave entrepreneurship a spiritual angle by involving God by saying:

> *The more people tell me that it is easy for me to talk to people, it is the more I see that maybe God has given me this gift to be able to improve my life. That is why I told myself to explore it and see where it takes me to.* (Participant 4, Aged 28, Biscuits business)

Entrepreneurial needs or gaps were also a factor mentioned by participants as reasons for starting their own ventures. Participant 5 has this to say:

> *My second motivation was that; a lot of people would ask me what I apply on my skin. That had motivated me to be able to supply. I saw that there was a need of the things I was using. Therefore, that opened a gap that I can sell these to people. People ended up buying and telling others.* (Participant 5, Aged 25, Black Soap, Ring Lights, and Catering business)

For participant 1, being part of the organization has opened the mind of this individual to not only make an influence on the organization, but also start something of their own that will benefit not only them, but also, their family. For participant 9, the influence of the roommate motivated this individual to also enter this field of entrepreneurship. For participant 4 and 5, the individuals were encouraged by the surroundings. This is proof that being active and taking part in life enhancing environments, and your surroundings can change the way individuals think and bring about positive change in those individuals. Pauceanu (2019) also supports this by stating that, entrepreneurship is also a process that can be measured by an individual's intentions, activities, and interactions. This clearly shows that some individuals enter this field of entrepreneurship through influence and interactions.

Other individuals enter this field of female student entrepreneurship because they see a gap and they want to inspire others. For participant 2:

> *I saw that there are few people who are female entrepreneurs. I felt the need to go for it, make a difference, and try to inspire others so that they will see that it is not the industry for males. I also like to be independent build financial wealth.* (Participant 2, Aged 19, Tropical Paradise SmoothieBar)

According to Dowlath (2020), female student entrepreneurs have identified the gap in entrepreneurship by helping like-minded students find one another and collaborate on start-ups. For participant 2, finding a gap in entrepreneurship has been the driving force to enter the field of female student entrepreneurship, as well as to inspire others. This shows that this participant does not want to benefit alone, but also to assist others. According to Okafor and Amalu (2010: 70), "liberal feminism advocates that social and economic reform can only be

possible if women are given the opportunities and status as their men counterparts to participate in economic developmental issues". This theoretical framework of this study and support of participants is proof that that it provides female student entrepreneurs at UKZN (Howard College Campus) the opportunity to enter the entrepreneurship programmes, they are provided with the opportunity and power to participate and contribute to economic development. They are also given the opportunity to fulfil their potentials in terms of contributing towards their development, meeting their basic needs, and eliminating the social issues which keeps them as a marginalized group in society.

4.6.   Opportunities Available for Female Students through Entrepreneurship

One of the opportunities available through female student entrepreneurship is that these female student entrepreneurs get an opportunity to be independent, to take care of themselves, their families, as well as the community at large.

> *When I started with this business, I thought I am just starting it to take care of myself, to have money and take care of my family. When a woman enters this field of entrepreneurship, they can be independent. You get a chance not to be dependent on anyone financially.* (Participant 6, Aged 26, Fruits business)

Participant 3 was of the view that:

> *You become independent. Even when you leave the university, it is not guaranteed that you will find a job. In that way, you will become independent and create more opportunities with your businesses.* (Participant 3, Aged 27, Siyamthanda Green Groceries)

In support, participant 2 added the idea of confidence in oneself:

> *Entrepreneurship gives you independence and confidence, but most importantly, it is independence. You do not have to depend on anyone.* (Participant 2, Aged 19, Tropical Paradise SmoothieBar)

According to Mandipaka (2014), female student entrepreneurship plays a crucial role in people's efforts to meet basic needs and helping the disadvantaged groups, disabled people and families of students who come from rural areas. This shows that by placing student females in the field of entrepreneurship, various social issues such as poverty, unemployment, and inequality, could be solved. For Brush and Cooper (2012), female student entrepreneurship makes significant contributions to innovation, employment, and wealth creation in all economies. This not only shows the impact of female student entrepreneurs across the globe but highlights their contributions to the growth and well-being of their societies. Female student

entrepreneurs provide incomes for their families, employment for their communities, especially for other students, and products and services that bring new value to the world around them (Global Entrepreneurship Monitor, 2017).

For some participants, female student entrepreneurship does not only provide independence to these female student entrepreneurs, but also protects and rescues them from gender-based violence, where they do not tolerate being in abusive relations for the sake of being taken care of by their abusive partners.

