

UNIVERSITY OF KWAZULU-NATAL

**INVESTIGATING THE CHALLENGES FACED BY WOMEN
ENTREPRENEURS**

**By
Senamile Zuma
208507207**

**A dissertation submitted in partial fulfillment of the requirements for the degree of
Master of Business Administration**

**Graduate School of Business
Faculty of Management Studies**

Supervisor: Gill Manion

December 2010

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DECLARATION

I, Senamile Zibuyile Zuma, Student number **208507207** declare that

- (i) The research reported in this dissertation/thesis, except where otherwise indicated, is my original research.
- (ii) This dissertation/thesis has not been submitted for any degree or examination at any other university.
- (iii) This dissertation/thesis does not contain other persons' data, pictures, graphs or other information, unless specifically acknowledged as being sourced from other persons.
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Signature: SZ Zuma

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ABSTRACT

Women as the previously disadvantaged species have been encouraged to open businesses all over the world. Some businesses that are owned by woman succeed some fail. It is evident that the rate at which the women respond to this call is positive judging by the number of businesses that are owned by women in the country. The ventures that are owned by woman some are new some are old but all of these woman entrepreneurs do encounter challenges, it is a fact. The fact that there is a success or failure means that these women encounter a number of challenges within and outside their business. The aim of this study was to investigate the challenges faced by women in entrepreneurship.

A sample of 10 women entrepreneurs participated in the study. These women were chosen systematically using probability approach whereby a list of women entrepreneurs was obtained from the Durban Chamber of Commerce. Interviews were conducted as the instrument for collecting data. Data was analysed using tables and graphs.

The results yielded by this study showed that indeed women do encounter some challenges in their entrepreneurial activities. Furthermore, it was discovered from the study that the majority of challenges emanate from a lack of education and a lack of skills and development. It is important for our government to intervene by formulating programmes that will address the exact needs of women entrepreneurs and it is essential that there be follow up on the service providers so as to track the satisfaction of women in entrepreneurship and whether the programmes are achieving what they set out to achieve.

Finally this study provides the recommendations based on this study which are meant to address the challenges facing women in entrepreneurship.

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LIST OF ACRONYMS

BBSDP -Black Business Supplier Development Programme

BWA- Business Woman's Association

DTI - Department of Trade and Industry

GEM – Gender Entrepreneurship Monitor

IWF- Isivande Women's Fund

IWFSA- International Women's Forum of South Africa.

KZN-KwaZulu-Natal

NCA-National Credit Act

SACBW -SA Council for Business Women

SAPBW -The South African Professional and Business Women

SA-South Africa

SAWEN - South African Women Entrepreneurs' Network

SEDA -Small Enterprise Development Agency.

THRIP -Technology and Human Resources for industry Programme

TWIB -Technology for Women in Business

UYF-Umsobomvu Youth Fund

W@W- Women at Work

WBD -Women's Development bank

WEP- Women Entrepreneurial Programme

CHAPTER ONE

Introduction

1.1 Introduction

Over the past few years women have been encouraged to open their own businesses to create job opportunities and to accelerate economic recovery. The rates of Woman in Business have grown significantly in South Africa. Female entrepreneurs have attracted increasing attention in recent years in light of concrete evidence of the importance of new business creation for economic growth and development (Acs, Arenius, Hay and Minniti, 2005). The callout for women to start their businesses was to address the current unemployment situation in the country and the economic down flow and equity.

According to the study done by (Jamali, 2009) the focus in research has been solely on micro level which includes an exploration of the distinctive characteristics of a female and male entrepreneur for example motivation, personality traits, or experience or their company features like size, goals, access to finance, management etc. However, there is a belief that both factors are crucial to provide a comprehensive understanding of female entrepreneur in a particular context, consistent with the integrative multilevel research design advocated by Bruin et.al. (2007).

It is apparent that the callout for women to start their businesses was embraced by women as a number of them are now engaged in entrepreneurial activities. The mere fact that they responded made them predetermined to encounter challenges. There are quite a number of challenges faced by women in entrepreneurship, some of which may be financial related or lack of managerial capacity.

This study looked at the challenges facing women in entrepreneurship in the Durban Municipality however the results of the study are probably applicable across South Africa.

This introductory chapter consists of the background of the study, the problem statement then follows which explains the nature of the study, followed by the research questions. These questions served as a guideline to the researcher when conducting an interpretation of the results. The objectives of the study as well as the contribution to business are also spelt out. Lastly this chapter outlines the structure of the study as well as the outline for each chapter is provided.

1.2 Background of the Study

Women as the previously disadvantaged species have been encouraged to open businesses all over the world. Some businesses that are owned by woman succeed some fail. Through literature there is evidence that the rate at which the women respond to this call is positive and judging by the number of entrepreneurial enterprizes that are owned by women in the country. The ventures that are owned by woman whether new or do encounter challenges, it is a fact (GEM, 2004). Conclusively, the fact that there is a success or failure means that these women encounter a number of challenges within and outside their business.

The research of this nature is needed to provide women in entrepreneurship and those who intend to start businesses with the necessary knowledge of what to expect and what challenges are out there to face. This research will assist women to learn about other women's perceptions of challenges and solutions perhaps learn some solutions towards attending to those challenges.

1.3 Problem Statement

Over the past few years women have been encouraged to open their own businesses to create job opportunities and to accelerate economic recovery. The rates of Woman in Business have grown significantly in Durban KZN. Female entrepreneurs have attracted increasing attention in recent years in light of concrete evidence of the importance of new business creation for economic growth and development (Acs et. al. 2005). The Global Entrepreneurship Monitor (GEM), stipulates that women are doing better on average than male entrepreneurs in the country thus the latest rankings which show that SA's female entrepreneurs rank 23rd some of which are from KZN, Durban. The GEM further indicates that woman in SA are outperforming SA's overall (male and female) entrepreneurial population which is only ranked 30.th

There are number of structures and networks that are available to assist woman entrepreneurs in Durban, SA, some of which are affiliated to government. According to the research although these structures exist, women still do not make in business. Industries can be gendered in terms of image (Barrett, 1998) and in terms of occupational segregation which may make it more or less difficult for women to enter certain areas of business (Blau, Ferber and Winkler, 2002).

According to the study done by (Jamali, 2009) the focus in research has been solely on micro level which includes an exploration of the distinctive characteristics of a female and male entrepreneur for example motivation, personality traits, or experience or their company features like size, goals, access to finance, management etc. However, it is believed that both factors are crucial to provide a comprehensive understanding of female entrepreneur in a particular context, consistent with the integrative multilevel research design advocated by Bruin et.al. (2007). This research will explore the challenges that the women in entrepreneurship face using the relational multi-level framework design mentioned above.

1.4 Research Questions

This research intended to answer the following questions:

- What are the major challenges that the women in entrepreneurship encounter in their businesses and in the outside world?
- Is the government doing enough in terms putting developmental programmes in place in support of the women in entrepreneurship?
- To what extent does education assist these women in overcoming the challenges they encounter?

1.5 Objectives

The research aims to investigate the challenges faced by women in entrepreneurship, and the objectives of the study are to:

- To explore the problems that women in entrepreneurship face in their day to day activities.
- To understand the problems woman entrepreneurs encounter from the time they start the business to when it reaches the growth stage.
- To explore the areas in which government and the Private sector can intervene to assist woman entrepreneurs with regards to the available problems.

1.6 Limitations of the Study

This research was undertaken to discover the challenges faced by woman in entrepreneurship. Like every research, this research was challenged by some limitations. Following are the limitations of this study:

- Due to time and funding constraints, the data was collected from a sample from KwaZulu-Natal (KZN) only, with the prospects to generalise the result across South Africa as a whole limited.
- The sample was not set out to be representative of different races; it would be good to get the perceptions of women from different races, however, a lack of resources made it impossible to conduct a wider study.
- While conducting this study it was always a challenge to secure appointments with the respondents.

1.7 The structure of the Study

Chapter one outlines the introduction to the study. Chapter two discusses the literature review. The research methodology followed in the study is outlined in Chapter three. The results of the study are presented in Chapter four followed by Chapter five where the discussion of the research study is outlined based on the findings of the study. Finally, Chapter six gives the conclusion of the study and gives recommendations as well as suggestions for new research areas.

1.8 Summary

This chapter introduces the research on challenges facing women in entrepreneurship. It outlines the nature of the research together with the direction that was followed in this research. The problem statement was formulated together with the objectives of the study. The background to the study is also highlighted as well as the research questions and limitations of this study.

CHAPTER TWO

Literature Review

2.1. Introduction.

Women are highly entrepreneurial and are making headway as entrepreneurs suggest Beeton (2010). The role of women in societies has altered from being household head masters to business executives or simply entrepreneurs. “The number of women in business in South Africa has been rapidly growing over the years and it is still increasing significantly” (Zuma, 2010). Such growth is important for economic growth and job creation; hence the government’s gesture of encouraging women to engage in entrepreneurial activities as it contributes significantly to the economy of the country and as a sign of innovation and wealth creation in all economies (Brush, Carter, Gatewood, Greene, & Hart, 2006)

It is evident however to note that although women respond positively to the call to start businesses or to engage in entrepreneurial activities, they are still exposed to discrimination and other forms of hindrance that can inhibit them from moving forward. Some women owned businesses fail some succeed, those that succeed, often do so through hardship (Elmore, 2010).

The latest Gender Entrepreneurial Monitor (GEM, 2009:68) points out that men in South Africa are 1.5 times more likely to be involved in early entrepreneurial activity than women are. Further to that it states that women are doing better on average than men in entrepreneurship in the country as a whole (Beeton, 2010) also supports that by saying ‘This has led to a renewed focus on gender entrepreneurship and the development of appropriate interventions for gender specific groups across the racial spectrum’.

Although the rate at which women enter the business world is rapidly increasing, it is apparent that it is still lower than that of men who are doing well in business in South Africa. The success of women entrepreneurs' witnesses that challenges do exist in business as there is no road travelled smoothly (Richardson, Howarth and Finnegan. 2004).

This research seeks to examine the challenges that women in entrepreneurship face in their day to day activities. There is relatively less coverage in research where challenges faced by women in entrepreneurship are captured.

This chapter reviews the studies done by other authors on women and entrepreneurship and it also captures the challenges faced by women in entrepreneurship in different age groups and in different countries. Further to that it looks at the definition of a woman in entrepreneurship, and the research covers in detail the characteristics of women in entrepreneurship and all the factors affecting their progress. The research also covers the gender differences in entrepreneurship.

Lastly, the research encapsulates what other researchers suggest as solutions in terms of attending to the existing challenges faced by women in entrepreneurship. This chapter concludes by outlining several programmes that exist to provide support to women in entrepreneurship in South Africa.

2.2 What is an Entrepreneur and what is entrepreneurship?

An entrepreneur is “an individual with a skill, mindset and the vision to start up a high potential venture and the typically more seasoned, risk averse professional with the ability to scale the enterprise” (Timmons, 2009: 4)

Timmons (2009) suggests that effective entrepreneurs are internally motivated and they are high-energy leaders with a high tolerance for ambiguity, a keen goal orientated. Entrepreneurship can be defined in many different ways according to one’s understanding of the term and it may certainly mean different things to different people. However, most emphasize that it involves risk taking, creativity and innovation, independence and rewards.

Groenewald, Mitchel, Nayager, van Zyl, Visser, Train and Emmanuel (2006: 2) define an entrepreneur as “someone who identifies a need in a market and develops products and services by making decisions about bringing resources together (raw materials, financial and human resources) to satisfy that need”.

A good number of authors emphasize that entrepreneurs are those who act to satisfy needs for example (Longenecker, Moore and Peety, 2003:8) define entrepreneurs as “individuals who discover market needs and launch new firms to meet those needs”.

Wickham (2001) perceives an entrepreneur as a person who undertakes certain projects. He argues that to offer an entrepreneur an unambiguous and specific definition is quite a challenge, because there are so many definitions that can be given in a way that the important aspects of the entrepreneur can be omitted and the definitions that are normally offered rarely agree with each other on the essential characteristics of an entrepreneur.

The older definition of entrepreneur offered in literature is that by Gartner (1985:698) where he views an entrepreneur as a person that creates an organization. Gartner (1985) suggests that an entrepreneur is a person who has the ability to drive the business to success; such person must have certain traits and behavior patterns. An entrepreneur's personality must be unique and hungry for taking risks and succeeding. The literature identifies the following entrepreneurial traits which are explained further by these authors where they point out that entrepreneurs must:

- reveal some commitment and passion for the business (Groenewald et al, 2006: 47);
- have a positive attitude towards the growth of the business (Groenewald et al, 2006: 47);
- be very creative and innovative (Groenewald et al, 2006: 47);
- have adaptability and flexibility (Balram, 2009);
- not be immune to risks (Groenewald et al, 2006: 47);
- reveal some sense of leadership (Balram, 2009);
- be willing to accept uncertainty (Groenewald et al, 2006: 47);
- and lastly must have some financial expertise (Balram, 2009).

2.3. Woman in entrepreneurship.

According to Singh and Belwal (2007) the participation of women in entrepreneurial activities is increasingly being viewed globally as one of the prime contributors to economic growth. Irrespective of their involvement in small-medium-scale enterprises or in the informal or formal sectors, their contribution to output and value addition is substantial. He further argues that women in entrepreneurship are not only necessary for their economic survival but also for strengthening the social system. Singh and Belwal (2007).

In South Africa the Gross Domestic Product (GDP) rose by 3.7% in 2002, 3.1% in 2003, 4.9% in 2004, 5% in 2005, 5.4% in 2006 and 5.1% in 2007 (South Africa: economy overview-South Africa. 2008) as cited in Balram (2009:20)

Balram (2009: 20) further quote (Hamadzip & Sishi, 2008) in their research where they highlight that South Africa's GDP grew by an average of 4.3% from 2002-2007, in that growth reported KwaZulu-Natal as the major economic contributor with an average of 16%. The South African Woman Entrepreneur's Network (SAWEN, 2005) depicts that in the period between 2001 and 2002, the total entrepreneurial activity rate for men was 8.1% compared to that of 4.9% for women.

This researcher argues that indeed women are still struggling in entrepreneurship because as far as the 2009 population data, men in South Africa are 1.5 times more likely to go into business earlier than women which is better than the GEM average. However, the Labor Force Survey by Stats SA (STATS, 2007) argues that in the total labor force of 16 984 000, the unemployment rate is still very high amongst women with 30.8 % when compared to their male counterparts of 21.1 %. This leaves women with no choice but to seek opportunities for entrepreneurial activities in their areas.

Literature on women in entrepreneurship emphasizes the importance of women to start their own businesses so as:

- to be able to balance family responsibilities (Lundstrom, 1999)
- to create economic growth (Forson, 2006)
- to create employment and thus alleviate poverty (Jamali, 2009).

Verheul, Van Stel and Thurik (2006) claim that the involvement of women in business does not only contribute to the economy of the country and job creation but it is increasingly recognised for enhancing the diversity of entrepreneurship in any economic system. Eddleston and Powell (2008) highlight that the involvement of women in business provides avenues for female expression and potential fulfillment.

According to Groenewald et al (2006:57) “entrepreneurship is increasingly receiving attention, especially as women and people who were previously excluded make up the fastest growing group of entrepreneurs”.

The risk for women of not succeeding in business is perhaps bigger than amongst males. This is suggested by Groenewald et al (2006) who assert that in addition to the problems that a woman entrepreneur might face in making her business a success, is that they frequently lack confidence in their business skills and business is traditionally a male dominated area.

Zimmerer and Scarborough (2001) point out that over the years there has been a growing interest and research that solely focus on women’s entrepreneurship all over the world. (Basargekar (2007); Drew, Humbert and Kelan, (2009); Phillips (2004); Pines and Schwartz (2008) show that research into women in entrepreneurship traces back to the 1970s.)

According to the study done by Jamali (2009), the focus of research in South Africa has been solely on the micro level, which includes an exploration of the distinctive characteristics of female and male entrepreneur. These characteristics include motivation, personality traits, experience, company features (size, goals), access to finance and management.

Jamali (2009) and Baughn, Chua and Nerpert (2006) point out that in recent years more attention has been accorded to the influence of macro level factors on entrepreneurship generally and female entrepreneurship specifically. Furthermore, it is believed that both factors are crucial in providing a comprehensive understanding of female entrepreneurs in a particular context, consistent with the integrative multilevel research design advocated by Bruin, et. al. (2007).

Bruin et al (2007: 325) conclude that “the complex interplay of micro, meso, and micro level factors is where the determinants of women entrepreneurship are”. The increasing rate of women engaging in entrepreneurial activities has played an instrumental role in more studies being conducted focusing on a number of elements or traits e.g. women and age; differences between men and women in entrepreneurship and their businesses as well as barriers to success of their businesses (Bruin, et. al., 2007).

According to McKay (2001) the approach to women entrepreneurial research has been the identification of particular categories of women. She further quotes (Goffee and Scase, 1985: 108) who developed a typology based on two criteria which is the attachment to entrepreneurial ideals and acceptance of conventional gender roles.

Through this typology identified by Goffee and Scase (1985: 108) four types of entrepreneurs are identified:

- “The conventional, where entrepreneurs are highly committed to entrepreneurial ideals and to conventional notions of gender roles. These entrepreneurs tend to engage in activities that are normally regarded as ‘women’s work’, usually forced into business by economic necessity (Goffee and Scase, 1985:108).
- The domestic entrepreneurs, who display little interest in entrepreneurial ideals holding conventional opinions about gender roles. These entrepreneurs engage in activities normally regarded as ‘women’s work’ searching for self fulfillment and personal expression (Goffee and Scase, 1985:108).
- The innovators who are professional women with strong entrepreneurial ideals of personal achievement through business success. These women reject conventional roles and many of these women previously encountered challenges in their careers in large scale companies and are determined to overcome these through business proprietorship (Goffee and Scase, 1985:108).
- The radical entrepreneurs who do not hold strong beliefs in entrepreneurial ideals or believe the conventional gender roles. These women generally regard themselves as members of the feminist movement and their business as a means to improve women’s position in society” (Goffee and Scase, 1985:108).

Allen and Truman (1988) criticize this framework pointing out that it does not recognize that some entrepreneurial women may not have had the choice or opportunity to be exposed to entrepreneurial ideals in the first place. Crompton (1998) argues that the challenge of women’s lowered exposure to business is of concern especially when research is done on women who are over 50 because they might have faced strong cultural pressures or family pressures to stay at home or do part time job when they were still young or possibly followed the conventional women’s work such as domestic work, nursing or social work. It is evident that such work options may have led to limited exposure to entrepreneurial ideals.

A second typology, developed by (Carter & Cannon, 1992:44) takes into consideration the factors of age, employment, education, family responsibility and family background in categorizing women entrepreneurs (Carter & Cannon 1992: 44) developed these five group criteria:

- “The drifters - young women selecting self employment over unemployment
- The young achievers - aspiring, inexperienced, well educated women.
- The achievers – well educated with considerable relevant work experience
- The returners - self employment as a route back into economic activity after a career break
- The traditionalists - women over 45 years of age who always worked for a family business” (Carter & Cannon, 1992: 44).

The categories outlined in these two typologies (Goffee & Scase (1985); Carter & Cannon (1992) clearly represent many women who are in entrepreneurship but the age factor is not clearly defined and the other factors such as what motivates them is not tackled.

2.3.1 Women and age

“The influence of age on entrepreneurial activity tends to be very similar throughout GEM countries, “peaking at 25-34 year olds and then declining as age increases” (GEM, 2008: 42). GEM (2008: 42) shows that “South African’s aged between 25 and 44 years are clearly the most entrepreneurially active accounting for 50% of all early stage activity. “The increased entrepreneurial activity in the 45-54 year group (relative to 2005 and 2006) brings South Africans more in line with the efficiency-driven economies in the GEM sample” (GEM, 2008: 42).

This researcher claims that generally speaking in South Africa women start engaging in entrepreneurial activities at a very young age. These young women either follow in their mother's footsteps or start by selling oranges, sweets, cooked mealies and similar goods in the streets, at school, taxi ranks or house to house. However, the author emphasizes that this practice is most common amongst the Black communities.

Bosma, Acs, Autio and Levie, (2009: 66) points out that "the trend of engaging in business is relatively low between the age of 18-24 and it tends to pick up between the ages 25 and 34 and then later decline as age increases". Table 2.1 illustrates the entrepreneurial involvement between 2005-2009 age wise both in males and female.

This table depicts that South Africans between the age of 25-44 are the most entrepreneurially active, as they account for 54% of all early stage activity. It shows that entrepreneurship in South Africa increases with age as shown in the table, where this trend picks up in 2008 amongst the 45 -54 year old group

TABLE 2.1: Age group Involvement in early-stage entrepreneurial activity (Source: GEM, 2009:42)

Age Category	2005	2006	2008
18 -24 years	16%	22%	17%
25 – 34 years	30%	31%	27%
35 -44 years	25%	24%	23%
45-54 years	14%	13%	24%
55 -64 years	15%	10%	9%

Table 2.1 shows that South Africans between the age of 25-44 are the most entrepreneurially active, as they account for 55% of all early stage activity in 2005 and 2006. It shows that entrepreneurship in South Africa increases with age, with this trend having picked up in 2008 amongst the 45 -54 year old group.

Age does not appear to prohibit a person from embarking on starting a business even at an older age. McKay (2001) proves this in her research where she highlights that even older women are capable of running businesses. She studies women entrepreneurs who are over 50 years of age. According to the research done by McKay (2001), it is apparent that women over 50 years are often ignored; even the research that is available on women and entrepreneurship does not cover these older women, some of which are successful in business.

Longenecker, Moore and Peety (2003:49) point out that research reveals that “a high percentage of new small businesses are started by people between the ages of 25 and 35”. The authors just quoted assert that people in this age group are most likely to feel they have accumulated sufficient experience, competence and self confidence; however, they might not yet have the necessary financial resources or perhaps have family obligations (Longenecker et al, 2003). It can be argued that before the age of 25, a lack of education and other resources tend to reduce the number of woman entrepreneurs who start businesses. Further, after the age of 35 family obligations, financial obligations and job obligations reduces the number of entrepreneurs (DTI, 2005).

In South Africa it is evident that many people, including both men and women between the ages of 18 and 22, try to become entrepreneurs because there are not enough jobs for people finishing secondary and tertiary education and need to make a living (GEM, 2004).

2.4 Characteristics of a women entrepreneur.

According to Green and Cohen (1995) cited in Sarri (2005: 29) “it is a vital factor not to perceive women entrepreneurs as a monumental type rather a diverse and a complex group with varied backgrounds, circumstances and world views”. Furthermore women entrepreneur’s personal characteristics and motives should be taken into consideration. Since women in business are in a usually male dominated area they tend to look up to men, the author argues that most of what is known about entrepreneurs, their motivation and how they deal with business challenges is solely based on men entrepreneurs. According to Oxford, Herrington & Wood (2004:16) in the last decade women are 1.4 times more likely to be in business than men and more likely to be self employed than men. This is because indeed a women’s role has always revolved around children, marriage and the household but that philosophy has changed as women are nowadays making the fastest growing enterprises argues McClelland et al. (2005:87)

Perceptions about women are changing and they are no longer perceived solely in their domestic role. Traditionally women were looking for solutions to challenges from men which show that women relied on men although they had taken up a stand on venturing into business (Heilbrunn, 2004). It is important to note conversely that women in entrepreneurship are indeed exposed to certain risks and challenges. In order to understand why this is so, it is crucial to look at the basic characteristics of women entrepreneurs and their businesses.

According to (Groenewald, et al., 2006) characteristics can be classified as background, personal and business. In three studies conducted at the Aristotle University (1992, 1997, 2002), the profiles of women in entrepreneurship and the factors affecting women in entrepreneurship are examined. These studies clearly outline that in the personal profile of a woman entrepreneur the characteristics that are the most prominent and of good interest are the age of the business, the age when the woman ventured in into the business, their marital status, family background and level of education (Sarri, 2005).

2.4.1 Background

(Groenewald, et al., 2006) contends that there are factors that provide background to women who are entrepreneurs. These factors include family, education and work experience. Sometimes a woman's decision to take up a business activity is encouraged by one of the above mentioned factors.

2.4.1.1 Family

In the 1997 study at the Aristotle University, comparing both women and men's tendencies in Greece, it appeared that women have the tendency to start by focusing on family issues first such as having children and raising them, which delays their time or age of starting business (Sarri, 2005).

Table 2.2 illustrates the starting age of women in entrepreneurial activity in Greece shown in the studies from Aristotle University (Sarri, 2005). As illustrated, at the age of 36 and 54; a repeated increase in trend is noticed as the age differs the women at the age of 46-54 also gradually engage in entrepreneurial activities; there is as well a considerable percentage in the young women at age <35.

Table 2.2: Start Age of Entrepreneurial Activity: Aristotle University (adapted from Sarri, 2005)

AGE	1992	1997	2000
<35	NA	27.5%	19.1%
36-45 years	30.2%	38.5%	43%
46-54 years	11.1%	27%	25.5%
>55 years	NA	7%	12.4%

In South Africa, however, the age of women engaging in entrepreneurial activities is not merely linked on a definitive decision to go into business but rather more through necessity. This researcher argues that in some instances it can be found that women enter into business at a very young age, as discussed in section 2.3.1. A good example would be of the story on Nontwenhle Mchunu, who owns a chocolate manufacturing company. “Mchunu’s dream was realized when she was able to start her own chocolate manufacturing company called Ezulwini Chocolate at the age of 21”. After Mchunu completed her matric, she went to work for her father in the family business, but dreamed of starting a business of her own. (Herrington, Kew and Kew, 2010: 93)

Family businesses also do play an integral role in motivating women to have their own businesses as they are exposed from an early age within the home environment, gaining knowledge and their interest becomes enhanced. In families with their own businesses, women seem to become involved in assisting or running the business from an early age (Danes & Olson, 2003).

The study done by Hollander and Burkowitiz (1990) reveals that there are various reasons why women join family businesses are. These authors refer to the following reasons: seeing a reason to assist the family when in need of a person or a replacement; closing the gap of a position that no other person in the family was interested in; or perhaps unhappiness with their previous job. This researcher believes that the reasons concluded by the above authors reveals that women do not plan from the beginning to work in the family business but rather that they find themselves in situations which determine their future, leading them into joining the family business.

It is also important to note that to acquire the necessary startup capital, some women may become involved in family businesses to obtain this, which otherwise may be difficult to rise on their own. Salganicoff (1990) asserts that some women use family businesses to their advantages by assisting to start up their own dream businesses.

In families, women act as the glue that sticks together family members involved in the business argues this researcher who further describes women as generally softer in nature than men and insists they are known to bring peace and harmony at all times. Poza and Messer (2001:27) mention that “in the businesses where women are involved, women usually display some sense of sincerity, sensitivity to all issues; intelligence even during the difficult times of the business they keep partners glued together and they maintain that sense of ownership of the business which makes them proud eager to stay longer and to drive the business further to success.

Cole (1997) supports the view of Poza and Messer (2001) as he argues that due to the fact that women have unique gender characteristics; this makes them unique figures, compared to men because of the loyalty they render to the business, the concern about other people in the family and some sensitiveness to the matters of other family members.

2.4.1.2 Education

Education is said to be the key to success for all genders, it opens up great opportunities (Kay, 2010). Education is important for women in their upbringing argue Groenewald, et al. (2006). Broembsen (2006) supports this line of argument and further insists that education is however not a requirement to start up a business but it is important to have as it serves as an eye opener in many instances in business. Kay (2010) also contends that education is the key element in helping men and women developing to their full potentials.

Generally, in many developing countries like South Africa, women tend to have less education than that of men which makes it very difficult for them to cope in businesses. When women are fortunate to have access to education their choices are more on general or social than scientific and social factors (Lee, 2004).

Lee (2004) further mentions that women are more likely to terminate their education earlier than men especially in the rural areas where a woman is said to be a household combatant. Brush (1992) contends that for those women who experience this disadvantage it is even more difficult for them, especially as they then may not be able to participate in any available programmes offering assistance in building and growing businesses.

According to the GEM (2006) report on research into a group of women, the majority of participants had matric or lower grades, making it very difficult for them to be able to access the available programmes. Such programmes are available from the Small Enterprise Development Agency (SEDA) where the information is disseminated via internet and other information dissemination tools. Even government tender documents require a basic understanding in order to complete the forms appropriately. Having minimal or no education can be a problem for women in entrepreneurship and it can result in their businesses not moving forward as they would desire them to.

2.4.1.3. Work experience

This researcher argues that it is an added advantage when a person has work experience in the type of business for the proposed venture. This view is supported by Fielden, Davidson, Dawe and Makin (2003:54) who argue that businesses are more successful “when women open businesses in the fields that they have previously been exposed to” A practical example is that of Mpume Shange who owns a marketing and distribution agency. Mpume worked for Unilever for 10 years and later opened an agency to service Unilever. Her agency does marketing, promotion and distribution for Unilever. This business is doing very well, assisted by her experience of working with Unilever products previously (Shange, 2009). Shange’s success shows that having an insight of a business operation from the experience gained provides an advantage to run a business with ease and success.

2.4.2 Personal Characteristics

The personal characteristics of women in entrepreneurship include personality, motivation and skills argue Groenewald, et al. (2006).

2.4.2.1 Personality

A woman entrepreneur is a woman with creativity, is very enthusiastic, instinctive and adaptable in nature (Target woman, 2010). According to Rutashobya and Nchimbi (1999:211) a woman entrepreneur is the “female head of a business who takes the initiative of launching a new venture, who is accepting the associated risks and the financial and administrative and social responsibilities and who is effectively in charge of its day to day activities”. Groenewald, et al. (2006) argue that due to the difficulties that are usually ahead for women in entrepreneurship, extra effort is required at all the times and these women require high energy levels, as success depends solely on their efforts.

Everything about the business needs the woman, from coming up with the idea, getting staff on board, seeking capital, all in all getting the ball rolling and sustaining the business. The woman needs to be a people’s person to be able to deal with staff and customers in a satisfactory manner. Staff motivation depends on her she, therefore, needs to be able to motivate and inspire her staff in order for her business to get brilliant results (Groenewald, et al., 2006).

2.4.2.2. Motivation

According to Groenewald, et al. (2006) there is many factors that motivate women to start their own businesses. Groenewald, et. al. (2006) outlines them as:

independence

job satisfaction

achievement

opportunity

money

status and prestige

power

economic necessity and

career security.

Arenius, Langowitz and Minnitti (2005:12) outline that the GEM (2004) report stipulates that generally, opportunity is the main motivator of entrepreneurship across female and male counterparts, moreover women choose to engage themselves in entrepreneurship simply because of a lack of alternative job opportunities and this makes them different from their male counterparts.

According to Hisrich (1990), there has been much research on the subject of what motivates women to start up businesses and from this he asserts the foremost instigators are the need to achieve, to be independent and for self realization.

In most entrepreneurship research, the theory of McClelland (1961) is applied, which advocates that people with a high level of motivation to achieve are more successful compared to others. The Locus of Control theory of Rotter (1966) is also applied in entrepreneurship research. Rotter's theory suggests that "the locus of control of an individual can be seen as either internal or external" (Sarri, 2005: 31). "The internal control expectation is connected to learning and therefore it motivates and supports active striving whereas the external control expectation obstructs learning and it encourages obedience further" explains Sarri (2005: 32).

Personal motivation to start up a business for women entrepreneurs has received a considerable amount of attention in research and it is considered to be "one crucial key to success for entrepreneurs" (Timmons & Spinneli, 2003:272)

Many authors on women in entrepreneurship, introduce the concept of *push* or *pull* factors as another way of explaining the different motives behind a woman's decision to start up a business (Buttner & Moore, 1997; Alstete, 2003; Orhan & Scott, 2001; Baughn et al, 2006; Aidis, Welter, Smallbone and Isakova, 2007).

The *push* factors are related to the actual necessities that motivate a woman to pursue business, such as the glass ceiling, redundancy, recession, financial reasons, inadequate family income, unhappiness with being salaried, the need to work flexible hours, to earn a reasonable living and the need to simultaneously accommodate work and home roles (Baughn et.al., 2006:680).

According to Fielden et al. (2003) women's lives could be sustainable even when they are directly involved in business i.e. own the business in order to be able to equally distribute time for all commitments.

The *pull* factors however are mainly associated with self-determination, self realization, independence, social status, power, being one's own boss, desire to accumulate wealth and to learn new things (Alstete, 2003; Glancey, Greig and Pettigrew (1998) argue that women who *pull* into opening their own businesses have a positive probability to make high profits in their businesses.

Sarri and Trihopoulou's (2005) research, surveys the motives of women entrepreneurs and the research findings show that women are motivated to start their own businesses by economic factors, the need for self fulfillment, independence and the need for creativity. Table 2.3 illustrates the research findings of Sarri and Trihopoulou's (2005) research, showing the motives of female entrepreneurs in Greece.

Table 2.3: Motives of female entrepreneurs in Greece (adapted from Sarri and Trihopoulou, 2005:32)

TYPE	Motives	Most Important Factor (%)	Second Most Important factor (%)	Third Most Important Factor (%)
PUSH	Financial reasons and unemployment	16.1	8.1	5.8
	Personal / family (need for flexible work schedule)	11.4	12.6	13.8
PULL	Economic reasons (desire for profit-wealth)	31.1	27.8	10.9
	Self –fulfillment	9.8	14.8	27.5
	Interest in the business	18.8	13.9	11.6

According to Orhan and Scott (2001) an amalgamated system of related motivators is formed by the reasons that motivate women to start their businesses. When looking at the highest contributing factors to women opening their businesses, it is arguable that the *pull* or *push* factors are combined in a way that women are more pulled to open businesses than pushed.

From the research conducted at Aristotle University of Thessaloniki the motives for taking up entrepreneurial activity, differ in terms of country, time period and group of women. Aristotle University of Thessaloniki (2002). In European countries the trend is usually around *pull* factors and no other alternative. In France the *pull* factors are in dominance than *push* factors so too Italy Women entrepreneurs are motivated mainly by taking full control of the business they want to do in order for them to constructively utilize their knowledge and develop their skill further. Orhan and Scott (2001).

In Portugal personal achievement is shown to be the main factor motivating women to start up their own businesses. However in New Zealand it is shown that women when not succeeding in achieving the need for challenge, flexibility and career advancement they shift the focus and open businesses (McGregor, 2004). Glancey et al. (1998) assert that in European countries such as France, Italy and Portugal, as well as in New Zealand, female entrepreneurs are motivated by *pull* factors to start up ,their businesses.

2.4.2.3 Skills.

This researcher points out that starting a business requires that one has the necessary skills for running the business successfully. Women entrepreneurs need to look closely at what they are good at in terms of the required skills, moreover women require business skills. When women are equipped with business skills it gives them confidence and automatically contributes to their self esteem and the success of the business.

- Groenewald, et al. (2006) point out those female entrepreneurs usually have poor or no finance skills, average marketing and operation skills but often excel in idea generation and in customer care. They further elaborate that the lack of business training amongst women results in poor skills in business management.

- In the study of O'Neill and Viljoen (2001) on how support and skills training could be improved in equipping women with entrepreneurial skills in South Africa, the following recommendations are made:
- Life skills training for the poor and previously disadvantaged individuals
- Sector based based skills training,
- Mentoring and aftercare should be provided,
- Specially developed entrepreneurship development programmes are required. (O'Neill & Viljoen, 2001).

“An entrepreneurial training model can be defined as a structure or layout of constructs that form the framework of an entrepreneurship training intervention” Pretorius, Nieman, and Van Vuuren (2005:19). There are several entrepreneurial models that exist worldwide. Botha, Nieman and van Vuuren (2007) introduce an improved entrepreneurship model, from that which was originally put together by Antonites (2003). This training model “demonstrates the most significant skills that are normally identified in training models and which are included in the Women Entrepreneurial Programme (WEP) in South Africa” (Pretorius et al , 2005:165)

The main purpose of the WEP in South Africa is to develop the most important skills in women entrepreneurs, i.e. business management skills, entrepreneurial skills training (Botha et al, 2007). The technical skills required for women to run successful business are shown in Table 2.4 in the following form: Performance Motivation (M), Approaches to Learning (A), and Business Plan Utilization (B/P) the elements are shown in Table 2.4 (Botha et al, 2007:166)

According to (Botha et al, 2007) the WEP also includes rare skills in its entrepreneurial programmes i.e. networking and support, identification of mentors and councilors and making use of role models as well as confidence building. However, much emphasis is also focused on the financial matters of the business, as well as marketing of a business, since these are the most crucial elements for women in entrepreneurship when running their businesses.