> *I feel that most people will tend to go to abusive relationships because they are dependent on their partners. Female student entrepreneurship opens those opportunities of freedom of choice, knowing what you want and knowing when you can get it.* (Participant 2, Aged 19, Tropical Paradise Smoothie Bar)

Participant 6 was of the view that:

> *As we know that these days, women become abused, they are killed because they become dependent too much on men to provide for them. Women become abused because they do not have money. So, women also need to enter the field of entrepreneurship to show that we are also able to be independent. (Participant 6, Aged 26, Fruits business)*

Entrepreneurship has provided female students with the opportunity to create employment establish their autonomy as well as create wealth. It is believed that the promotion of student entrepreneurship and small business development will enable South Africa to meet its major developmental needs, such as providing additional employment opportunities, a reduction in poverty, increased labour participation rates and wealth creation, especially for the youth (Nieman and Nieuwenhuizen, 2014:17). Participant 10 said:

> *Female Student Entrepreneurship has provided us with opportunities of creating employments for ourselves, and for our community members who can benefit through our businesses. In this way, our businesses contribute to fighting against the issues of unemployment and poverty (Participant 10, Ages 28, Clothing business).*

For participant 10, female student entrepreneurs get the opportunity to assist the government in fighting against unemployment and poverty in our communities. This shows the importance of the existence of these student females owned businesses because it does not only benefit them and their families, but the community and the country at large. For these women, female student entrepreneurship also opens opportunities for them to improve their skills and open more businesses for themselves. This is confirmed by these participants:

> *My businesses gave me an opportunity to sharpen my skills as an entrepreneur because when you start a business, there are certain things you do not know. As you continue, you get more skills that how you*

calculate the amount of money you need for starting other businesses. (Participant 1, Aged 23, Tailor and Tuck-shop operation)

In confirmation, participant 5 remarked:

Since I started with the hair business, it opened the opportunity for me to open other businesses (the vegetables and the tuck shop. When I get profit this side, I add stock this side. (Participant 5, Aged 25, Black Soap, Ring Lights, and Catering business)

Based on need, the opportunities expanded, for instance, participant 8 said:

With the soap, I have managed to become the supplier for other ladies. (Participant 8, Aged 25, Black soap, Ring lights, and Catering business)

Diversification and expansion were also mentioned by the female entrepreneurs. Participant 7 said:

It helped me to grow. When I opened one business, I realized that I could start other businesses even outside. Opening this business opened my mind, to learn more about business, to have skills. When I go out to start a bigger business, I will have knowledge about business, that how it is run. (Participant 7, Aged 27, Masseuse)

Participant 1 also agreed by expanding to say:

The opportunities that are there through female student entrepreneurship is that you get more experience. It opens your skills, depending on which skills you have. It also helps you to see what other things you could do and do it good that you never thought you could do. The more you do that, the more you expose yourself to another world you did not know, outside the profession that you are studying. (Participant 1, Aged 23, Tailor and Tuck-shop operation)

For these participants, once you open one business as a female student entrepreneur, you get an opportunity to open other businesses as you become exposed to different ventures and different ways of doing. For them, entering the field of female student entrepreneurship is key for more opportunities. For others, female student entrepreneurship open opportunities for connections:

It opened the opportunities of connection. Getting to know people who could help me, not only in business, but in case I want to start something different. I also like investing in property. Now I know more people that could help me if I want to start something different in the future. (Participant 5, Aged 25, Black Soap, Ring Lights, and Catering business)

For participant 7, it is about socialising with people and building your personality:

It opened an opportunity to socialize with people in a better platform because I found people, I did not know calling me, who want to know more about my business. I found myself being introduced to people who are in high places and are willing to help me. It has also helped me to build my personality. (Participant 7, Aged 27, Masseuse)

It is about motivating others as participant 6 said:

Even at the community, as women who have businesses you can also be able to encourage other women of how to overcome challenges and to also start their own businesses. (Participant 6, Aged 26, Fruits business)

Networks and the creation of social capital was mentioned during the interviews:

With catering, there has been companies who want to work with me. With ring lights, I have worked with girls which I never thought I would work with. It also helped me to make networks with other people who have businesses. We end up encouraging one another. (Participant 5, Aged 25, Black Soap, Ring Lights, and Catering business)

The responses by these participants shows that female student entrepreneurship does not only enable you to grow your business, but it also allows you to grow personally. It enables you to meet and engage with respected and well-known people and companies/organizations who could assist you and the business to grow or step into a higher level. Participants of this study have indicated different challenges which they face in this field of female student entrepreneurship, which is the next sub-topic to be discussed.

4.7. Challenges Faced by Female Student Entrepreneurs

Financial difficulties have been the main challenge for female student entrepreneurs. These participants struggle to grow their businesses due to that they do not have funds to grow the business and the profit they make; they must take care of their basic needs and family responsibilities. This has led to the greatest challenge in the field of female student entrepreneurship leading to few female student owned businesses succeeding.