Table 2.4: Skills included in the improved entrepreneurship training model

Entrepreneurial Performance (E/P)	Performance Motivation(M)	Entrepreneurial skills (ES) and entrepreneurial success themes	Business skills (B/S)	Facilitator and programme context (F)	Approaches to learning (A)	Business plan utilisation (BP)
Establishment of own business	Motivation	Risk propensity	General management skills	Previous experience of facilitator	Involvement or participant	Elements
Growth in net value of business	Mentorship	Creativity and Innovation	Marketing skills	Outcomes of the Programme	Learning approaches used	Preparation
Recruitment of employees	Role models	Opportunity identification	Legal skills	Needs analysis of participants		Presentation
Increasing productivity levels		Role model analysis (success factor)	Operation skills			Evaluation
Increasing profitability		Networking				
		Leadership	Communication			
		Attitude of participating	Financial Management			
		Social skills	Cash Flow Management			
		Social start-up				

Source: Botha, Nieman, van Vuuren (2007) adapted from Antonites (2003:21)

2.4.3 Business characteristics

According to Groenewald, et al. (2006), businesses started by women are still fairly new, this is because women have previously been oppressed and they have not been at an advantage as men have always been. It is arguable that the businesses that are owned by women have been in operation for less than ten years, mostly for less time Groenewald, et al. (2006) contend that when women opt for a business venture they usually opt for a services oriented business more so than in manufacturing or finance. Further to that Groenewald, et al. (2006: 304) elaborate that “the high number of service oriented businesses reflects the educational and occupational background of many female entrepreneurs”.

It is evident to note that there has been a significant growth in women who open their own businesses (Rosenthal, 2001). Usually the conclusions about women and their characteristics, motivations, background, motivation, business, experience and the different problems they face are drawn from research that has been carried out on their male counterparts, as Table 2.5 illustrates.

Women entrepreneurs have different motivation, skill levels and occupational backgrounds from male entrepreneurs. Women are also exposed to different situations when venturing into businesses than the male counterparts with regards to access to finance and support base. Groenewald, et al. (2006: 306) highlighted the differences between male and female entrepreneurs, as illustrated in Table 2.5.

Table 2.5 Differences between male and female entrepreneurs, adapted from (Groenewald, et al. (2006:306)

Characteristic	Male entrepreneurs	Female entrepreneurs
Motivation	Achievement-strive to make things happen Personal independence –self image as it relates to status through their roles in the cooperation is unimportant. Job satisfaction arising from the desire to be in Control	Achievement – accomplishment of a goal of Independence to do it alone Independence to do it alone
Departure Point	Dissatisfaction with present job Sideline in college, sideline in present job or Outgrowth of present job Discharge or layoff Opportunity for acquisition	Job frustration Interest in and recognition of opportunity in the area change in personal circumstances
Sources of funds	Personal assets and savings Bank financing Investors Loans from friends and family	Personal assets and savings Personal loans
Occupational background	Experience in line of work Recognized specialist or one who has gained a Level of achievement in the field Competent in a variety of business functions	Experience in area of business Middle-management or administrative-level experience in the field service related occupational background
Personality characteristics	Goal-oriented Innovative and idealistic High level of self-confidence Enthusiastic and energetic Must be own boss	Goal oriented Creative and realistic Medium level of self-confidence Enthusiastic and energetic Ability to deal with the social and economic Environment
Background	Age when starting venture: 25-35 Father was self employed College educated-degree in business or technical area Technical area usually (engineering) First born child	Age when starting venture 35-45 Father was self employed College educated degree in liberal arts First born child
Support Group	Friends, professional acquaintances (lawyers Accountants) Business associates Spouse	Close friends Family Women professional groups Trade associations
Type of business Started	Manufacturing or construction	Service related- educational services, consulting or public relations

2.5 Gender differences in entrepreneurship

The GEM report (2008) outlines that in South Africa women make up to 52% of the adult population and of this 52%, only 41% are from the working class. In a study conducted by the Department of Trade and Industry (DTI, 2005) it reveals that women owned businesses have not been given enough support as they should have been.

Women's entrepreneurship potential has only recently started to materialize, despite the growing number of women entrepreneurs as well as the increasing interest in venturing into business. According to Pines, Learner and Schwartz (2010: 187) "it is clearly evident that in the General Entrepreneurship Monitor (GEM) Report on Women and Entrepreneurship (Allen et al., 2007) that examines the rates of entrepreneurship in 43 countries and shows that in all these countries the rates of women's entrepreneurship were lower than men". This data is illustrated in Figure 2.1.

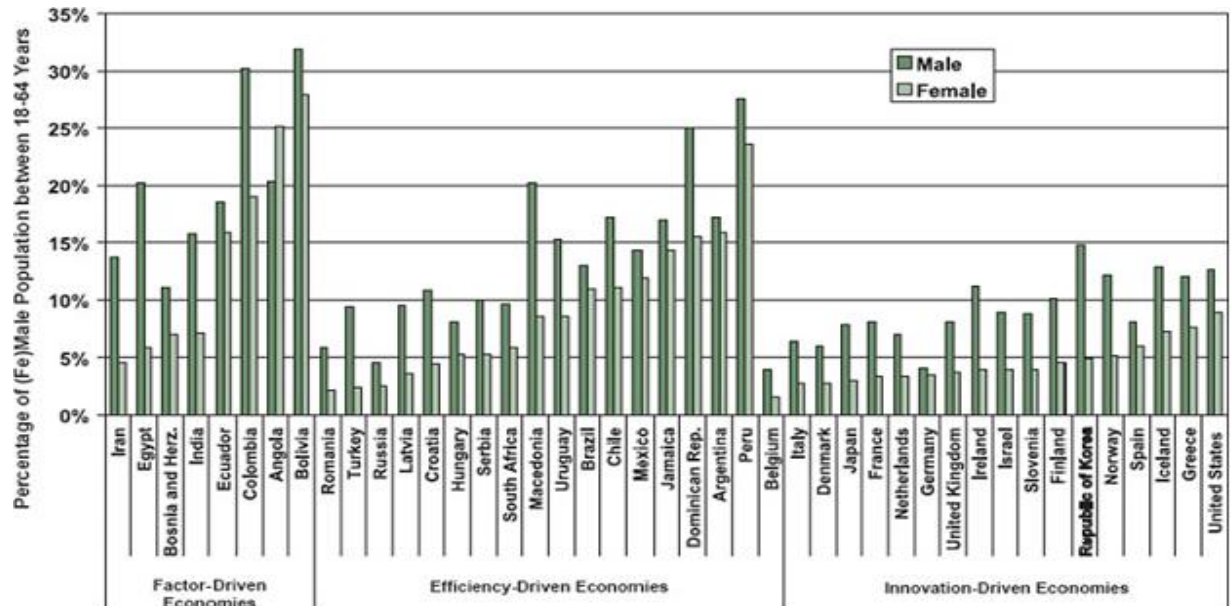


Figure .2.1 Early-stage entrepreneurial activity rated by gender, 2008 (Source: Bosma et al, 2009: 27)

Even a cursory examination of Figure 2.1 reveals several interesting findings, such as the very different rates of entrepreneurship in different countries, which is explained in the figure by the different types of economies (factor driven; efficiency driven and innovation driven) and the different percentages of women as compared to men entrepreneurs. There is a relatively small difference in countries such as Ecuador, Bolivia and Peru and a relatively large difference in countries such as the Republic of Korea, Turkey and Ireland (Bosma et al, 2009:27).

According to the GEM report (2008), using data collected in 2007 during the global economic crunch which resulted from the global recession, the indications reveal that women are more impacted by the crisis than men because women face other challenges which are directly or indirectly related to inequality and exclusion. Women are highly motivated entrepreneurs, that is witnessed by the fact that in the countries where the general income per capita is small the rate of women in entrepreneurship is higher and those are the countries where women have not many choices to make a living. Sarri and Trihopoulou's (2005)

These countries include Angola, Bolivia and Peru. Surprisingly in countries where the general income per capita is large, there is also a huge difference as the rate of women in entrepreneurship is relatively small, such as countries like Germany and UK (Pines et al, 2010).

2.6. Challenges faced by women in entrepreneurship.

“Women entrepreneurs in Africa remain on the periphery of the national economy. The concentration of activities of woman in business is located in the areas of crafts, hawking, personal services and the retail sector. There are low participation levels of women entrepreneurs in value adding business opportunities. Some of the chief barriers to promoting women in business include cultural and societal problems, the psychological impact of cultural norms, employment legislation and policy, lack of information, training, finance, markets, technology and business infrastructure, absence of vehicles for skills development and capacity building, fragmented approaches to identifying issues and developing strategy to influence policy affecting business and government interventions. Accordingly more and more women are taking the route to informal sector entrepreneurship.” (DTI, 2005)

There are a number of studies that have been done that converse around the issue of challenges or rather constraints faced by women in entrepreneurship (Nayyar, Sharma, Kishtwaria, Rana & Vyas, 2007; Basargekar, 2007; Beeton, 2010).

In South Africa women in entrepreneurship play an important role in economic activity. Entrepreneurship is perceived as a very crucial element of economic growth and development. Over the past few years women has been encouraged to open businesses or to engage in entrepreneurial activities and they are still encouraged to do so. Since there has been a call in South Africa for entrepreneurship, women are responding positively because all kinds of women in South Africa are turning their hand to entrepreneurship (Beeton, 2010).

In South Africa, prior to 1948, women entrepreneurs were regarded as legal minors and could not open accounts, nor sign property leases, nor conduct any form of legal transactions without having been permitted to do so by their husbands (Linnergar & GiLlivray, 1998).

Heilbrunn (2004) supported by Ayadurai (2004) introduces five notable challenges faced by women in entrepreneurship, which need to be addressed with possible solutions to help women owned businesses (especially those in the micro enterprises) to perform at a par or better than their male counterparts (Ayadurai, 2004). These are:

- Challenges related to external economic environment;
- Challenges related to the lifecycle of the business;
- Challenges related to the product and its industry;
- Challenges related to the management of the business;
- Challenges related to the entrepreneurs personality.

The investigation of challenges faced by women in entrepreneurship is important for the practical and theoretical reasons discussed by Heilbrunn (2004). The researcher also stipulates that it is important to look at the individual factors that form part of challenges faced by women in entrepreneurship as per the studies done by Lal (2000) and Heilbrum (2004).

2.6.1. Factors affecting women in entrepreneurship

There are many factors that contribute to the challenges faced by women in entrepreneurship in South Africa. McCleand, Swail, Bell and Ibbotson (2005) believe that a person with a drive to succeed will do so regardless of any obstacles they might face along the way. As far as the literature is concerned the challenges that affect women in business are outlined below.

2.6.1.1 Access to finance

Access to capital is widely identified as a major challenge to female entrepreneurship, tracing back to 1980 contend Greene; Gatewood; Brush and Carter (2003). Welter (2004) identifies four areas where women entrepreneurs can experience gender related discrimination or challenges. These are startup capital, credit guarantees, investment capital and a discriminating attitude by bankers. Due to the National Credit Act (NCA), which regulates the process of banks granting credit and which aims to protect consumers, banks have introduced rules and regulations that govern how finance is granted and this can be a disadvantage for women. (DTI, 2005).

Firstly, women do not always have traceable business records, thus it becomes a challenge for them to obtain credit from banks. Secondly, as the primary requirement for obtaining a business loan in South Africa, the loaned must have a certain percentage of money saved and some understanding of loaning procedures. In most cases women do not have such saved money. Thirdly, for a business loan the banks require that at least one must own property or any asset to be used as security for the loan (South African LED Network (2010)).

This researcher suggests that the problems women encounter when approaching a bank for a loan, results in women shying away from banks, preferring different sources of startup capital or rather decide to start up small. It is further argued that when a person decides to start small they will be delayed more so than if they had received some form of financial assistance.

A study undertaken by Hokkanen, Lumme and Autio (1998) reveals different ways of banking between women and male counterparts. He reports that when women are given a chance to borrow money they opt for less than men. This indicates women prefer to manage less capital than bigger borrowings (Hokkanen et al, 1998).

Hokkanen et. al. (1998) findings are confirmed by a study conducted by Coleman (2000) where it demonstrates the size and age of the company are the reliable predictors of credit usage. This study also reveals that the majority of women in entrepreneurship prefer informal credit, which may be the result of the discrimination these women entrepreneurs experience from the banks or private lenders. Hokkanen et. al. (1998)

Blake (2006: 189) indicates that “although banks’ guidelines to approve loans are gender blind, they are not gender neutral”. Blake (2006: 189) elaborates on banks’ lending procedures to women by saying that “in order for banks to grant a woman a loan the business that she owns must have been around for quite some time”, meaning the business should have a traceable record of its presence and operation and should have capacity, which is based on the experience of the entrepreneur. Further to that he says “a woman must also have experience in management of the business or assets of the business” (Blake, 2006: 190). This researcher also highlights one other issue supporting Blake that women owned businesses are frequently set up in their homes which make it difficult for the banks to give them credit when assessing their legitimacy.

2.6.1.2 Education and training

In South Africa women in entrepreneurship have limited access to technical training, and education, according to Beeton (2010).

There are women in entrepreneurship who have higher education levels but lack business skills - this is merely because their education has not included business training (Groenewald, et al, 2006). Many women have not been exposed to business skills training to assist them in managing their businesses and this stands in their way of success (Groenewald, et al, 2006).

When one intends to make use of a banks' facilities one needs to have undergone some form of training or should have a minimal education to be able to access assistance from the banks argues this researcher. The rules and regulations of banks stipulate that in order for a bank to accept the business proposal it has to be well written and clearly presented (ABSA, 2010). Van der Merwe (2002:48) argues that "women lack the necessary skills that would allow them to be able to conduct themselves accordingly in business plans presentations and that would assist them in the management of their businesses". Indeed lack of education or training in women is a hindrance to women's ability to fill in the tender documents or any form of correspondence that is to drive their business to success supports this researcher.

It is evident that in South Africa, women from rural areas suffer more than those from urban areas. From a study done by Richardson, Howarth and Finnegan (2004), about women entrepreneurs in Africa, it appears that many women entrepreneurs feel they lack abilities, skills and expertise in business management especially those women from businesses established in the rural areas. It appears that in a way these women lack business exposure. Richardson et al (2004) argue that although women in urban areas are equally challenged, indeed women in rural areas do suffer because the majority of them are uneducated, despite the fact they are in business and there are available assistance programmes, to assist women entrepreneurs. However, these programmes are not readily accessible to them because of their lack of knowledge or education (Richardson et al, 2004).

Kibera and Kibera (1999) assert that the failure or the underperformance of a business owned by a women is linked to education and training. When a person is not well trained in the sphere in which they are practicing, they are bound to encounter problems. The environment that women entrepreneurs are operating in requires constant development in terms of market trends and it is so disadvantageous to women entrepreneurs who are uneducated or who are illiterate suggests Richardson et al, (2004).

Van Aardt, Van Aardt and Bezuidenhout (2000) assert that if an entrepreneur is unable to adapt to the changing demands of running a business, they will be setting themselves up for failure and embarrassment. This researcher agrees with Van Aardt et al (2000), as roles of an entrepreneur change with the lifecycle of the business. Indeed as the business matures it is important for the entrepreneur to keep advancing their knowledge. Further to that the researcher argues that when the business is still in its birth stage, what the entrepreneur must know does not require much training or education but as the business matures the demands of knowledge becomes higher. Van Aardt et al, 2000 furthermore contends it is important for an entrepreneur to equip herself because the role moves from simply doing to managing the business.

2.6.1.3 Family responsibilities

In essence women are the household engines points out this researcher. This researcher believes a woman is gifted to be able to multitask thus a woman is able to run a business whilst raising kids and taking care of a husband and the family welfare at large. At times women in business have to give up some of their important exercises because of family responsibilities. Cole (1997) in agreement contends that the full involvement of a woman at home sometimes does create problems for them in their businesses because they have to balance time appropriately and accordingly between family and business.

According to the United Nations Industrial Development Organization (UNIDO, 2003) when the family is not taken care of by the woman of the house the family members feel neglected, tend to resent her and her business. Then on the other hand if the business is neglected it suffers. This indicates that women need to be trained in small business management techniques in order for them to be able to find a balance between family and business responsibilities.

2.6.1.4 Cultural and social factors

The societies surrounding women may instill unknown fears of taking risks in businesses or simply fears of expressing themselves. Moodley (2010) as quoted by Beeton (2010) in her interview with media reporters on the challenges of negative socio-cultural attitudes facing women entrepreneurs states that:

“In our experience of working with entrepreneurs in urban and rural communities and through interviews and action research conducted we found the following:

- The power relationships between women entrepreneurs and their male spouses or companions contribute to them having almost no control over the income that is generated from the business enterprise.
- This contributes largely to the lack of re-investment and often results in the failure of the enterprise.
- Successful women entrepreneurs inadvertently threaten the traditional role of men in the household as breadwinners of the family. This often contributes to domestic violence.
- Household living expenses take priority over re-investment.
- Fear of growth, both personal and financial, unsettles the partner and further threatens their relationship.
- Many women grow at the risk of their relationships.”

2.6.1.5 Financial skills

Many women have not studied finance in school and first meet with the need for the management of finance in their business, which causes problems because simple cash flow management and record keeping sometimes presents a problem. Wright (1995) in his study recorded some reasons why businesses experience cash flow challenges and he mentions that due to many women's lack of financial knowledge, they tend to stock more than they can sell and they do not implement a credit policy governing how and who to give credit to.

McGregor (2004) refers to women who lack financial skills and have a tendency to waste money on personal assets, big houses, cars and long holidays unnecessarily. In the view of this researcher, this is more prevalent in women who are in the tendering business, especially when awarded a tender worth millions, they frequently start by wasting money on unnecessary things before even performing the required job. Further, these actions make it difficult for women to be trusted because their lack of financial management skills leads them into wrong decisions regarding the finances. At times this is due to a lack of knowledge of financial matters when money is spent on unprofitable services or products.

2.6.1.6 Isolation from business networks

The GEM Report (2004) notes that women are not represented in industry, trade or business associations and this lack of networks deprives women of the good people or associations who are out there and who could possibly mentor them through in their business life.

Groenewald, et al. (2006) point out that since most women are not often expected to run businesses, they are then not exposed to business basics or rather encouraged to involve themselves in any form of business association. In most cases you find that the networks that exist do not involve women but rather men only and a few wives of the members who are included as accompanying rather than directly involved.

Due to a lack of business affiliation, women in entrepreneurship may end up being isolated and this may also have resulted in women networks that have nothing to do with men (Groenewald, et al, 2006).