The biggest challenge is money to start and to continue because money drives your motivation. (Participant 4, Aged 28, Biscuits business)

Participants 1 confirms by stating that:

Female student entrepreneurs face financial problems. Even if you have that funding, you will need it to help at home and you also have a business to run. You do not have enough capital to keep the business running. (Participant 1, Aged 23, Tailor and Tuck-shop operation)

Abor and Quartey (2010: 224) agrees with this that the greatest challenge faced by female student entrepreneurs is lack of finance. They state that, although there are various advantages of female student entrepreneurship, they also note that female student's attempts to fully participate in entrepreneurial activities however are still hampered by many constraints that often tend to be gender specific. These challenges which female student entrepreneurs face include the lack of support to improve their managerial skills, finance, equipment, and technology, as well as access to the international markets.

For other female student entrepreneurs, it has been the lack of support and being undermined by people which has been a challenge which prevents them to grow their businesses.

> *The challenge we have as female student entrepreneurs is that women are not seen as people who can lead and who can grow in business. There is this ideology amongst men that women are less intelligent, not masculine, that woman is not as versatile as men, and that they are not mentally strong as men.* (Participant 7, Aged 27, Masseuse)

For participant 2, it is being looked down upon due to that you are female:

> *People will look down upon you just because you are a female. I feel that once people know that I am the owner of the business, there will be pressure. I am scared that once people know, they will not see the business as they see it now.* (Participant 2, Aged 19, Tropical Paradise Smoothie Bar)

Lack of support featured in the interviews. Participant 3 said:

> *It is the support that we do not fully receive from people we are close to. We do not get support from other women, our friends, and families.* (Participant 3, Aged 27, Siyamthanda Green Groceries)

Female student entrepreneurs have found themselves not having any support to help them succeed in this field. While they are trying to climb the ladder, they find themselves being discouraged and experience de-motivation which causes them to lag back in their businesses. "I think it is lack of self-confidence that brings intimidation" (Participant 4). Female student entrepreneurs till today are still suffering from the stigma of not being capable of owning businesses and leading. This has been the greatest challenge due to that people end up not supporting their businesses as customers do not trust their products or services. This reduces the self-esteem of these female student entrepreneurs, thus placing negative attitude on these female student entrepreneurs, resulting in the downfall of their businesses. For participant 7, the challenge of female student entrepreneurs is also gender specific. Female students are not seen as individuals who can run and manage businesses. This is also supported by Jones (2014) who argues that discourses of entrepreneurship and their development are located within a

masculinized discursive space. Such discourses position entrepreneurship as an activity linked to socially constructed masculinized norms. This reinforces socio-economic exclusion in general and female student entrepreneurs in particular (Ryan and Woods, 2017). Although the number of female students has increased globally, male students tend to pursue entrepreneurship more than their female counterparts (Jones, 2014). Female student entrepreneurial ventures lag behind those of male students, especially in numbers of female student business owners, the size of student female-owned businesses, and their access to economic resources (Meunier et al., 2016). This shows that there is still a great challenge in the field of female student entrepreneurship. Participant 5 furthers to say:

> *It is harder for a woman, compared to a man, to grow a business and to have people to assist and believe in your brand.* (Participant 5, Aged 25, Black Soap, Ring Lights, and Catering business)

The responses by the participants of this study shows that the concept of women participation is not fully practiced at the Howard College Campus. According to the National Democratic Institute for International Affairs (1998: 1), women participation requires that women be entitled to participate in the decisions that directly affect them, including in the design, implementation, and monitoring of interventions which seeks to develop their lives. At the Howard College Campus, there has been challenges for this concept to be fully practiced.

Another challenge which has also raised is that some female student entrepreneurs are not properly trained and informed on this field.

> *To be honest with you, the very first challenge is time management.* (Participant 9, 23, Baker)

For participant 1, it has been balancing school and business:

> *Balancing school and business can be hard because you need the money, and you have schoolwork to do. Sometimes for me, on Monday, four people could come for alterations, when they come, maybe Wednesday I have a test and they want their things on that very same Wednesday.* (Participant 1, Aged 23, Tailor and Tuck-shop operation)

According to Kholodnyi and Vasilenko (2017), young people simply do not understand how to organize and operate a small business or are afraid to make a wrong move that might lead their business to collapse. The initial stages are most important for most small businesses, and the ability to obtain information or comparable experience could help solve many of the problems that emerge (Kholodnyi and Vasilenko, 2017).

The statements of these participants are proof that other female student entrepreneurs enter this field without having full knowledge and being well trained in this field. This causes their

businesses to collapse as they are not knowledgeable on how to properly deal and overcome the challenges, they find in the field of female student entrepreneurship.

The sad challenge that female student entrepreneurs find themselves in is that some of their male counterparts who are at the forefront of the doors that female student entrepreneurs knock on for assistance take advantage of these female entrepreneurs for just being female. These males use their masculine authorities to make things difficult for these female student entrepreneurs.