2.7. Women Entrepreneurial Support Programmes

The South African government recognizes women as disadvantaged individuals when tracing it back from the apartheid era. Government has therefore put in place some programmes that are aimed at assisting women in entrepreneurship or those women who intend to become entrepreneurs (DTI, 2005). The Department of Trade and Industry (DTI) and the Department of Arts have come up with some notable initiatives to assist women entrepreneurs (DTI, 2005). Moreover, there are other available structures that are not directly affiliated to any government office for example, South African Women Entrepreneurships Network (SAWEN); Business Woman's Association (BWA); International Women's Forum of South Africa. (IWFSA).

The main aim of these programmes is to provide the necessary training to women and also to empower them with the skills they lack, for instance financial skills, marketing skills and business management skills.

(Richardson, et. al. 2004) assert that women in South Africa lack training and development in the skills to become successful entrepreneurs. However, there are quite a number of programmes available for training and development. O'Neill and Viljoen (2001) conducted a study on women entrepreneurs in South Africa, which reveals that there are a number of available programmes that provide training but they argue that although these programmes exist there still needs to be some improvements in coordination in order to avoid duplication and to improve the service quality to improve the effectiveness and efficiency of these services.

Beeten (2010) outlines a selection of networks and structures that are available and which cover a wide range of issues about women's success in business. These are:

- Women's Development bank (WBD)
- Business Women's Association (BWA)
- South African Women Entrepreneurs' Network (SAWEN)
- The South African Professional and Business Women(SAPBW)
- SA Council for Business Women (SACBW)
- Technology for Women in Business(TWIB)
- Women at Work
- Technology and Human Resources for industry Programme (THRIP)
- Black Business Supplier Development Programme (BBSDP)
- Isivande Women's Fund (IWF)
- Small Enterprise Development Agency (SEDA).

These structures are there to provide women with great opportunities to network, provide skills transfer, to learn more about business and to keep contact for support.

Moremi (2010) reported at the 2010 African Growth and Opportunity Act (AGOA) forum that the government programmes and other structures available for women in entrepreneurship, exist to provide them with assistance but not limited to the following:

- Financial assistance and education
- Technology training and provision;
- Training and exposure in international trade and negotiations;
- Creation of international linkages through trade fairs and trade missions;
- Assisting in development of business plans;
- Providing information on industry trends and market intelligence;
- Business skill development and mentoring in operations, management, and marketing, and
- The development of partnerships between stakeholders (government, private sector, trading partners and civil society) (Moremi, 2010).

Further, Moremi (2010) elaborates that the structures that assist women in entrepreneurship should be supported where possible because they assist women enormously, by providing opportunities for women to be themselves and open doors for them and lift up their spirits. Importantly, South Africa benefits because when a woman is at work, she works with excellence and that enhances our socio-economic development.

2.8. Summary

This chapter reviews the studies done by other authors on women and entrepreneurship and related studies. It also captures the challenges faced by women in entrepreneurship in different age groups and in different countries. Further, it looks at the definition of a woman in entrepreneurship, and thoroughly discusses the characteristics of women in entrepreneurship. It also looks at gender differences in entrepreneurship. Literature on the challenges facing women in entrepreneurship, being the gist of this study is also examined.

The chapter concludes by outlining several programmes and institutions that exist to provide support to women in entrepreneurship in South Africa. The next chapter discusses the research methodology utilized in this study.

CHAPTER THREE

Research Methodology

3.1 Introduction

A thorough understanding of research is important when carrying out research, in order to get an insight of the techniques and various methods as the research involves the application of a variety of standardised methods and techniques in pursuit of valid knowledge (Mouton, 2009). Research methodology specifies the methods and procedures for collection, measurement and analysis of data that that researcher used in the study (Botha, 2006).

This chapter encompass the research design, research methodology, and data collection methods to be undertaken in this research project. Further to that the sample population; the sampling methods are also discussed as well as the techniques used in analysing data.

3.2. Aim and Objectives of the Study

3.2.1 This research aims to investigate the challenges faced by women in entrepreneurship.

3.2.2 The objectives of the study are:

- To explore the problems that women in entrepreneurship face in their day to day activities.
- To understand the problems woman entrepreneurs encounter from the time they start the business to when it reaches the greater heights
- To explore the areas in which government and the private sector can intervene to assist woman entrepreneurs with regards to the available problems.

3.3. Data Collection Strategies

According to Cresswell (2009) data collection is done through social interaction with participants, field studies, participant observation and semi structured interviews. The procedures for data collection involve the following steps (a) setting boundaries for the study; (b) collecting information through observations, interviews, documents, and visual materials, and; (c) establishing the protocol for recording information for example:

- Identify the parameters for the data collection
- Indicating the type or types of data to be collected and provide a rationale for the data collection

The philosophical grounding of research

The act of conducting business research implicates the possibilities to study business reality understand it and know it (Cameron & Price, 2009). According to Palys (1997:1) “researchers often argue that even when situations seem fluid and changeable, it is possible to identify some pattern or regularity that enables the researchers to understand and make sense of them such assumption must be made to make research functional exercise”.

For every research the approaches to the subject matter at hand are different. According to Ritzer (1996: 661) a paradigm is a fundamental image of the subject matter and he further says it defines “what should be studied, what questions should be asked, how they should be asked, and what rules should be followed in interpreting the answers obtained”. Philosophers have long debated questions of what exists (ontology - which is a branch of knowledge dealing with the nature of reality) and the question of what can be known and how (epistemology - which is a branch of knowledge dealing with the nature of knowledge (Ritzer, 1996:160).

According to Cameroon (2009), if research is designed to add to knowledge then both ontology and epistemology questions are highly relevant. Mason (1996: 141) contends that ontological questions are important because “they influence all subsequent decisions made by the researcher” and the epistemological questions “identify the principles or rules that determine how social phenomena can be known and what kind of explanation is seen as being satisfactory”. These issues were considered when drawing up the interview guide.

3.3.1 Paradigmatic Perspective

According to Neuman (1997: 62) there are “three dominant approaches to social science namely the positivist approach, interpretive approach, and critical approach”.

- *The positivist approach*

Positivism is “a systematic way of doing research that emphasizes the importance of observable facts. According to the positivist approach, human beings’ behaviour is determined by external influences that produce certain effects under certain conditions. People respond predictably to their environment because they are rational individuals. Positivists believe social reality reflects certain patterns and the behaviour of human beings to an extent a product of these patterns but there is always a probability chance” Neuman (1997:62).

- *The Interpretive approach*

Interpretivism is “an approach to social science that emphasises the importance of insiders’ viewpoint to understanding social realities”. According to the interpretivists, “the purpose of research is to make social reality intelligible and reveal its inherent meaningfulness”. Boeijs (2010:6). Interpretivism emphasises “the importance of studying how social reality is experienced, interpreted and understood” Mason (1996: 47)

- *The critical approach*

The critical approach is “an approach to social science that emphasises the need to uncover hidden processes and structures within society”. According to critical scientists empirical observed patterns are the evidence that points to the underlying mechanisms.

The critical approach scientists argue that the interpretive approach perpetuates the myths of society by reducing it to common sense interpretation and understanding. The critical scientists claim that common sense understandings are contaminated by false consciousness (Bailey, 1996).

3.3.2 Quantitative Research

This is a type of research study where the researcher makes use of numerical data to test the relationships between the variables (Cresswell, et. al. 2009). According to McMillan and Schumacher (2001:602) a typical example of a study that will make use of quantitative research would be the experiment or a survey study. Cresswell, et al. (2009: 145) argues that quantitative research “tests the theories about reality and it seeks the cause and effect and data is collected using the quantitative measures to test questions”.

3.3.2.1 Characteristics of quantitative research

According to the University of South Africa, Faculty of Arts (2000) the characteristics of quantitative research are:

- Quantitative research makes use of controlled experiments.
- The aim of quantitative analysis is to reduce or arrange large amounts of possibly confusing data in graphical forms or numerical summaries so that patterns reveal themselves more obviously.
- Quantitative research is highly formalised and controlled.
- Methods used in quantitative research are similar to the methods used in natural sciences e.g. Controlled experiments.
- University of South Africa, Faculty of Arts (2000:22) further adds that “quantitative research gives preference to the following methods and techniques
 - conceptualisation of concepts that can be operationalised through measuring instruments
 - data collection techniques such as structured questionnaires and
 - data analysis techniques”.

3.3.3 Qualitative Research

Qualitative research is “an inquiry process of understanding where a researcher develops a complex, holistic picture, analyses words, reports detailed views of participants and conducts the study in a natural setting” (Cresswell, 2009:257). An example of a study where qualitative procedures would apply is a study in anthropology whereby the researcher goes out into the field where the participants live, gathers their stories and writes up a persuasive, literature account of their experiences (Denzin and Lincoln, 2005). These authors further point out that “in qualitative research the researcher approaches reality from a constructivist position, which allows for multiple meanings of individual experiences”.

3.3.3.1 Characteristics of a qualitative research

According to the University of South Africa, Faculty of Arts (2000:23) the following characteristics of qualitative research are:

- Qualitative research takes place in the natural setting of the phenomena to be studied in the field rather than in the laboratory, the qualitative researchers' wants to study phenomenon in their natural setting.
- Qualitative researcher focuses on the unique characteristics and on the conditions on the case being studied.
- Qualitative research is descriptive and is presenting narrative form rather than in the form of statistical tables.
- Qualitative research studies particular cases in-depth, usually using intensive and time consuming data collection procedures such as in-depth interviews or ethnographic observations
- Qualitative researchers are the main instrument of qualitative research; they use their senses wits and human relations skills rather than instruments such as tests or questionnaires to come to grips with the phenomenon.
- Qualitative researchers do not observe from outside but rather become immersed in the situation in which the behaviour occurred as in participant observation.

3.3.4 Comparing Qualitative Research and Quantitative Research

Mouton and Marais (1985) point out that qualitative research and quantitative research differ in the following aspects:

3.3.4.1 One of quantitative research's characteristics is that it uses a system as a starting point of the research. This system is then applied to the phenomenon that is investigated: for example a structured schedule for an interview is used or response categories in a questionnaire or test - in other words a specific structure is imposed on the phenomenon, whilst in qualitative research, the starting point is that the phenomenon should be self evident that is the phenomenon needs to manifest itself as it is and the researcher registers this.

3.3.4.2 Quantitative research looks at the phenomenon from a distance, the disadvantage of which is, there is a problem accommodating behavioural manifestations not anticipated in the research. Mouton and Marais (1985:165) "Qualitative research is more involved in and with the phenomenon where sometimes the researcher is even prepared to be part of the phenomenon that is studied" Creswell (2007:146). This researcher supports Creswell's statement with an example of researching gay committee members; qualitative research would give them the opportunity to describe their own experiences through their own observations.

3.3.5. Paradigm of the study

This study will be conducted from an interpretivism paradigm. The researcher will closely interact with participants using qualitative approach where interviews will be conducted to gain insight on challenges faced by women in entrepreneurship, and to get to know what programs are there which serve as solutions to their challenges.

3.4 Research Design and Methods

Once the research process has begun and before the data is collected, it is crucial that a decision is made as to how the research will be carried out. Moreover research design requires that more decisions should be taken about the various aspects of research and these decisions should fit together logically (Collins, et.al. 2007). Research design provides answers on research questions. The research design is a plan or strategy which moves from the underlying philosophical assumptions to specifying the selection of respondents, the data gathering techniques to be used and the data analysis to be done (Nieuwenhuis, 2009). According to Nieuwenhuis (2009) the choice of research design is based on the researcher's assumptions, research skills, and research practices, and influences the way in which the data is collected.

3.4.1 Data Collection Method

According to Cresswell (1994), data collection involves setting the boundaries for the study, collecting information through observations, interviews, documents etc. and establishing a protocol for recording information. This study used qualitative research, employing the use of interviews with open ended questions as the method of gathering data. Women entrepreneurs were interviewed to ascertain the challenges faced by women in entrepreneurship. An interview guide was prepared based on the literature review. The interview addressed the challenges faced both at micro and macro level. The researcher recorded the participants and transcribed later.

3.4.1.1 Interview Techniques

An interview as a data collection method uses personal contact and interaction between an interviewer and an interviewee (respondent). An interview is subject to all influences that occur in interpersonal communication as it involves direct personal contact with the participant. A participant is requested to answer questions relating to the research problem.

There are several options to conduct interviews, interviews can be face to face i.e. one on one (person interviews); telephonic interviews where the interviewer conducts the interviews by phone. There are also group interviews where the interviewer conducts the interviews with participants in a group (Bogdan & Biklen, 1992).

According to Bless and Higson- Smith (1997: 110) “the following issues should always be kept in mind when interviews are used to collect data:

1. To what extent are the respondents prepared to co-operate and what are the constraints (lack of time, fatigue, other priorities, etc.) that may affect co-operation?
2. To what extent might a question influence the respondents to show themselves in a good light, to answer so as to please the researcher, or to distort reality in other ways?
3. To what extent do the questions ask for information that the respondents do not have, do not understand properly, or are not sure of, so that they will try to guess the answer?”

3.4.2 Advantages of interviews

The advantages of the various interview techniques are discussed in this section.

3.4.2.1 Personal Interviews:

- Participants can provide historical information
- Interviews allow the researcher to control the way of questioning and to amend the questions immediately to suit the process, unclear questions can be clarified immediately; questions can be standardised and non-verbal communication can be observed.
- Interviews are flexible, they provide a researcher with detailed and fresh information that the researcher may not have predicted or anticipated.
- Additional information can be obtained by asking follow- up questions especially where responses are ambiguous or unclear.

- An interview allows the researcher to establish some relationship with participants which later allows the researcher to do follow up questions during data analysis and interpretations.
- Respondents do not have to be literate
- Random samples can be drawn

Research in Social Sciences; UNISA (2000:181)

3.4.2.2 Telephone interviews

- Data can be collected quickly
- No travelling, accommodation, duplication or postage is involved.
- Responses can be accurate because the respondents do not have time to re-think their answers.
- A geographically spread sample can be researched
- Cheaper than other interviews.

(Bliss & Higson-Smith, 1997: 106-127)

3.4.3 Limitations of interviews

- According to Cameroon and Price (2009), interviews are very time consuming as the researcher has to spend time devising questions, convincing the respondents to participate in the research, arranging and travelling to the venue, running and recording the interview and allowing time for transcribing which can take about four times as long as the interview itself.
- Interviewing people requires a range of highly refined communication skills, from encouraging people to speak through to guiding them with regard to what they should be speaking about. Without the skills the interview runs the risk of drifting away from the key themes (Cameroon, and Price 2009)
- Bias is a central problem.

- Face to face interviews are costly, because interviewer's salaries as well as their travelling and accommodation expenses have to be paid. Costs are also higher than using telephonic interviews because of the time it takes to prepare for the interview, to travel to actually conduct a face to face interviews and to transcribe recordings or preparing systematic field notes after the interview (Drew, Hardman & Hart, 1996)
- To obtain honest and detailed responses the researcher requires practice and skills; the researcher needs to know how to ask questions, how to listen, write notes and whether he or she should anticipate the need to ask probing questions.
- For in-depth information, interviews cannot be conducted in a larger group.

3.4.4 Recruitment of Study Participants

3.4.3.1 Sampling

In most studies the use of the whole population is impossible as it can take time and be costly, therefore a sample of the whole population is undertaken. A sample is a part of a whole or a subject of measurements drawn from the population. "A sample is studied in an effort to understand the population in which we are interested" (Bless & Higson-Smith 1995: 84).

Sampling is usually a practical necessity but the value of any conclusions about the wider populations from which it is drawn must be ensured (Cameroon & Price, 2009). A population can therefore be defined as the entire set of objects and events or group of people which is the object of research and about which the researcher wants to determine some characteristics (Cameroon & Price, 2009:224).

Bless and Higson-Smith (1995: 84) outlines the main advantages of sampling as compared to using the entire population, these are:

1. Gathering data from a sample is less time consuming.
2. Gathering data from a sample is less costly since the costs of research are proportional to the number of hours spent on data collection.
3. Sampling may be the only practicable method of data collection
4. Sampling is a practical way to collect data when the population is infinite or very big thus making a study of all its elements impossible.

3.4.3.2 Study Population

The population of the study comprised of 10 women in entrepreneurship in KZN, Durban area. The population was obtained from the database of entrepreneurs obtained from the Durban Chamber of Commerce which included +/-100 persons.

3.4.3.3 Study sample

According to Dane (2011) a good sampling implies:

- A well defined population
- An adequate chosen sample
- An estimate of how representative of the whole population the sample is i.e. how well in terms of probability the sample statistics conforms to the unknown population.

This study employed the use of probability sampling. Probability sampling is a sampling procedure where each person has an equal chance of being chosen in the sample (Research in Social Sciences; UNISA, 2000). Probability sampling is the most desirable approach especially if the aim of the objective of the study is to generalise the results. Probability sampling is unlike non-probability sampling, where the population may or may not be accurately represented in the study.

When probability sampling occurs to be expensive or difficult to obtain the representativeness is not essential. In this study the probability sampling approach was used with the systematic sampling as the exact method. Despite the limitations mentioned above, probability approach was used because it appeared to be the most convenient and the easier method that could be used to collect data and especially because the study needed a small scale.

Probability sampling method includes simple random sampling, systematic sampling, stratified sampling and cluster sampling. The probability sampling procedure used in this study was systematic sampling where the researcher selected the respondents using the list of women entrepreneurs from the Durban Chamber of Commerce, with. The respondents were drawn in the list that was not arranged in a certain format. A sample of 10 women entrepreneurs was drawn from the population of +/-100 women entrepreneurs.

The sampling was systematic in the sense the researcher did not predict or control the random choice of the units of analysis. Different age groups were represented by the sample from 20 to 50 years and different sectors were represented i.e. construction and marketing to name a few. A sample size of ten interviewees was selected, every 10th women on the list was selected starting from first woman on the list. Out of the interviewed seven were married with children and three were singles where two had children and one without. According to Denscome (2008) this small sample size is quite good in keeping with the nature of qualitative data.

The systematic sampling method was selected because the sample population size was not known.

3.5 Validity and Reliability

3.5.1 Reliability can be defined “as the extent to which results are consistent over time and an accurate representation of the total population under study is referred to as reliability and if the results of a study can be reproduced under a similar methodology, then the research instrument is considered to be reliable: Joppe (2000). Lincoln and Guba (1985) refer to this as dependability.

3.5.2 Validity can be defined “as the degree to which a scale measures what it is supposed to measure or the extent to which qualitative researchers can demonstrate that their data is accurate and appropriate” Boeije (2010:169); Lincoln and Guba (1985) make the point that it is not possible for qualitative researchers to prove in any way that they have got it right, they introduce the concept of credibility with regards to verifying the research. Johnson (1997: 285) contends that “if the validity or trustworthiness can be maximized or tested then more (credible and defensible) result may lead to generalisability” which is one of the concepts suggested by Stenbacka (2001) as the structure for both doing and documenting high quality qualitative research that is why the quality of the research is related to generalisability of the result and thereby to the testing and increasing the validity or trustworthiness of the research.

3.6 Analysis of Data

Qualitative data is a potentially rich source of information which gives insights into what people think, what people perceive and the opinions that people hold about a whole range of issues. Miles (1979:590). According to Denscombe (2003), qualitative data analysis is the process of bringing order, structure, and interpretation to the mass of collected data.

Alasuutari (1995:7) defines data analysis in qualitative research as “an ongoing, emerging and iterative process”; he further refers to it as “reasoning and augmentation that is not based simply on statistical relations between variables by which certain objects or observation are described but on rather eliciting meaning from data in a systematic, comprehensive and rigorous manner”. “Qualitative data analysis is usually based on an interpretive philosophy that is aimed at examining meaningful and symbolic content of qualitative data” (Niewenhuis, 2010: 99).

To analyse this research data, the research questions that this research answers were used as a lead, so that the analysis would truly reflect the perceptions of women in entrepreneurship.

Furthermore, the following steps as outlined by Denscombe (2003: 111) were followed:

- preparation of data
- familiarity with data
- interpreting the data
- verifying the data
- Representing the data

The data was analyzed using frequency tables and the results presented in graphs and tables.

The critical analysis of the data collected, in terms of the research questions is shown in Table 3.1

Table 3.1: Critical Analysis of the collected data

Research Question	Sample	Method	Analysis	Results	Conclusions
<ul style="list-style-type: none"> What are the major challenges that the women in entrepreneurship encounter in their businesses and in the outside world? 	10 women entrepreneurs	Personal Interview	Qualitative Analysis	Descriptive Graphs Percentages	Conclusions will be drawn by the various indicators/ key words from the interview
<ul style="list-style-type: none"> Is government doing enough in terms of putting developmental programmes in place in support of the women in entrepreneurship? 	10 women entrepreneurs	Personal Interview	Qualitative Analysis	Descriptive Graphs Percentages	Conclusions will be drawn by the various indicators/ key words from the interview
<ul style="list-style-type: none"> How much help is granted by the private companies, business groups and structures in support of the companies owned by women? 	10 women entrepreneurs	Personal Interview	Qualitative Analysis	Descriptive Graphs Percentages	Conclusions will be drawn by the various indicators/ key words from the interview
<ul style="list-style-type: none"> To what extent does education assist these women in overcoming the challenges they encounter? 	10 women entrepreneurs	Personal Interview	Qualitative Analysis	Descriptive Graphs Percentages	Conclusions will be drawn by the various indicators/ key words from the interview

3.7. Ethical issues

The relevant ethical clearance forms were completed and submitted to the Graduate School of Business, University of KwaZulu-Natal. An Ethical Clearance certificate was issued to the researcher as confirmation to commence the research.

The researcher concisely explained to all the participants the aims and objectives of the study. All the participants signed an Informed Consent for participation which serves as confirmation of their willingness to participate in the study.

3.8. Summary

Research methodology is a diligent and systematic inquiry or investigation into a subject in order to discover or revise facts, theories, and applications. etc. (Petra Christian University, 2008). According to the Reference Dictionary (2008) methodology is a system of methods followed by a particular discipline thus research is the way how research is conducted.

This chapter discusses the research design and the research methodology followed when this research was conducted. It also highlights the philosophical grounding of research where the paradigm in which the research is based is pointed out. The qualitative and quantitative research approaches are discussed and the comparisons of the two taken into consideration, prior to deciding on the research design for this study. The data collection method is outlined with the main focus on the technique used in this research, which is interviews, further to that the advantages and disadvantages of interviews are discussed. The concept of sampling is then discussed, supporting the type of sampling used in this study. The ethical issues of research are also highlighted and lastly the analysis of data is also discussed.

The next chapter presents an analysis of the data collected from the interviews.

CHAPTER FOUR

Presentation of Results

4.1 Introduction

This study used probability sampling, systematic sampling for collecting data. The respondents in the study were selected from the list of woman entrepreneurs obtained from Department of Chamber of Commerce in Durban, KZN. The data was collected through interviews. A total number of 10 women entrepreneurs from different business sector were interviewed on different days and different physical locations. There was no pre-qualification for the choice of sample before the interviews were conducted.

This chapter presents the analysis of findings of the study for answering the research questions. This section bases the discussion on the four research questions that this research intends to answer i.e.

- What are the major challenges that the women in entrepreneurship encounter in their businesses and in the outside world?
- Is the government doing enough in terms putting developmental programmes in place in support of women in entrepreneurship?
- How much help is granted by private companies, business groups and structures in support of the companies owned by women?
- To what extent does education assist these women in overcoming the challenges they encounter?

4.2 Business Profiling

This section details the business type of the respondents.

4.2.1 Business sector

Respondents were asked to indicate the sector their business operates in. From Table 4.1 it is shown that there were seven broad groups as two were in construction and three in food provision (catering and restaurant). These groups are illustrated in Table 4.2 in percentages and frequency.

The women entrepreneurs that were interviewed were from different sectors as illustrated in Table 4.1

Table 4.1 Business sectors

Interviewees No.	Business Sector
1	mining
2	Optometry franchise
3	Trucking Deliveries
4	Distribution
5	Marketing
6	Catering
7	Catering
8	Restaurant
9	Construction
10	Construction

Table 4.2 Business sectors illustrated in percentages

Sector	Frequency	Percentage
Food Provision	3	30%
Construction	2	20%
Mining	1	10%
Distribution	1	10%
Marketing	1	10%
Trucking	1	10%
Franchise	1	10%

Table 4.2 shows that there were seven broad groups, as two were in construction; three in food provision (catering and restaurant), one in mining, one in distribution, one in marketing, one in trucking; one in pharmacy franchise.

4.2.2 Venue of Business Operation

Sector	Business Venture			
	Percentage	Home	Rented/leased space	Own business property
Construction	20%		40%	
Mining	10%			
Franchise	10%			
Food Provision	30%	50%		
Marketing	10%			
Trucking	10%			
Distribution	10%			10%

Table 4.3 reveals that 50% of women in marketing, trucking and distribution operate their businesses at home, 40% of women in construction, mining and franchising operate their businesses in a rented/leased space and only 10% in distribution operate their businesses in premises owned by themselves.

4.2.3. Duration of Business operation

Table 4.4: Illustrates the duration of business operation.

Duration	Frequency	Percentage
1-3 yrs	4	40%
3-5yrs	3	30%
5-8	1	20%
10 and more	2	10%
Total	10	100%

Respondents were asked to indicate the period at which they had been on business operation. From Table 4.4 the period that the respondents had been in business operation is shown starting from 1-3 years where there was a frequency of 4 which is 40%; 3-5 years where there was a frequency of 3 which is 30%; 5-8 years where there was a frequency of 1 which is 10% and 10 years and more with a frequency of 2 which is 20%.

4.3. Entrepreneurs Profile

This section deals with the personal profiles of respondents.

4.3.1 Age profiling of respondents

Sector	%	Age Profile			
		20-29 years	30-39 years	40-49 years	50 < years
Construction	20%			43%	
Mining	10%				
Franchise	10%				
Food Provision	30%				
Marketing	10%		26%		
Distribution	10%	14%		10%	
Trucking	10%				17%

Table 4.1: Percentage showing the earliest time women starts engaging in entrepreneurial activities in different sectors.

From table 4.1 the respondents were asked to indicate their age when they started their businesses from the respondents 14% of respondents were indicated that they were between the age of 20-29 years when they started the business and 14% of them are in distribution and food provision.

17% indicated that they were 50 years and above when they started the business and 17% of them were in trucking and franchise business; 26% indicated that they were between the age of 40-49 when they started the business and 43% of them are in construction, mining and franchising business; 40% indicated that they were between the age of 30-39 when they started the business and 26% of them are in food provision and marketing.

4.3. 2 Level of Education

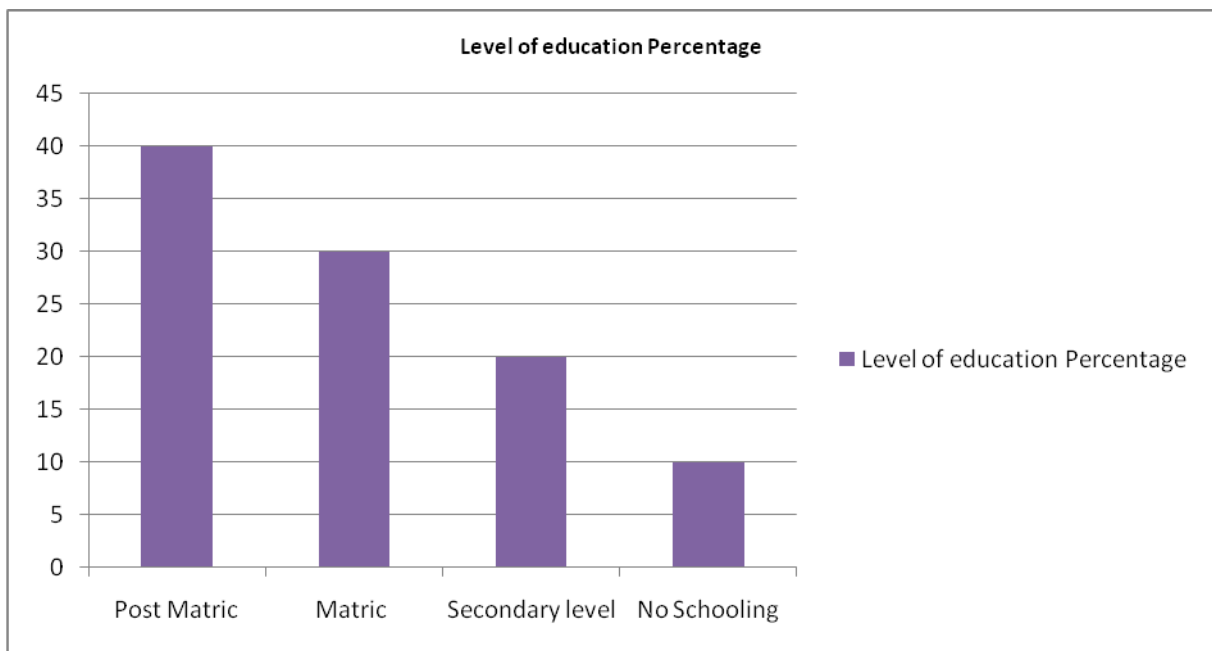


Figure 4.2 Shows the education level of respondents


The education levels of women in this study ranged from post degrees graduates to those who had finished matric to those who have never been to school and some had been and never reached matric. 40% of women interviewed had matric or grade 12 as the highest standard passed, 30% had a post matric qualification and 20% had not finished high school and 10% had never been to school.

These findings illustrate the differences in the educational levels of women who engage in business activities.

4.3.3 Work experience

Table 4.5: Illustrates the work experience of the participant

Description	Percentage
Have worked before	60%
Never worked before	40%



20% have worked for 5yrs or more experience

Amongst all the women that were interviewed only 60% seemed to have been employed before engaging in business ventures. The other 40% revealed that they had never been employed before.

From table 4.5 60% that had been employed revealed how much the experience they accumulated from work helped them in running their businesses. Out of this 60%, 20% mentioned that they had been employed for a period longer than five years which made their experience even more helpful.

4.3.4 Family status.

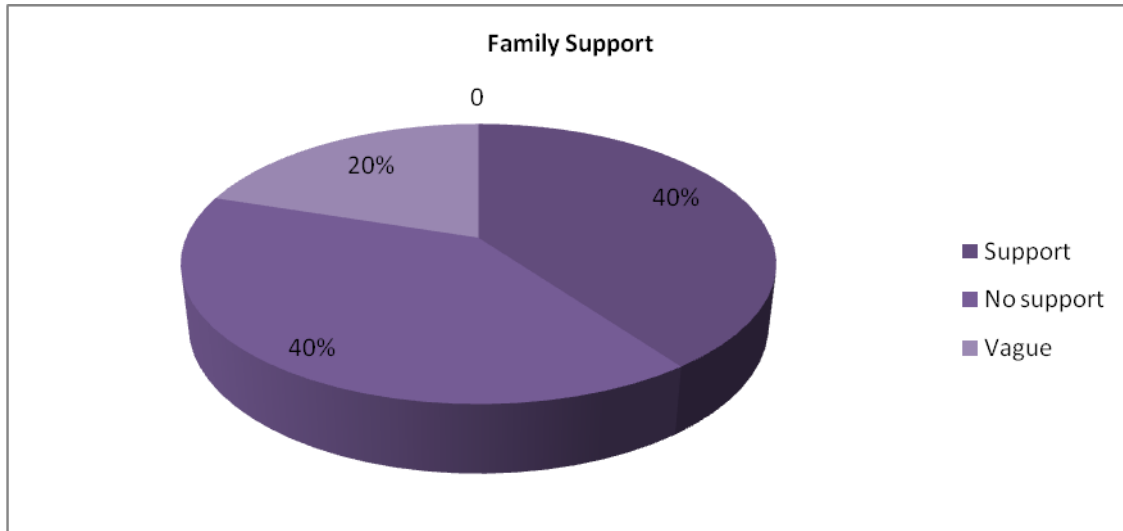


Figure 4.3: Illustrates the percentages of support from families.

Respondents were asked how their roles in their families are affected by the time they spend in their business ventures. Of the respondents 40% indicated that they were able to balance the two, as they stated that with the support they are getting from their husbands and children they are managing and there is no gap felt either by the business or the family.

They were 40% respondents who feel that their family's are not giving them the necessary support as they are still expected to run family errands despite the fact that it is known that they are required to work very hard in their businesses. Amongst these women one also pointed out that "the husbands are not so supportive in terms of children school work and making sure that the children's school work is in order and the children are dropped and picked from school if they are away with business or if they are still caught up somewhere in the business meetings". The other 20% respondents feel that sometimes they do get support but other times they don't, W9 reveals that "getting no support from your spouse in particular can be very stressful".

4.3.5 Motives of pursuing entrepreneurship

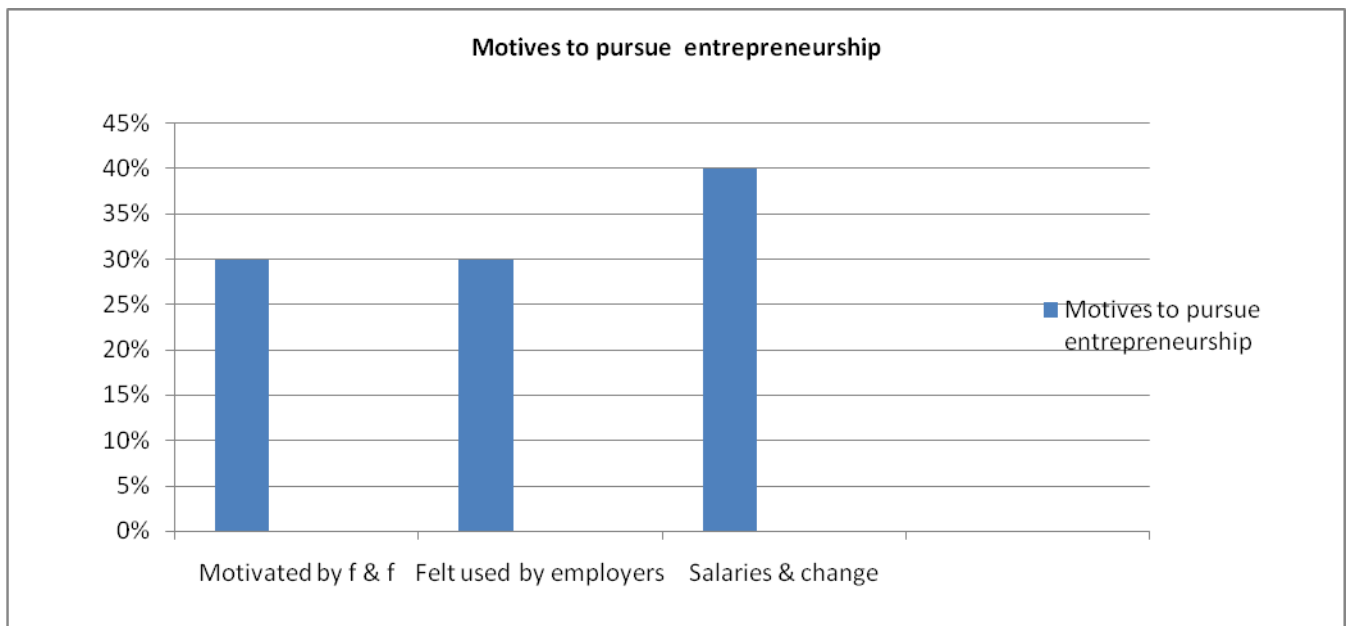


Figure 4.4: Illustrated the motives that encouraged women to pursue entrepreneurship.

Notes

f & f – friends and family

Salary & change- underpaid when employed and change in roles.

Employers- problems

The respondents were requested to specify what motivated them to pursue entrepreneurship. Of the respondents 30% indicated they had been motivated by family and friends who saw creativity and potential in them.

There were 30% of respondents who indicated they wanted new challenges and also indicated they had become disillusioned in their jobs and felt that the money generated for their employers could be better coming to them.

W6 who had been working for Unilever had this to say “Unilever had been milking a lot from me and I was not getting the pay I deserved so that’s why I said enough is enough then I started my own business and I don’t regret”. Of respondents 40% indicated that they were dissatisfied with their salaries and needed to make more money and they had exhausted passion for their jobs and needed change.

4.4 The Personal Characteristics

This section illustrates the respondent’s response in relation to rating the characteristics as drivers. To determine the characteristics of respondents, respondents were asked questions in relation to these characteristics: business passion; independence; innovation, and risk taking.

4.4.1 Business passion as a driver

Table 4.6: Illustrates the perceptions about passion for business.

Perceptions on passion as a driver	Percentage (%)
Passion is rated highly	70%
Passion is not rated highly	30%

Of respondents 70% indicated that an entrepreneur has to be passionate about business in order to succeed. “A passionate entrepreneur has got potential to make lots of profit through hard work”. Later expressing with a sigh W3. Of respondents 30% feel that a person can work hard with a goal of making profit.