> *What becomes hard for women when they start businesses is that they need to approach certain people and ask for permission. You fill find that the places you are approaching, there are men. That man does not take you seriously. Others will demand to sleep with you before they assist you. Others demand money before you get help. Females are not taken seriously because men know that they are powerless. There is nothing females could do to protect themselves from them. (Participant 6, Aged 26, Fruits business)*

Gender and power differentials also came into play

> *I have experienced three guys from here on campus who asked me to come massage them and I told them that I will come. They then had nasty comments, such as that, I must know that I will remove my clothes when I massage them. Another told me that I must be aware that I cannot just massage him, and we do not have sex. (Participant 8, Age not disclosed, Shoe and Handbag business)*

For these participants, some men do not respect women and their work. They see themselves as having power. The idea of males that a woman will always be submissive even though doing something professional such as business still exist, which becomes a great challenge for these female student entrepreneurs to strive and succeed in their different businesses. Some of these female student entrepreneurs have challenges of not finding spaces to work in at the Howard College campus. Most of these participants indicated that most of the spaces provided to students in this campus are given to males as participant 3 articulated:

> *You will find that on campus, all the spaces are used by men. It becomes a challenge for me to work since I do not have a space nor a permit to sell on campus. When I am selling on the campus premises, I have a challenge that there are monkeys. Sometimes, I become chased by them. (Participant 3, Aged 27, Siyamthanda Green Groceries)*

For participant 6, when a man has assisted you and sees you succeed, they become jealous:

> *Since I must find space on campus before operating, I asked for it, and they have told me that there is no space. I then started going Lan to Lan selling inside there. I also sold on the campus yard, near the student union building. As time went, there is a man who had a shop on campus which he was not using he then agreed to provide that space to operate my business. I used that place. As time went, he then*

wanted the shop back. I had to move out. He left the space vacant; no one used the shop. It is hard because I do not have a permanent space that I am operating in. (Participant 6, Aged 26, Fruits business)

The location for operating the business has also came up:

> *When I started operating my business, I did not know which location was good and not good to operate my business. The passion was just driving me. I did not know that at the student union where I kept my stock it was not safe. I kept my stock there for the first day, we were going to open the next day, fruits, blenders, and so on. When I came in the morning, they had stolen everything.* (Participant 2, Aged 19, Tropical Paradise Smoothie Bar)

For these participants, not having a space to operate in has been a great challenge for them. Their responses show that they are unable to function at the best of their abilities due to that they do not have a suitable space to operate their businesses to make sure that they make enough profit for the success of the business. Participants of this study have suggested different strategies on how the challenges they are faced with could be overcome, which is the following discussion.

4.8. Strategies for Improving Female Student Entrepreneurship

Based on the previous responses of participants, it shows that there is still a long way to go with female student entrepreneurship. There still needs to be improvements and there need to be strategies put in place to ensure that this field improves and is fully supported. For Jones (2014), policy designed to meet the unique needs of female entrepreneurs is essential to promoting both gender equity and economic development. For participant 3, the solution lies amongst these female student entrepreneurs themselves:

> *There should be women entrepreneur workshops where only female entrepreneurs meet to share their challenges and grow each other. Those who are still new to business, they could share their challenges so that they will be assisted. This is because women give up very easily. Even the ones who are grown up, who are not students, they give up. This is due to that, there is no one there to guide them and share their experience, even on how to handle money. You cannot just know those things. You must be taught.* (Participant 3, Aged 27, Siyamthanda Green Groceries)

The response of this participant shows that the solution for improvement does not only lies on external support, but also on the affected individuals themselves. For other participants, the

inequalities that are found amongst this field of student entrepreneurship could be solved in various ways as suggested by participant 6:

> *Those operating spaces provided to student entrepreneurs on campus should be divided. Fifty percent of the space should be for women and the other 50% should be for men. That will help women to also have an opportunity to enter and push with their businesses. Currently, female students are not given opportunities. They are not taken as students who could also own businesses.* (Participant 6, Aged 26, Fruits business)

This indication by this participant shows that there are still inequalities in the distribution of operating spaces in the Howard College Campus, where the majority benefiting are male student entrepreneurs. The solution for this participant is to improve the field of female student entrepreneurship by providing equal opportunities and access amongst male and female student entrepreneurs. Transparency and openness were also mentioned. Participant 4 said:

> *Maybe as a thing for our campus, student entrepreneurship opportunities should be made available to everyone. It should not reach the ears of the few. Things should be open and put out there even at residences for people to utilize.* (Participant 4, Aged 28, Biscuits business)

For this participant, the opportunities pertaining female student entrepreneurship should not only reach the minority. The way the information is distributed need to be made sure that it reaches the majority, and more people benefit. In this way, more female student entrepreneurs will break away from the triple burden of poverty, unemployment, and inequality. For other participants, female student entrepreneurship could be improved when women do not experience societal pressures which prevents them from entering this field of female student entrepreneurship. Participant 2 also added to say:

> *Women should not be pressured by society on how you should look or wear. Instead of taking the money that you have been saving to invest it in your business, society pressure us to invest in our looks and we end up buying unnecessary things such as weaves because society requires us to look in that way.* (Participant 2, Aged 19, Tropical Paradise Smoothie Bar)

The statement of this participant shows that some women are slowed down by societal pressures to ether the field of female student entrepreneurship. This shows that these individuals only become exposed to entrepreneurship at a late stage in life where there are various kinds of pressures which they must deal with while striving for survival and recognition.