These respondents insist that a person need not be passionate about the business she ventures into; she can be in business that she does not like but that is profitable for her. W2 qualified that by an example of a prostitute who gets into it for making money only not for love of.

4.4.2 Independence as a driver

Table 4.7: Illustrates the perceptions about independence as a characteristic for starting a business.

Perceptions on independence as a driver	Percentage (%)
Independence is highly a driver	50%
Independence is not highly a driver	30%
Independence vaguely a driver	20%

Of 50% of respondents indicated they started their businesses to gain independence whilst 30 % indicated that a desire for independence was not a driver for starting their own business. The remaining 20% were not clear about independence as the driver characteristic that led them to start businesses.

4.4.3. Innovative

Table 4.8: illustrates Innovative the perceptions of respondents with regards to innovativeness as characteristic that motivating to start a business.

Perceptions on Innovative as a driver	Percentage (%)
Innovative is highly a driver	70%
Innovative is not highly a driver	30%

Of the respondents interviewed 70% revealed innovativeness as the characteristics that motivated them to start businesses. W5 even specified that “the creativity that was within me drove me to where I am today”. Whereas the other 30% answered negatively when asked whether innovativeness was one of the characteristics that drove them to star their businesses. W7 quoted saying “Innovative or not women are capable, I do not believe in big terms like innovative. I believe one just has to follow her dream, there are so many innovative people out there who are not acting on their innovativeness so I think one just have to be ambitious and act on it to succeed”.

4.4.5 Risk taking

Table 4.9: Illustrates risk taking as a characteristic for starting a business.

Perceptions on risk taker attitude as a driver	Percentage (%)
Risk taking is highly a requirement	80%
Risk taking is not highly a requirement	20%

Only 20% of the respondents did not agree with the concept of risk taking as a requirement to venture into business however the other 80% indicated risk taking required as a characteristic for an entrepreneur.

4.5 Perceptions of women in entrepreneurship

This section deals with the perceptions of women in entrepreneurship in South Africa.

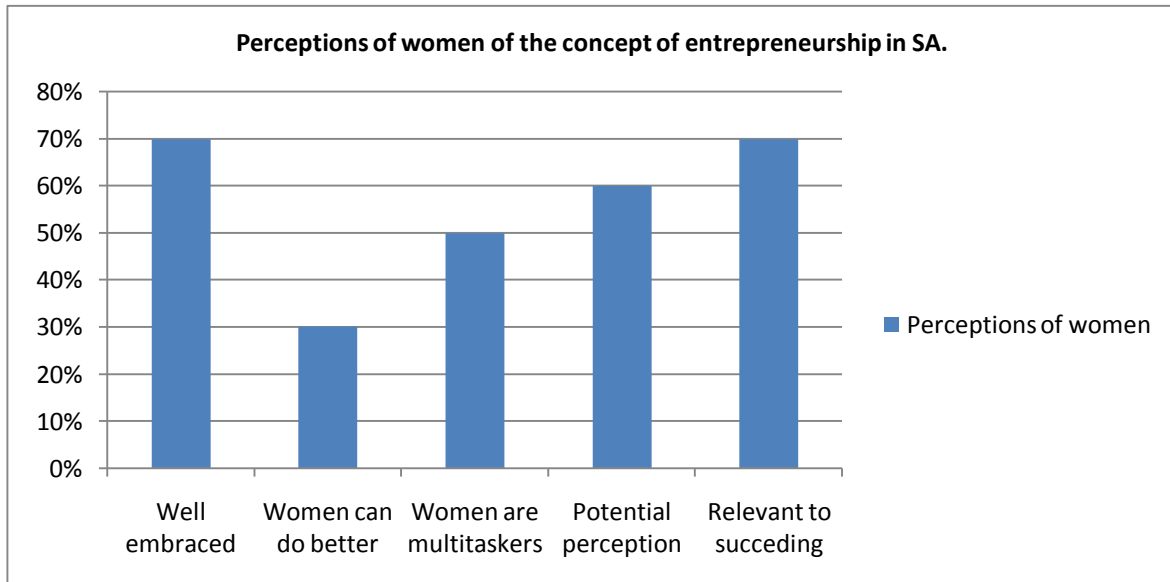


Figure 4.5: Illustrates the perceptions of women of on the concept of entrepreneurship in South Africa.

The women that were interviewed perceive the concept of women in entrepreneurship differently, 70% believe it has been embraced by women very well and this only makes sense to women as they encounter quite a number of problems when they start engaging in business ventures. The 70% women feel that women have done well for themselves on their own though, without much assistance from other parties. This 70% believe the concept of entrepreneurship in women is really transforming and it is indeed opening more opportunities for women.

Of respondents 30% feel women are lazy as there is much they can do to empower themselves in business, but they do not take entrepreneurship seriously. Of 60% of all respondents believe every woman has a potential to make it in entrepreneurship therefore one just needs to maximise their potential by following one's dreams and believe in the power that is within her as a woman. They also perceive South Africa as a great playground with many opportunities. 50% of these women also mentioned the issue of a woman's gift for multitasking; they feel that the concept of entrepreneurship is more applicable to women in SA as women are able to multitask by nature which makes them able to face challenges that come with running a business despite the inadequate resources or lack of formal training.

The other issue raised by these women on the note of multitasking is that women who are in business have a lot on their plate they mentioned the series of having to run household, from making sure that the house is cleaned; children have eaten and children attending school with no problems; the partner is fine, all the house errands have been taken care of at the same time as making sure the business is running.

The purpose of including the question about the perceptions about women entrepreneurs in the interview was to ascertain the understanding of women of the concept of entrepreneurship and to ascertain their view of the potential that women have as far as the government is concerned as Zuma (2010) once indicated that "our SA women have a lot of business potential"

4.6 Perception of women entrepreneurs and challenges

This section deals with the perceptions about starting a business in SA being a woman.

4.6.1 Perceptions about starting a business in SA being a woman

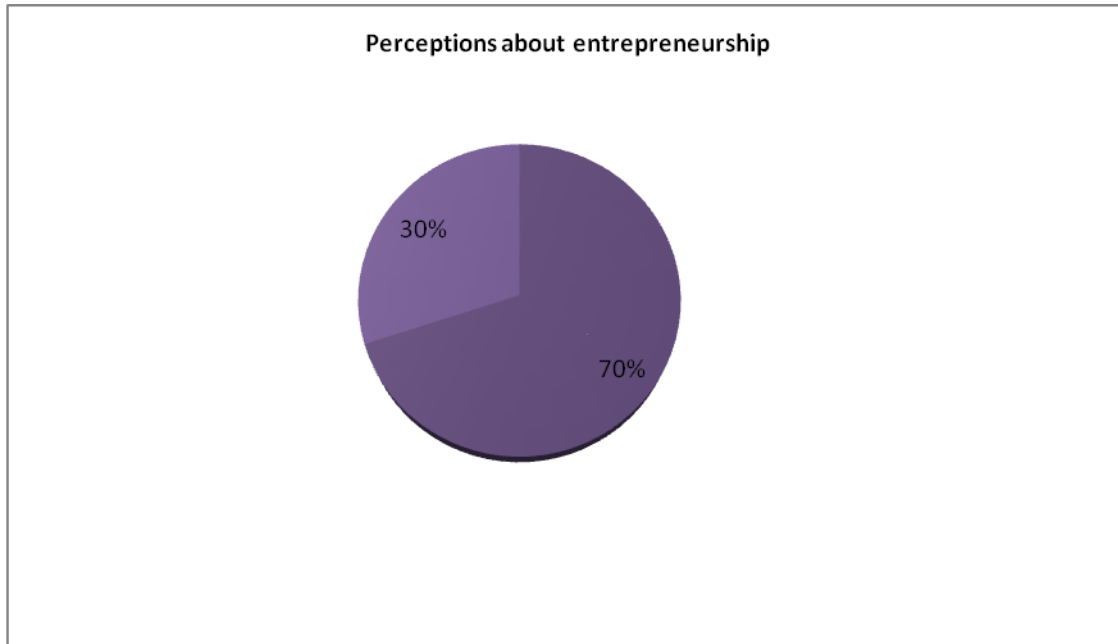


Figure 4.6: Illustrates the perceptions of women about entrepreneurship.

Starting a business in South Africa being a woman is easy as it is portrayed by our South African government i.e. South Africa's National Policy Framework for Women's Empowerment and Gender Equality (2010) and by other notable stakeholders.

Of the study respondents, 70% believe South Africa is a good place for women to start their businesses as the country on its own has a lot of potential but they also revealed that women who start their businesses in South Africa struggle on their own without any form of assistance. Of respondents 30% feel South Africa can learn more from other countries in order to create a desirable platform and conducive environment for women to start their businesses.

4.6.2 Challenges experienced when starting up.

4.6.2.1 Business skills and knowledge

This section deals with the business skills and knowledge.

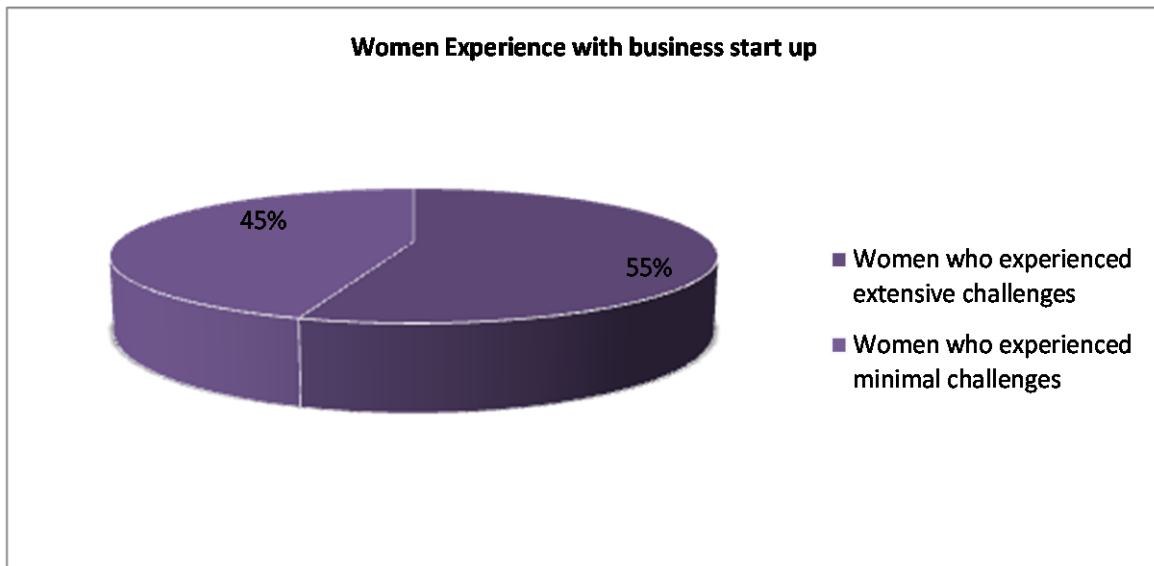


Figure 4.7: Illustrates the percentage of challenges faced by women when starting up their businesses.

Only 55% of respondents appeared to have experienced some challenges in relation to lack of business skills and knowledge when starting their businesses. The other 45% said they managed to pull through without formal training or business skills training.

The majority of 45% respondents are those that appeared to have tertiary education and some had been employed before which was advantageous to their businesses. Fielden, Davidson, Dawe and Makin (2003:54) agree with the latter statement that businesses are more successful "when women open businesses in the fields that they have previously been exposed to"

4.6.6.2 Access to credit facilities and finance

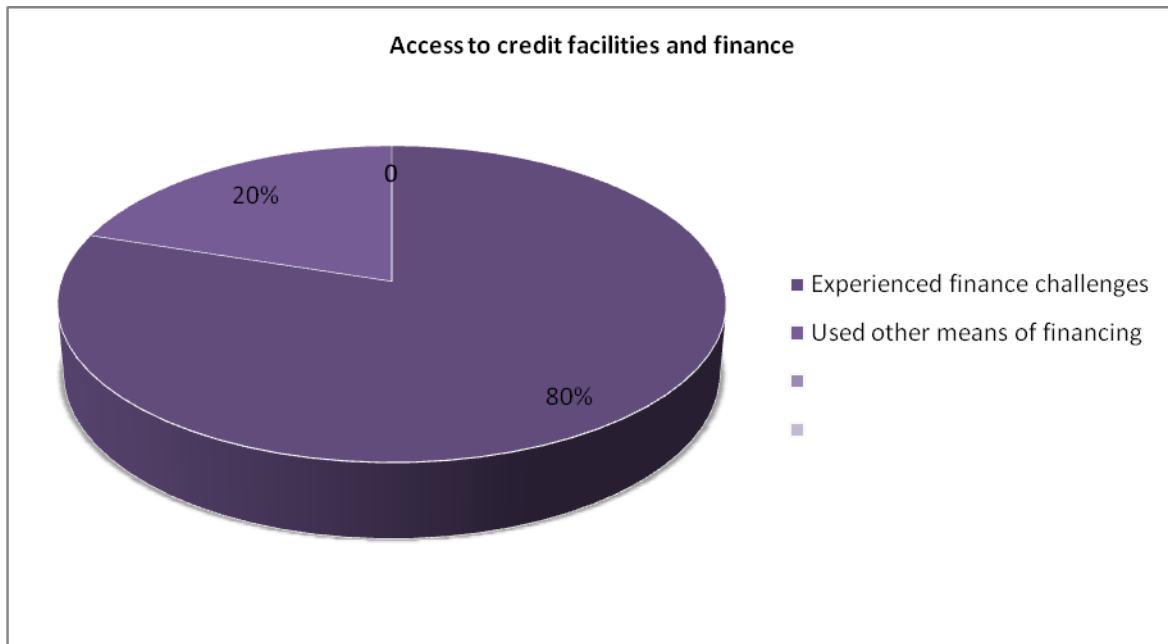


Figure 4.8: Illustrates the percentage of women with different financing methods.

According to the research results the majority of the sampled respondents perceive lack of access to facilities and finance as contributing to business failures. This analysis reveals that 80% of the respondents reveal that they experienced problems with regards to finances and facilities.

Only 20% had tried other ways of financing their business such as recovering money from asserts i.e. sell their houses and getting the family to put together money for assistance.

4.6.3 Notable challenges according to the period in business

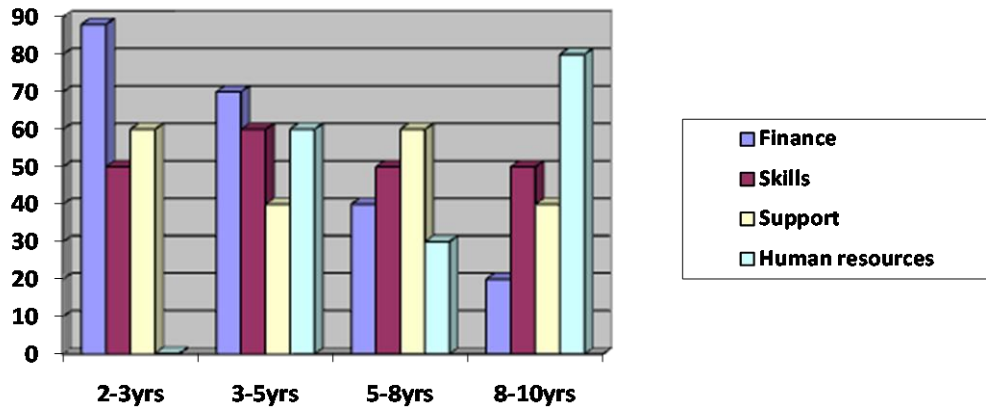


Figure 4.9: Illustrates the notable challenges according to the period in business.

The respondents indicated the challenges they since they had been in business. Of respondents that have been in business for 2-3years, 90% indicated finance as a major challenge; 50% indicated skills as a major challenge; 60% indicated support system as a major challenge and 10% indicated Human resources as a major challenge, Of respondents that have been in business for 3-5years 70 % indicated finance as a major challenge; 60% indicated skills as a major challenge; 40% indicated support as a major challenge and 60% indicated Human resources as a major challenge.

Of respondents that have been in business for 5-8years, 40% indicated finance as a major challenge; 50% indicated skills as a major challenge; 60% indicated support as a major challenge and 30% indicated Human resources as a major challenge and finally of respondents that have been in business for 8-10years 20% indicated finance as a major challenge; 50% indicated skills as a major challenge; 40% indicated support as a major challenge and 80% indicated Human resources as a major challenge.

4.6.4 Day to day challenges.

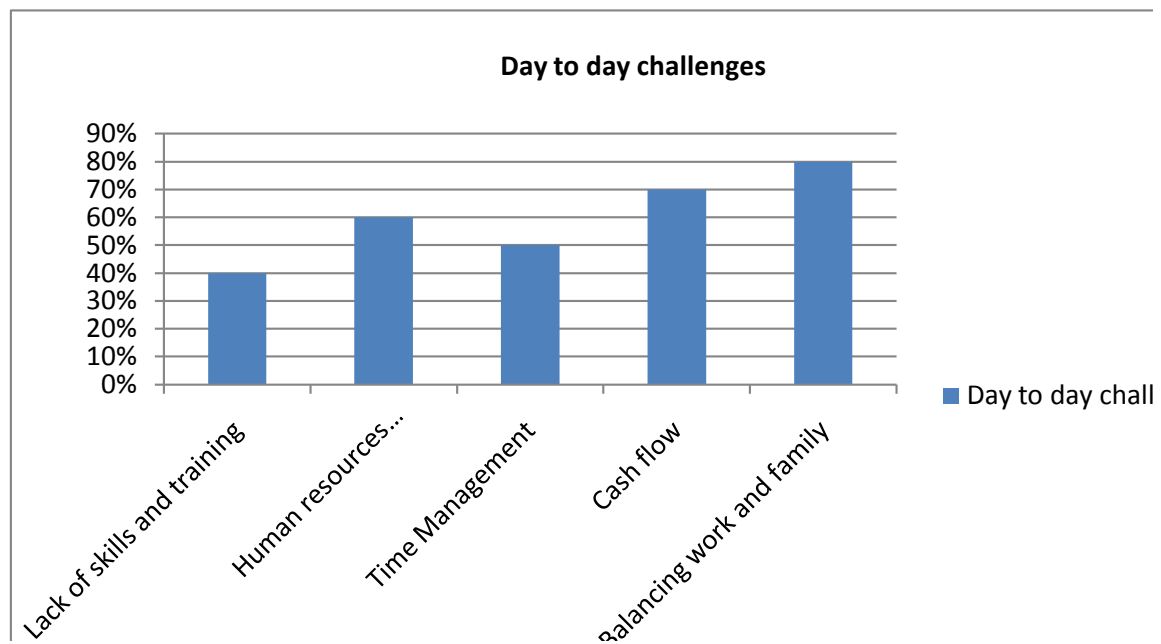


Figure 4.10: Illustrates day to day challenges faced by women entrepreneurs.

The challenges that were highlighted as the day to day challenges by 40% of respondents were those of skills and training. Of respondents 70% raised the issue of cash flow as the major challenge in their day to day operation of the business. Only 50% of respondents identified time management as their day to day challenge. [W8] even said "a day become so short in a way that one even think it should have been 48hrs at least so to cover everything as there become so much to do in a short time".

40% of respondents that pointed out skills and training as a challenge also highlighted that this lack of skills and training results in other problems for them such as dealing with human resources and marketing management.

These respondents indicated that women who have not had formal education or any form of business skills training and development find it very difficult to do their own book keeping or even to understand basic financial management. Of respondents 70% pointed out that balancing work and family was also a day to day challenge for them.

4.6.4 Notable challenges tracing back from the business commencement.

This section illustrates the notable challenges tracing back from the business start.

4.6.4.1 Finance

Table 4.10: Illustrates percentages of how finance has been a challenge to the respondents.

Finance as a challenge	Percentage (%)
Has been a major challenge	70%
Has not been much of a challenge	10%
Has not been a challenge	20%

Of the respondents, 70% feel a lack of finance has been the major challenge tracing back from when they started their businesses. These women feel that as women there has been no gender preference over their male counterparts in business. Only 20% revealed that in their involvement in business they have not had a problem with finance as they personally financed their businesses through savings and support from family. However they also reveal that although the start up capital was provided for they still need cash flow to sustain them for a longer period in business.

These respondents indicated that they had to sell their houses and other assets to recover funds to sustain their businesses.

of respondents 10% revealed that the nature of their businesses allows them to be paid by their clients who helps solve the cash flow challenge. However it was pointed out that not all clients are willing to pay beforehand. Advance payment which is an advantage for as they do not have to go to the banks for financing their projects.

4.6.4.2 Human Resources Management

Table 4.11: Illustrates the percentage of human resources management being a challenge.

Human resources as a challenge	Percentage (%)
Human resources has been a challenge	60%
Human resources has not been a challenge	40%

Of the respondents 60% raised the issue of human resource management as one challenge that may have been avoided if they had the necessary skills required to manage staff. These respondents indicated that due to a lack of training and knowledge they hired school leavers for cheap labour sometimes with disastrous consequences.

Of respondents 40% indicated that the knowledge from their work experience and a bit of mentorship assisted them in succeeding with this issue and as a result human management for them is not a challenge.

4.6.4.3 Potential of women in business.

This section illustrates the potential of women entrepreneurs in South Africa.

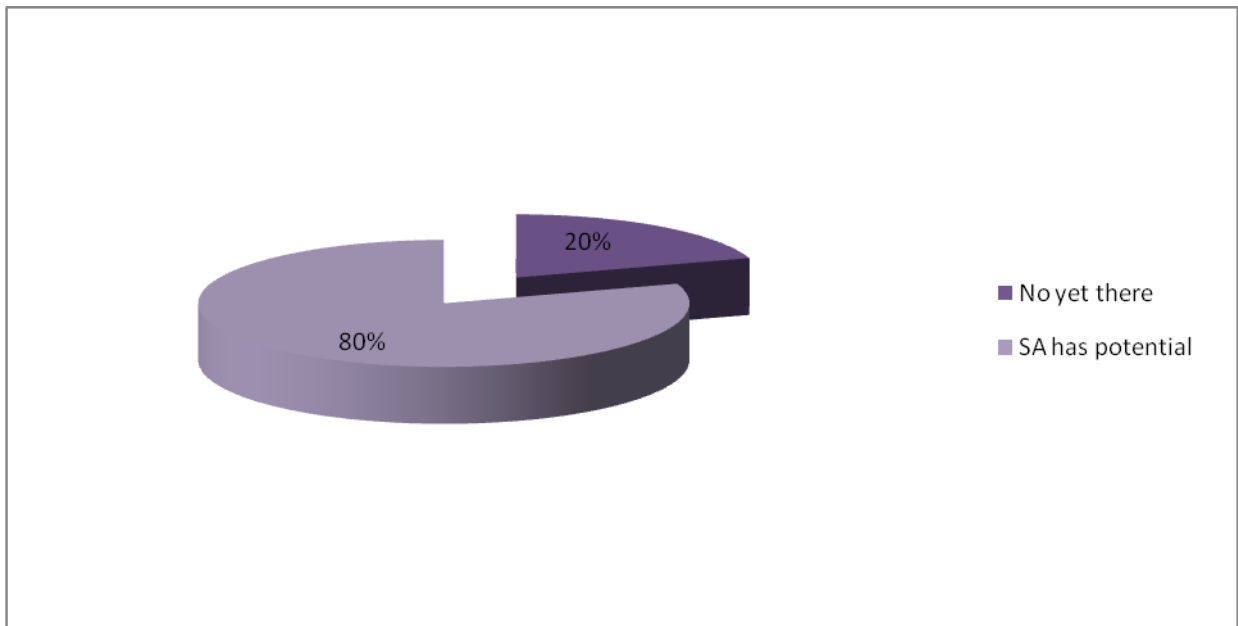


Figure 4.11: Illustrates the potential of women in business in SA.

There were 80% of respondents who believe South African women have potential to be in business and maximise profits. They believe South African women have been through difficulties in their lives tracing back to the apartheid era. This 80% feel if women can be given adequate support to exercise their capabilities much can change in South Africa mentioning the rate of unemployment, crime, and economic imbalance.

W4 “The businesses that are owned by women start from zero based budget to accumulating millions without even making use of the banks or other people’s money”.

Only 20% feel that women still have a long way to go as they can only go so far with their intentions to follow their dreams. These women mention the issue of lack of support regardless of how ambitious a person can be. Although they believe women do have potential but they argue that it needs to be unleashed.

4.7 Perceptions about Government Initiatives.

The University of Pretoria (UP) conducted a study on constraints to women entrepreneurs between 2002 and 2003. Botha (2006). It is apparent that this study concluded that business owned by women are normally less competitive and less equipped to present winning proposals to financial institutions which manifested the start of government to establish programmes that were meant to assist women in achieving their entrepreneurial dreams through assistance from these government programmes. This section illustrates the level of satisfaction with government initiatives.

4.7.1 Level of satisfaction with Government initiatives.

Table 4.12: Illustrates the levels of satisfaction with government initiatives

Levels of satisfaction	Percentage (%)
Government is not visible	70%
Have benefited	10%
Have never benefited	20%

Only 10% of respondents seemed to be even aware of what government offers to assist women in their business ventures. The other 70% seemed to be not even aware of any initiative providing assistance from government. Of respondents 20% revealed that they have not once benefited from government initiatives and they also pointed out that government does not adequately market its services to the public. Of the 10% who were aware of the government initiatives also appeared to have benefited from these initiatives naming Umsobomvu Youth Fund, Khula Enterprise Finance, and Women Entrepreneurship Programme (WEP).

4.7.2 Government Programmes to assist women in entrepreneurship.

Table 4.13: Illustrates awareness with government programmes

Awareness with government programmes	Percentage (%)
Not aware of any	90%
Aware and have benefited.	10%

Of all respondents interviewed 70% are not aware of any programmes that are available offered by government to assist them to start their businesses or to stabilise them. The WEP and Umsobomvu Youth Fund also appeared to be known by the other 10% which revealed that this programme is so helpful when you are starting a business as “they provide you with training which is specifically designed for women as it assist with finance service delivery”.

This question in relation to whether the women are informed of any programme and whether they are satisfied with it was included with the purpose of discovering to what extent women are getting assistance from government and whether these women are informed of such available programmes.

4.7.3 Perceptions on improvements

Table 4.14: Perceptions on improvements

Perceptions on improvements	Percentage (%)
Government programmes are not well marketed	70%
Government officials are ineffective	30%

On the question in relation to women perceptions on what government should improve in terms of the programmes they offer to entrepreneurs. 70% feel the programmes that government have in place for women in entrepreneurship are not well marketed to women at the bottom which makes it difficult for women to even make use of them, W7 “ these problems are only know to the big players in business which ends up being the one’s that benefit a lot”.

Of 30% respondents accuse the government officials placed in the offices that are meant to assist these women of failure to assist them; they say these officials make it difficult for them to benefit from these initiatives. W5 “Those people will shove you back and forth until you give up”.

These respondents indicated that these officials who are supposed to assist them usually reveal an element of being uninformed of the procedures to accessing such assistance.

4.8 Summary

This chapter presents analysis of the data collected from qualitative interviews conducted with women entrepreneurs. The data was analyzed based on three research objectives. The first part of the analysis looked at the business profiling, women entrepreneurs profiling taking into consideration the age profile, education, family status and work experience.

Further to that the personal characteristics of women entrepreneurs are analyzed as well as the perceptions of women in relation to challenges faced by women in entrepreneurship from the time they started and on their day to day activities. The last part captures the perceptions about government initiatives. The responses of respondents are expressed in percentages. Tables and pie & bar graphs are used to illustrate the results further.

This chapter presents the results of the study. Chapter 5 discusses the results.

CHAPTER FIVE

DISCUSSION

5.1 Introduction

This section covers reflections on the research findings pertaining to challenges faced by women in entrepreneurship. A discussion of findings is presented in the previous chapter. The discussion is directly linked to the research objectives which this research emanated from.

5.2 Objective: To explore the problems that women in entrepreneurship face in their

day to day activities.

Objective: To understand the problems woman entrepreneurs encounter from the

time they start the business to when it reaches the greater heights

This section addresses the above two objectives to explore and understand the problems faced by women in entrepreneurship, both in their day to day activities and from when they first entered into entrepreneurship. It is important in this section to discuss the characteristics, business operation and profiles of women entrepreneurs with emphasis to their age, education, motives etc. before attempting the challenges they encounter in their business world as well as outside their business spectrum.

5.2.1. Personal Characteristics

The success of women in entrepreneurship is indeed inspired by their characteristics. The character of a person seemingly determines the distance a person will go in her business. In all the women that were interviewed the person's character seemed to be a major driver of the business to success. This researcher argues that in business the road travelled is never easy as there are loads of humps but that does not merely account for failure or success; therefore, a person's character plays a very crucial part in driving the business to success. As discussed in the literature review, Timmons (2009) suggests that effective entrepreneurs are internally motivated

From interactions with this researcher, the respondents appeared to be more extroverts than introverts, which supposedly might have been one of the reasons why they are in business. They have the drive which is line with (Groenewald, et. al., 2006) who were quoted earlier saying “the woman needs to be a people’s person to be able to deal with staff and customers in a satisfactory manner. Staff motivation depends on her, she therefore needs to be able to motivate and inspire her staff in order for her business to get brilliant results”.

Passion is considered as one of the drivers of entrepreneurship. From the results of this study it was evident that 70% of respondents indicated passion as highly a driver and only 30% rated passion negatively as not a driver. It is concluded from the results of this study that independence is also a great characteristic for women entrepreneurs as it was found from the results of this study that 50% of respondents rated independence as highly a driver whilst 30% rated it as not highly a trait and only 20% vaguely responded to independence as a characteristics for entrepreneurship.

Innovation and risk taking are also important characteristics for a woman entrepreneur as it was found from the results of this study that only 30% negatively rated innovative as a driver for entrepreneurship. Of 70% respondents rated innovative high as driver for entrepreneurship. Moreover from the results of this study it was found that risk taking is also an important characteristic for entrepreneurship as only 20% of the respondents do not perceive risk taking as one of the characteristics positively 80% perceive risk taking as highly a characteristic for entrepreneurship.

From the results of this study it is therefore concluded that an entrepreneur has to display some good characteristics of when venturing into business.

5.2.2 Business operations

5.2.2.1 Business venue

From the results it is apparent that the majority respondents 50% of respondents reveal that they operate their businesses at home. Of respondents 40% operate their businesses in a rented/leased space and only 10% operate the business in premises owned by them.

5.2.2.2 Business nature

From this study women prefer service oriented businesses as argued in the literature review by Groenewald, et. al. (2006) who contend that when women opt for a business venture they usually opt for a services oriented business more so than in manufacturing or finance. Of respondents 20% were indicated to be in construction; 30% in food provision (catering and restaurant), 10% in mining, 10% in distribution, 10% in marketing, 10% in trucking; 10% in pharmacy franchise.

5.2.2.3 Duration

From the results of this study it is evident that 40% respondents indicated to have been in business for the period of 1-3 years; 30% indicated to have been in business for the period of 3-5 years 30%; 10% had been in business for a period of 5-8 years only 10% have been in business for more than 10 years. Therefore it is concluded that women just started their businesses as less percentage had been in business for a longer period.

5.2.3. Women's Profiles: age; education; family status and work experience.

5.2.3.1. Age

With regards to age, the results confirm that age is not really any issue as to when or at what age a woman can start a business. The majority of the respondents indicated they started engaging in entrepreneurial activities in a range from 20 years of age to 50 years and more. This is in agreement with the study that was quoted in the literature review, Chapter Two of McKay (2001) where she highlights that even older women are capable of running businesses.

In this study McKay (2001) studies women entrepreneurs who are over 50 years of age. It is concluded in this study in agreement with McKay's (2001) results that women regardless of their age they are capable of running successful businesses.

From the results of this study the respondents indicated their age at which they started engaging in entrepreneurial activities. It was found that 14% of respondents started engaging in entrepreneurial activities between the age of 20-29; 17% indicated that they were 50 years and above when they started the business; 26% indicated that they were between the age of 40-49 when they started the business and 40% indicated that they were between the age of 30-39 when they started the business.

It is therefore concluded that the age factor is not a hindrance for starting a business.

5.2.3.2. Education.

Lack of education appears to be the one of factors that contributes to the failure of businesses or limiting the development of women entrepreneurs in moving their ventures further. This is witnessed by the results of this study where it is found that only 40% of women had a tertiary level education and the rest had not. Of the respondents, 30% have matric and 25% secondary level schooling and 5% had not been to school at all, which is a greatest challenge.

The GEM (2006) concludes after doing researching on a group of women that having matric or grades lower than matric for women entrepreneurs, makes it very difficult for them to be able to access the available programmes like that of SEDA, since the information that is available as per their assistance to entrepreneurs is disseminated via internet and other information dissemination tools. It is therefore concluded in this study that lack of education is still much of a factor that contributes to challenges facing entrepreneurs.

5.2.3.3. Work Experience.

Work experience plays a very crucial role in a women entrepreneur's life as a person relates much of her past experience to the current situation. Accordingly, as argued by Fielden et al (2003:54) and discussed in Chapter Two, businesses are more successful "when women open businesses in the fields that they have previously been exposed to"

It even works much better if a person had been in a job for a longer time as discussed in Chapter Two regarding Shange (2009), who owns a marketing and distribution agency having worked for Unilever for 10 years and later opening an agency to service Unilever (Shange, 2009). From the results of this study it is found that any 60% of the respondents had been employed before and 20% of which had been employed for a period longer than 5 years.

It is concluded in this study that work experience is crucial in a business for a women to be able to understand the language of the business and the working class and perhaps clients as well as to carry out the business duties successfully. A lack of experience in a specific business field will make it more difficult for a women entrepreneur or any entrepreneur to succeed.

5.2.3.4. Family status

Women play very important roles in their households as they are the engines that keep the house being a home. From the results of this study, it is concluded that women are able to balance the two roles of being a mother at home and being an entrepreneur. Only 40% of respondents indicated they were receiving support from their families and another 40% indicated they were not getting any support from their families. However the remaining 20% appeared to be in both sides as they were found to be getting support sometimes and sometimes not.

From these results it is thus concluded that families are not giving much support as they supposedly should be because if it is only 40% that agree to be getting support. It is evident that at the end of the day, the time spent by women entrepreneurs in businesses is rewarded by high profits, thus if they are not under pressure and stress at home, they can then focus on profit rather than just on household duties.

5.2.3.5. Motives of women.

A lot of elements contribute to women venturing into business. Some of which are monetary related, liberation from being an employee or family related. Relatively there has been much research on the subject of what motivates women to start up businesses and from this Hisrich (1990), asserts the foremost instigators as the need to achieve, to be independent and for self realization.

Moreover, Sarri and Trihopoulous (2005) are in agreement with Hisrich (1990) in his findings that reveal that women are motivated to start their own businesses mostly by economic factors, the need for self fulfillment, independence and the need for creativity.

From the results of this study, it is apparent to note that 30% of respondents indicated they were motivated by friends and family, another 30% needed a break from being employees as they felt used by their then current employers. A considerable 40% was found to have been motivated by economic factors i.e. the need for money and change in the process.

It is therefore concluded from the results of this study that the reasons to start a business are much more related to money than for any other reasons.

5.2.3.6 Perceptions of women about the concept of entrepreneurship in South Africa

It is evident that the concept of entrepreneurship is perceived differently by women. From the results of this study 70% of respondents believe it has been embraced by women very well and this only makes sense to women as they encounter quite a number of problems when they start engaging in business ventures. The very same 70% women feel that women have done well for themselves on their own though, without much assistance from other parties and they believe the concept of entrepreneurship in women is really transforming and it is indeed opening more opportunities for women.

Of respondents 30% feel women are lazy as there is much they can do to empower themselves in business, but they do not take entrepreneurship seriously. It is apparent that 60% of all respondents believe every woman has a potential to make it in entrepreneurship therefore one just needs to maximise their potential by following one's dreams and believe in the power that is within her as a woman.

50% of respondents raised the issue of multitasking and the emphasis is on that the concept of entrepreneurship is more applicable to women in SA as women are able to multitask by nature which makes them able to face challenges that come with running a business despite the inadequate resources or lack of formal training.

From the results of this study it is concluded that the concept of entrepreneurship is embraced well in South Africa despite the challenges the respondents face in the process.

5.2.3.7 Perceptions of women about starting a business in South Africa being a woman

It is evident from the results of this study that starting a business in South Africa is a good act although one faces some challenges in the process.

Of respondents 70% believe South Africa is a good place for women to start their businesses simply because the country on its own has a lot of potential. Of respondents 30% feel South Africa can still learn more from other countries.

From the results of this study it is concluded that South Africa is a good place to start a business since the majority of respondents perceive it as a good place to start a business.