> *When it comes to female student entrepreneurship, it should start at an early stage when there are no problems and responsibilities to take care of home. Parents should also expose their children to*

entrepreneurship at an early stage. It should not start when I can see that at school is not working for me. (Participant 7, Aged 27, Masseuse)

This participant also confirms that when female student entrepreneurs are delayed and do not start at an early stage, at a later stage, social pressures and responsibilities become a huge challenge for them to succeed in this field of female student entrepreneurs. Therefore, a call is needed for such individuals to be supported by their surroundings to start at an early stage for the improvement and enhancement of female student entrepreneurship.

This is proof that where there is no women empowerment, female student entrepreneurs suffer. According to Esplen et al. (2006: 3), women empowerment is the process in which women elaborate and recreate what it is that they can be, do, and accomplish in a circumstance that they previously were denied. Alternatively, it is the process for women to redefine gender roles that allow them to acquire the ability to choose between known alternatives who have otherwise been restricted from such an ability. It is also about gaining control over their lives and participating in making the decisions that affect them in the home and community, in government and international development policies (Rahman, 2013: 8). Through female student entrepreneurs at UKZN (Howard College Campus) engaging in female entrepreneurship to achieve economic stability, they can be empowered with the skills, knowledge, as well as tools to fight the challenges which they face. Females in this institution could also be empowered to break away from the constraint of poverty, unemployment, and inequality.

4.9. Conclusion

This chapter has provided the thematic analysis of the findings from the research project conducted to explore the opportunities and challenges of female student entrepreneurs at University of KwaZulu Natal using Howard College Campus as a case study. The chapter was organized into four major themes emerging from the responses of the participants, namely, the different perceptions of female student entrepreneurship at UKZN, opportunities available for female students through entrepreneurship, challenges faced by female student entrepreneurs, and strategies for improving female student entrepreneurship. The chapter began by providing the profile of participants of the study, followed by themes and subtopics as a method of data analysis and discussion of findings. The analysis in this section presented the findings, followed

by their analysis guided by the study objectives and critical research questions. The chapter concluded with an overall summary of the finding's analysis.

CHAPTER FIVE

CONCLUSIONS AND SIGNIFICANCE OF THE STUDY

5.1. INTRODUCTION

This chapter presents the conclusions for the research study based on the aims, research questions, and findings for the study. It first outlines the summary of this dissertation, followed by the findings from the study, discussing the University of KwaZulu Natal Student Entrepreneurship Policy Framework, as well as female student entrepreneurs at UKZN (Howard College Campus). Recommendations will also be made for further research in the topic of Opportunities and Challenges for female student entrepreneurship at University of KwaZulu Natal.

5.2. SUMMARRY OF DISSERTATION

This dissertation was divided into five chapters. The first chapter provided the introduction of the study, presenting the background of the study, the problem statement, the motivation/rationale of the study, the aim, objectives, as well as research questions which were drawn from the research objectives to the research topic of the Opportunities and Challenges for Female Student Entrepreneurship at University of KwaZulu Natal, Durban. This study has used the Howard College Campus as a case study. The aim of this dissertation was to explore the opportunity and challenges faced by female student entrepreneurs at University of KwaZulu Natal (Howard College Campus). The objectives that guided the study interview schedule were to explore the opportunities available to female students through entrepreneurship; to explore the challenges faced by female entrepreneurs; and to make recommendations on how female students can be empowered.

In chapter 2, the literature review and theoretical/conceptual frameworks were discussed. The literature review for this study was based on student entrepreneurship as a whole and female student entrepreneurship. The theoretical frameworks used to guide/frame the thinking of this study were, liberal feminism, women empowerment, as well as women participation. The

chapter has also presented the socio-economic opportunities through student entrepreneurship, as well as the challenges faced by female student entrepreneurs. It was concluded that female student entrepreneurship remains one of the least-studied significant economic phenomena. This lack of diversity in research topics often resulted from the assumption that entrepreneurship was the same all over the world. As a result, there is less focus placed on female student entrepreneurship, especially in higher institutions of learning, thus placing constraints on female student entrepreneurs to be provided with relevant support or assistance. There is a need for improving or increasing literature on the area of female student entrepreneurship to voice out the opportunities and challenges of female student entrepreneurs.

The research design and methodology were discussed in chapter 3. In this chapter, a clear picture was presented on the entire process of field work. This chapter has covered the research design, paradigm, sampling techniques, research instruments, data analysis, methods for addressing trustworthiness, as well as ethical considerations. This study is a qualitative study, which is rooted in the interpretive/social constructivist paradigm. A total number of ten female student entrepreneur participants from UKZN, Howard College Campus were involved in the study, who were interviewed using the semi-structured interviews as a tool to collect data for the study. Data was analysed using the thematic data analysis. Furthermore, secondary data was collected through UKZN Inqubate. In chapter 4, the primary data was qualitatively analysed using thematic data analysis. Lastly, the concluding chapter (chapter 5) provides a discussion on the findings of the study, the recommendations, as well as and limitations of the study.

5.3. FINDINGS FROM THE STUDY

5.3.1. University of KwaZulu Natal Student Entrepreneurship Policy Framework

The findings revealed that there has been challenges with the implementation of the student entrepreneurship policy framework at UKZN (Howard College Campus). The objective of this Student Entrepreneurship Policy was to boost job creation and economic prosperity in South Africa through the development of entrepreneurial skills and the promotion of commercially viable start-ups and social enterprises at the University of KwaZulu-Natal (UKZN) (UKZN, 2017). The findings of this study show that, there has not been proper measures put in place to

ensure that this student entrepreneurship policy framework is properly implemented to benefit student entrepreneurs at UKZN. Through the finding of this study, no students at UKZN have been assisted by this policy to improve their entrepreneurial skills. Although this framework has been put in place for the benefit of student entrepreneurs, its implementation has been poor.

Within this framework, UKZN also aimed to embrace an entrepreneurial spirit in advancing its Mission and was to instill a culture and mind-set of entrepreneurship in its graduates and staff. This entails embracing innovation, entrepreneurship, and calculated risk-taking which is an essential part of UKZN's strategy to succeed in an ever-changing and increasingly competitive Higher Education environment. Through the findings of the study, it shows that, after this framework has been put in place, there has not been student entrepreneurs coming forward to say that they were influenced or assisted by this framework to start entrepreneurship. Once again, the implementation of this framework instilling a culture and mind-set of entrepreneurship to UKZN students has not been visible since it was put in place.

Should this framework be implemented well, it can bring about socio-economic change and empower the student entrepreneurs at UKZN to be financially independent. It can fight against the triple burden of poverty, unemployment, and inequality. It could also boost job creation and economic prosperity at UKZN and in South Africa and bring about sustainability in the lives of these young entrepreneurs.

5.3.2. Female Student entrepreneurs at Howard College Campus (UKZN)

The finding shows that female student entrepreneurs venture into entrepreneurship due to the financial difficulties. Furthermore, the findings show that female student entrepreneurs at UKZN, Howard College Campus have less support in this institution to improve and grow their businesses. This shows that female student entrepreneurs remain to be on the marginalised line, where support and assistance is difficult to find. These challenges of female student entrepreneurs at the Howard College Campus results to them giving up in their journey of entrepreneurship, and results to failures of their businesses. However, the findings have shown that regardless of the challenges that female student entrepreneurs at the Howard College Campus face, there are still female student entrepreneurs in this institution who are still highly

driven and are motivated to make a success of their entrepreneurship journey. The findings also shown that female student entrepreneurship at Howard College Campus has played a huge role in fighting against the triple burden (poverty, unemployment, and inequality) of women which keeps them at the marginalised line.

The review of literature revealed that female student entrepreneurship remains one of the least-studied significant economic phenomena (Lingelbach et al. 2005: 3). This lack of diversity in research topics often resulted from the assumption that entrepreneurship was the same all over the world. As a result, there is less focus placed on female student entrepreneurship, especially in higher institutions of learning, thus placing constraints on female student entrepreneurs to be provided with relevant support or assistance. Findings, show that, female student entrepreneurs at UKZN have seen this study as a tool to fill this gap by improving or increasing literature on the area of female student entrepreneurship, as well as a tool to be the voice of these female student entrepreneurs, to raise their challenges, for the hope of measures to be taken to ensure that they are supported and assisted.

5.4. REALISATION OF OBJECTIVES

Objectives 1: To explore the opportunities available to female students through entrepreneurship

This objective was realised because throughout the study, it has made visible various opportunities which are available in the field of female student entrepreneurship. Regardless of all the challenges found in the field of female student entrepreneurship, the benefits of female student entrepreneurship were made visible, not only to the individual, but also for the enhancement of the economy. Therefore, this objective has been realized in the study.

Objective 2: To explore the challenges faced by female entrepreneurs.

The objective was realized in the study though that, various challenges faced by female entrepreneurs throughout the whorl, as well at Howard College Campus were present. Solutions to these challenges were also recommended by the participants and the researcher of this study.

Objective 3: To make recommendations on how female students can be empowered.

This objective was realized in this study though that recommendations were made by the participants and the researcher on how female students can be empowered. Recommendations were also made on how female student entrepreneurship could be improved at Howard College Campus and globally.

5.5. RECOMMENDATIONS

As highlighted in the study, there is a need of studies that are focused on the area of female student entrepreneurship. The researcher recommends that, there needs to be studies that seek to be the voice of female student entrepreneurs, to raise their challenges, for the hope of measures to be taken to ensure that they are supported and assisted. Participants had their own recommendations on how female student entrepreneurship at UKZN (Howard College Campus) could be improved. Others has suggested that female student entrepreneurship could be improved at this institution by providing equal support and opportunities for both female and male student entrepreneurship in order for female student entrepreneurs to be equal to their male counterparts for the equal success of their businesses.

Other participants recommended that female student entrepreneurship could be improved when women are protected from experiencing the societal pressures which prevents them from entering this field of female student entrepreneurship. Social pressures and responsibilities become a huge challenge for female student entrepreneurs to succeed in this field of female student entrepreneurs.

Participants further recommended that youngsters should be exposed to entrepreneurship at an early age. Most of the female student entrepreneurs who were part of the study were only become exposed to entrepreneurship at a late stage in life where there are various kinds of pressures which they must deal with while striving for survival and recognition. Therefore, a call is needed for such individuals to be supported by their surroundings to start at an early stage for the improvement and enhancement of female student entrepreneurship.

Other participants also recommended that programmes should be put in place to which aims to guide, build, and provide support to female student entrepreneurs. Through female student entrepreneurs at UKZN (Howard College Campus) engaging in female entrepreneurship to achieve economic stability, they can be empowered with the skills, knowledge, as well as tools to fight the challenges which they face. Females in this institution could also be empowered to break away from the constraint of poverty, unemployment, and inequality.

The researcher also recommends that a programme be put in place to ensure that the student entrepreneurship policy framework which was introduced at the Howard College Campus is properly implemented for the benefit of female student entrepreneurs in this institution.

5.6. CONCLUSIONS

This chapter has presented the conclusions for the research study based on the aims, research questions, and findings for the study. It first outlined the summary of this dissertation, followed by the findings from the study, discussing the University of KwaZulu Natal Student Entrepreneurship Policy Framework, as well as female student entrepreneurs at UKZN (Howard College Campus). Recommendations were also made for further research in the topic of Opportunities and Challenges for female student entrepreneurship at University of KwaZulu Natal.

Findings from the study shown that regardless of all the challenges, female student entrepreneurship at Howard College Campus has played a huge role in fighting against the triple burden (poverty, unemployment, and inequality) of women which keeps them at the marginalised line. There is indeed a call and need for the improvement support of female student entrepreneurship at Howard College Campus, not only for the benefit of the individual entrepreneurs, but also for the enhancement of the economy.

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APPENDIX 1

UKZN HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE (HSSREC)

APPLICATION FOR ETHICS APPROVAL

For research with human participants

INFORMED CONSENT

Information Sheet and Consent to Participate in Research

Date: 08 May 2019

Dear Participant

My name is Noxolo Nonjabulo Ndaba from University of Kwa-Zulu Natal (Howard College) under the school of Built and environmental studies. My contact details are as follows: Cell- 079 426 9986, email- ndabann1@gmail.com.

You are being invited to consider participating in a study that involves research on Opportunities and Challenges for Female Student Entrepreneurship at University of KwaZulu Natal, Durban, where the researcher seeks to explore the opportunities and challenges faced by student entrepreneurs at UKZN (Howard College Campus). The aim and purpose of this research is to explore the opportunities and challenges that student entrepreneurs are faced with at UKZN (Howard College Campus). The study is expected to enroll ten (10) participants in total. It will involve the following procedures, firstly, ten (10) participants who are female student entrepreneurs UKZN (Howard College Campus) will be interviewed (who are between the ages of 18-35 by the researcher for about one and half hour per interview or session. All interviews will be recorded using a tape recorder throughout the interview. Since the dominant language in higher education institutions is English, the language that will be used during the interview is English since it is a dominant language in this community. The duration of your participation if you choose to enroll and remain in the study is expected to be one to one and half hours.

We hope that the study will create the following benefits: for you to get to raise your voice and opinions about female student entrepreneurship and to gain knowledge and empowerment through focus sharing your story. This study will not provide any tangible benefits to participants such as money.

Participation in this study will be voluntary. It is up to the participant to decide to take part in this study. If the participant decide to take part in this study, he/she will be asked to sign a consent form, they will also be free to withdraw at any time and without giving a reason. Withdrawing from this study will not affect the relationship participants have, if any, with the researcher. If participants withdraw from the study before data collection is completed, their data will be returned to them or destroyed.

For the purpose of this study, participants' comments will not be anonymous. Every effort will be made by the researcher to preserve participant's confidentiality through, assigning code names for participants that will be used on all research notes and documents, as well as keeping notes, interview transcriptions, and any other identifying participant information in a locked file cabinet in the supervisors office, and will be destroyed after five years.

In the event of any problems or concerns/questions you may contact the researcher at Cell: 079 426 9986 or email: ndabann1@gmail.com or the supervisor of the researcher at Tel: 031 260 1031 or email: mtapurio@ukzn.ac.za

This study has been ethically reviewed and approved by the UKZN Humanities and Social Sciences Research Ethics Committee (approval number_____).

In the event of any problems or concerns/questions you may contact the researcher at (0791605116 or by email at 214515461@stu.ukzn.ac.za) or the UKZN Humanities & Social Sciences Research Ethics Committee, contact details as follows:

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

Research Office, Westville Campus
Govan Mbeki Building
Private Bag X 54001
Durban
4000

KwaZulu-Natal, SOUTH AFRICA

Tel: 27 31 2604557- Fax: 27 31 2604609

Email: HSSREC@ukzn.ac.za

Participation in this research is voluntary and you may withdraw at any time, and in the event of refusal/withdrawal of your participation, you will not incur a penalty.

The information that you provide will be used for scholarly research only.

Your views in this interview will be presented anonymously. Neither your name nor identity will be disclosed in any form in the study. The interview will take about (1530 minutes). The record as well as other items associated with the interview will be held in a password-protected file accessible only to myself and my supervisors. After 5 years, in line with the rules of the university, it will be disposed of by shredding and burning. If you agree to participate please sign the declaration attached to this statement (a separate sheet will be provided for signatures)

CONSENT FORM

I_____ (Full Name(s) and Surname) have been informed about the study entitled (provide details) by (provide the name of researcher/fieldworker).

I understand the purpose and procedures of the study (add these again if appropriate).

I have been allowed to answer questions about the study and have had answers to my satisfaction.

I declare that my participation in this study is entirely voluntary and that I may withdraw at any time without affecting any of the benefits that I usually am entitled to.

If I have any further questions/concerns or queries related to the study I understand that I may contact the researcher at (provide details).

If I have any questions or concerns about my rights as a study participant, or if I am concerned about an aspect of the study or the researchers then I may contact:

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

Research Office, Westville Campus
Govan Mbeki Building
Private Bag X 54001
Durban
4000

KwaZulu-Natal, SOUTH AFRICA

Tel: 27 31 2604557 - Fax: 27 31 2604609

Email: HSSREC@ukzn.ac.za

_____   _____

Signature of Participant   **Date**

_____   _____

Signature of Witness   **Date**

(Where applicable)

_____   _____

Signature of Translator   **Date**

(Where applicable)

APPENDIX 2

UNIVERSITY OF
KWAZULU-NATAL

INYUVESI
YAKWAZULU-NATALI

04 September 2019

Miss Noxolo Nonjabulo Ndaba (215016345)
School of Built Env & Dev Stud
Howard College

Dear Miss Ndaba,

Protocol reference number: HSSREC/00000144/2019
Project title: Female Student Entrepreneurs at Selected Higher Education Institutions in Durban, KwaZulu Natal: Opportunities and Challenges

Full Approval – Expedited Application

This letter serves to notify you that your application received on 08 July 2019 in connection with the above, was reviewed by the Humanities and Social Sciences Research Ethics Committee (HSSREC) 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.

This approval is valid for one year from 04 September 2019.
To ensure uninterrupted approval of this study beyond the approval expiry date, a progress report must be submitted to the Research Office on the appropriate form 2 - 3 months before the expiry date. A close-out report to be submitted when study is finished.

Yours sin

Dr Rosem_____Chair)

/spm

Founding Campuses: ■ Edgewood ■ Howard College ■ Medical School ■ Pietermaritzburg ■ Westville

INSPIRING GREATNESS

APPENDIX 3

Interview Guide.

The semi-structured interview for this study will make use of the following interview guide:

1. What do you understand about the term female student entrepreneurship?

2. What does your business specialize in?

3. How did you get to acquire the space which you are currently occupying for your business?

4. Have you ever uncounted any difficulties in securing the working place for your business?

5. What has motivated you or has been the main drive for you to become a female entrepreneur?

6. How does your work as a women entrepreneur assist you individually, your family, and the community at large?

7. What opportunities are available through women entrepreneurship which could improve the lives of women in our society?

8. What challenges do you as a women entrepreneur face in this field?

9. Are there any inequalities which you have noticed in this institution toward women entrepreneurs? If yes, could you tell me about those inequalities?

10. Who is/are the main person/people/organizations/parties which has been the most helpful to you? How have they been helpful to you?

11. Would you advice women out there to be part of women entrepreneurship and why?

12. What else would you like to add regarding women entrepreneurship which you feel we did not cover in our interview?