5.2. 4. Access to finance

Access to capital is widely identified as a major challenge to female entrepreneurship, tracing back to 1980 contend Greene, et. al. (2003). It is evident from this study that finance still seems to be a major challenge for women who are in entrepreneurship, which traces back years as argued by Greene at. al. in 2003.

As suggested by (South African LED Network, 2010) in chapter two firstly, women generally do not have adequate savings of their own which is required as equity payment to obtain a loan. Secondly, they do not usually have any assets or property to show as collateral for loans as most of them are involved in domestic activities. (South African LED Network, 2010) concluded that the biggest business challenges for women are finance, credit and lack of business training.

The discussions on this issue in the literature review is supported by this study, where 70% of respondents indicated to be experiencing cash flow problems in their day to day operation of the business. Even the other 20% that indicated using other sources of finance, had significantly experienced access to finance as a challenge because they mention that they opted to sell their bonds and some have their families involved in financing, which indicates they must have business experience that encouraged other sources of finance.

5.2.5 Lack of skills and training

The majority of the respondents agree that most women entrepreneurs lack skills and training with respect to running a successful business. Amongst the women interviewed, education alone seemed to be very low as it appeared that the majority of women only had matric (40%), then 30% had a post matric qualification, 25% had not finished high school and 5% had never been to school. Education is the fundamental principle for empowerment and liberation suggests Chiloane and Mayhew (2010).

Access to skills and training becomes easier when a person is educated or has had at least a post matric education. When a person is educated they are able to make use of different information resources, i.e. internet, journals, magazines and even to access any available skills / training workshops. The results reflect that 40% of women entrepreneurs lack skills and training as a weapon for them to run their businesses.

The results support the literature that a lack of skills and training for women in entrepreneurship yields other challenges for them, with an emphasis on human resources management and finance skills.

5.2.6 Human resources management

It is evident that the respondents are more blaming lack of skills and training for their inability to manage people. As discussed further in chapter 2, a study conducted by O'Neill and Viljoen (2001) on how support and skills training could be improved in equipping women with entrepreneurial skills in South Africa came up with some relevant recommendations in attending to lack of skills and training for women entrepreneurs. The findings reveal that 60% of respondents indicated a lack of human resources management as a factor that contributes to their challenges. The respondents indicated that lack of such skills on their side prohibits the business from moving further because they end up hiring unskilled labor for cheap labor.

5.2.7 Time management

According to (Fielden et al., 2003) women's lives could be sustainable even when they are directly involved in business i.e. own the business when they are able to equally distribute time for all commitments.

Half of the respondents indicated that balancing family time and their work was an easy task to do, whilst the other half indicated to have found this a challenge. Indeed the ability to balance time leads to propensity to balance work and family.

5.2.8. Balancing work and family

As discussed in chapter two, Cole (1997) point out that full involvement of a woman at home sometimes does instigate problems for them in their businesses. This is because they have to balance time appropriately and accordingly between family and business. This tally with the results of this study as balancing time between work and family for entrepreneurs seems to be a bit of a challenge, as 70% of respondents revealed their inability to balance the two as one of the major challenge for them.

5.2.9. Lack of work experience

It is evident that work experience plays an integral part in running a business (Groenewald, et al., 2006). Generally a lack of work experience restricts women in the way they run their businesses and limits them in terms of dealing with banks and other financing institutions.

There were 60% of respondents who respondents agreed that work experience assisted them in their businesses as they found it easier to attend to some of the issues as they had come across them whilst they were still employed. The other 40%, however, believe if they had been employed before as well, they could have accumulated the necessary experience that plays an integral part in their running of the businesses.

5.3 To explore the areas in which government and the Private sector can intervene to assist woman entrepreneurs with regards to the available problems.

This section assesses how much government is doing in terms of putting developmental programmes in place to support women in entrepreneurship. This is considering the programmes that were put in place by government to assist women in running their businesses, such as that offered by SEDA, DTI, KHULA Enterprises, etc.

5.3.1 Government entrepreneurial programmes.

Government is said to have put in place some programmes that are aimed at assisting women in entrepreneurship or those women who intend to become entrepreneurs (DTI, 2005). This is contradictory to the results of this study, as the majority of the respondents appeared to be unaware of any programme available offered by government for women entrepreneurs.

As a result only 10% of the respondents indicated their awareness of government programmes to assist women in business and these women indicated to have benefited through these programmes. There were 90% of the respondents who indicated they were unaware of any programme offered by government for entrepreneurs. These 90% respondents are of opinion that government is not adequately publicizing the programmes that they can offer as assistance to women in entrepreneurship.

Some of the respondents are of the view that the government programmes for entrepreneurs benefit a few that happened to be big players in the industry. It is again believed by 30% of the respondents that the people that are placed as officials to render the relevant services of assistance to women entrepreneurs are the ones that create more problems as they seem to be unaware of the procedures for their work.

5.4. Research Question 3: To what extent does education assist these women in overcoming the challenges they encounter?

This section looks at to what extent does education assist women entrepreneurs in overcoming the challenges they encounter in their businesses.

5.4.1. Education

Indeed lack of education appears to be one factor that contributes to the failure of businesses or is at least limiting the development of women entrepreneurs in moving their ventures further. The majority of the respondents are in agreement that education plays a very crucial role in running a business; however, it has not stopped them from pursuing their dreams. Only 40% of respondents disclosed that they have matric or grade 12 as the highest standard passed. These women believe matric is not enough as their level is limited than a person who has been to tertiary level of study. The study respondents showed 30% respondents who have post matric qualification.

These women believe that having a post matric qualification additional to matric is a bargain as it opens up opportunities to avail oneself to the latest technology advances and business applications. Moreover, with a post matric qualification one is able to do bookkeeping, market the business and seek more business.

These findings support the research that previous education and the area of education influences business performance and without this the less educated women may face financial or human resources challenges that affects their business activity as discussed by Cooper (1981).

Highlighted is also the other 25% that appeared to have not finished high school and 5% had never been to school. These findings illustrate the differences in educational levels of women who engage in business activities. Despite these differences in education levels, women still believe that education is the key to running a successful business. It is a common phenomenon that even if you have not been exposed to it you can still run a successful business from getting help from your peers and using your life experiences to succeed.

Furthermore the respondents still persist that education is equally important to run a winning business but again without it one would not fail she can still run a successful business.

5.5 Discussion

This chapter discusses the research findings presented in Chapter Four in conjunction with the reviewed literature in Chapter Two. Its presentation is in response to the objectives outlined in Chapter One. This section discusses these findings in line with the research questions posed for this study.

To respond to research question one: *What are the major challenges that the women in entrepreneurship encounter in their businesses and in the outside world?*

Significant data is presented about major challenges that women in entrepreneurship encounter in their business activities to be finance, human resources management, time management, balancing home and work, as well as lack of work experience.

However, prior to outlining the challenges affecting women in entrepreneurship, the data pertaining to the characteristics of women, women profiles and family support is presented.

It is found from the data obtained for this study that women are capable of running successful businesses regardless of their age, as the respondents started their businesses between the ages of 20 years and 50 years or more. As for education, the data presented illustrated that 30% of respondents were in possession of matric and 25% secondary level and 5% had not been to school at all, which is a great challenge. However, 40% of women were found to have a tertiary level education, which means they will have gained knowledge and skills that come in handy for running their businesses.

When the respondents were asked about work experience, it was found that only 60% of the respondents had been employed before and 20% of which had been employed for a period longer than 5 years. The other 40% had never worked before.

The results show that 40% of respondents perceived challenges revolving around skills and training. There were 70% of respondents who perceived cash flow as the major challenge in their day to day operation of the business. When asked about time only 50% of respondents identified time management as one of their major challenges.

In terms of skills and training, 60% of respondents claimed it to be a challenge in their business operation that yields other challenges such as human resources management.

These respondents also indicated that women who have not had formal education or any form of business skills training and development find it very difficult to do their own book keeping or even to understand basic finance management. There were 70% of respondents who pointed to balancing work and family as one of their major challenges for them.

To respond to question two: *Is government doing enough in terms of putting developmental programmes in place in support of the women in entrepreneurship?*

The available programmes that are offered by government as assistance to women entrepreneurs seem not to be encouraging women into entrepreneurship. As a positive move a very small percentage of 10% appeared to be aware of what government can offer to them for their businesses. This finding poses some questions about government and its services. Significantly the whole 70% of respondents was found to have not been even aware of what government can assist them with. Even the other 20% that was found to have been aware, points out that it is evident that these government programmes are not publicized to those people whom they are tailored for.

It was however found that almost every participant is not satisfied with the government programs as it is perceived they are tailored to benefit a few, even the respondents that appeared to be unaware of what is available by government to assist them.

The respondents, who are unaware of government programmes, blame the government in that they have marketed these to the public on what is offered. The respondents indicated that the few that did benefit did so because they have some affiliation with some government officials.

To respond to question three: *To what extent does education assist these women in overcoming the challenges they encounter?*

Education is relatively important to assist women in achieving their profit prospects in business. In the study only 30% of respondents had post matric, 40% had matric. Education is a key variable that directly links to business success (Naicker, 2006). There were 20% of respondents who had a limited education, with 10% who had not been to school.

Most women in this study agree on the importance of education when running a business and those with an education background indicated how much exposure an education opened them up to, which was useful in their business.

5.6. Summary

This chapter discusses the analysis and findings of this study and show how the objectives outlined for this study have been met.

The next chapter provides the conclusions based on the findings of this study. It also provides recommendations based on this study and suggests possible topics for further research.

CHAPTER SIX

Recommendations and Conclusions

6.1 Introduction

This chapter gives an overview of the research findings and challenges faced by women in entrepreneurship. This chapter illustrates the conclusions with reference to the problem statement and objectives outlined in Chapter One. Further to that it outlines the remarkable recommendations that could be considered when attending to the issues in relation to challenges facing women in entrepreneurship. Lastly it provides possible areas for further research.

6.2 Discussion

This section ties up the objectives with the findings of this study.

The objectives of this study as outlined in Chapter one are:

- To explore the problems that women in entrepreneurship face in their day to day activities.
- To understand the problems woman entrepreneurs encounter from the time they start the business to when it reaches the greater heights
- To explore the areas in which government and the Private sector can intervene to assist woman entrepreneurs with regards to the available problems.

The objectives of the study were answered by unpacking the responses from the interviews with the participants of this study. It shows there are many challenges women encounter as major in their day to day activities, starting from the time they started operating the business. The study made known that the government initiatives that are said to be in existence are not known to the desired community and as a result the community is not benefiting from any of them.

6.2.1. What are the major challenges that the women in entrepreneurship encounter in their businesses and in the outside world?

From the results of this study it is learned that women tend to start engaging in entrepreneurial activities at any age, from the age of 20 years to beyond 50 years of age. Age is not a prohibiting factor to starting businesses. It is shown that education plays a very crucial part in the life of an entrepreneur, especially higher level education. Moreover, it is evident from this study that work experience has a very positive effect on the success of the business.

Further to the above, the results of this study suggest that the major challenges revolve around access to finance, people management, time management and balancing time between work and home. It can be concluded that challenges that affect women in entrepreneurship prohibit them from moving their businesses to greater heights.

Indeed a lack of finance can become an issue in a business be it start-up capital or long term cash flow. It is important to note, however, that it is concluded from this study that finance is a major challenge for women in entrepreneurship as the majority of women perceive finance as the main hindrance to their businesses success.

It is important to note, however, that although finance is a challenge for women in entrepreneurship with reference to the results of this study, women still make their businesses successful, i.e. they are willing to endure personal hardships to create success.

With reference to human resource management, it is imperative to note that the evidence from this study reveals human resources management as a challenge in a business if it is not mastered. Employees are the ones that can cause a business to fail or can assist it to succeed.

It is, therefore, concluded from this study that women need exposure to human resources management training since 60% of participants indicated a lack of human resources management skills.

From the results of this study, it is also concluded that time management is also an issue to women as it affects both their family life and business life if it is not well mastered. Women in entrepreneurship have a double job of family responsibilities as well as business responsibilities; therefore, they need to be able to balance the two efficiently to achieve desirable results.

From the results of this study only a few indicated they are managing balancing the two, therefore, it is concluded that women are unable to balance the two without support from their families.

6.2. 2. Is government doing enough in terms of putting developmental programmes in place in support of the women in entrepreneurship?

From the results of this study it is evident to point out that the government initiatives that are said to be out there to assist women in entrepreneurship are not visible to the desired target Markey, which are not well informed of what there is as assistance from government. It can therefore be concluded that government is not doing enough for women in entrepreneurship.

From the results of this study it is apparent that the government initiatives that exist are known to some people but not known widely. It can be concluded that the government programmes are not made known to those who need them in particular. It is apparent that even such initiatives by government are not easily obtainable, with suggestions that they end up benefiting a known few. Therefore, it is concluded that the government initiatives are not so helpful to everyone particularly to those in need of them.

6.2.3. To what extent does education assist these women in overcoming the challenges they encounter?

The results of this study show that in terms of educational levels, there is a significant difference made by education, taking into consideration that a person that has had some exposure to education would perform better in the management of a business than a person who has not.

However, that does not close the door for people who have not been to school. Education is considered crucial; however, a person without education but with ambition and drive can still run a successful business, although emphatically she will experience great challenges. It can be concluded from the results of this study that education is an important element for driving a business to success.

6.3 Implications of this Research

Research of this nature is needed to provide women in entrepreneurship and those who intend to start their businesses with the necessary knowledge of what to expect and what challenges are out there to face and perhaps offer possible solutions. All over the world, women, who are widely considered previously disadvantaged, are encouraged to open businesses.

Some businesses that are owned by women succeed some fail. It is evident that the rate at which women respond to this call is positive judging by the number of entrepreneurial businesses owned by women in South Africa. Indeed the ventures that are owned by women, whether new or old, do encounter challenges and that is a proven fact.

Whether there is business success or failure, women entrepreneurs' encounter a number of challenges within and outside their business, therefore, such research provides women with insight from other women who have been through that route, especially for when a person is starting out.

This research further informs government about the perceptions of women about the entrepreneurial activities that government claims are made to assist them. The loopholes and the gaps are made transparent to government so there could be possible changes in the way government does things for the benefit of women entrepreneurs in South Africa.

6.4 Recommendations

This study looks at the challenges faced by women in entrepreneurship, the data was analysed in order to come up with possible recommendations that could apply to the challenges identified. Most of the challenges that were found were in areas the government can provide assistance with and then improvement can be visible.

Following are recommendations offered as per the challenges that are identified in this study: access to finance, human resources management, lack of skills and training, time management and balancing work and family.

6.4.1 Recommendation 1: access to finance.

Access to finance can be the key to success of women entrepreneurs. From the results of the study it appears that access to finance is a major challenge for women in entrepreneurship.

The majority of women either do not qualify for financing from banks because of their background or there is no one willing to assist financially or the said government programmes make them discouraged because of the long procedures that must be followed. Since the government insists on developing women entrepreneurially, then their intervention must make a visible difference.

The government must simplify the requirements for obtaining finance, especially for those with little or no education. One of the respondents expressed the view that government financial help keeps on going to the same people over and over again. It is possible that there are only a few people that qualify because of the strict requirements which preclude many, especially those with low education levels.

It is recommended that government should come up with less stringent procedures that would allow every woman entrepreneur an equal chance of applying for finance.

According to the DTI (2005), due to the National Credit Act (NCA), which regulates the process of banks granting credit and which aims to protect consumers, banks have introduced rules and regulations that govern how finance is granted and this can be a disadvantage for women. The government can still play an important role in passing some clause that would favor women that do not have assets to borrow finance against nor a track record that reveals a good financial status. Government should come up with finance programmes modeled to suit SMMEs and specifically those operated by people from disadvantaged backgrounds.

Since women are more in micro than macro businesses, it could be easy for government to monitor their progress if they have financed them through their finance programmes.

6.4.2. Recommendation 2: skills development and training

Government has tried to reach out to women with programmes such as the Umsobomvu Youth Fund and Intsika Enterprise. It is evident from this study that such programmes are not effective as they are supposed, resulting in the need for skills and development programmes more widely accessible.

The current programmes, therefore, need to be revitalized to meet the needs of current and future women entrepreneurs moreover; government needs to institute new programmes that cater for women of all ages. Programmes such as the Umsobomvu Youth Fund, Intsika Enterprise, to name a few; only assist those up to 35 years of age. It then becomes a problem for a person who is above 35 years of age to benefit from them; these programmes should be not be discriminatory of age.

When managing a business one needs to be equipped with many skills such as human resources management, financial management and marketing management, so as to be able to do everything without outsourcing such services as that will add a negative financial burden to the business.

Human resources management (HRM) is a very important aspect of the business as the staff members are the ones that help the entrepreneur make profits. The ability to manage staff in a professional way and the ability to hire the best candidates is what all entrepreneurs desire to master. The results of this study indicate there is a massive lack of such skills and that HRM challenges are the result of lack of skills and training.

It is recommended that as part of a government entrepreneurial mentality promotion programme, a Business Management programme should be formulated, where the basics of finance, marketing and human resources management shall be taught in order to equip women entrepreneurs with the basics of management.

Such programmes should be designed for all levels of education in an easy language that is understandable to every women entrepreneur, especially those with minimal levels of education and no education at all. The rollout of such programmes should be across the country, in both urban and rural areas in order to reach out to all people, even those in the most disadvantaged areas.

Government offers education in all languages, other than in just one of the official languages (English), likewise programmes have to be offered in all languages so that people are able to relate well with all of the business principles in their own languages.

It is recommended that government should pass a regulation requiring all entrepreneurs undergo such training once they have registered their companies with CIPRO. Having such regulation will not only help the women entrepreneurs to attain business management skills but it will open up more opportunities for them as they will be meeting other entrepreneurs and share knowledge and experience.

Government should encourage women entrepreneurs to form business forums so they are able to meet each other to share their experiences in business and barter knowledge. These forums should be registered and should be classified by the nature of business sectors. Every woman entrepreneur should be encouraged to belong to at least one of these forums in order to access a support system.

Recommendation 3: in relation to government initiatives

Government should make the programmes they offer to women entrepreneurship known more widely and specifically to the desired target population. It is shown from this study that the existing government programmes are not visible to women entrepreneurs which means such programmes are not well marketed to these women in business.

Moreover the government should follow up or possibly frequently survey their market in order to discover the satisfaction of these women served with these initiatives by the public servant as the respondents indicated they are unhappy with the service they receive from government officials. A result of this is that the women easily give up following up with the programme. The processes that women entrepreneurs have to undergo before they are offered assistance, are perceived to be too stringent, as a result many end up not even attempting to access this assistance. It is recommended that the requirement procedures be revisited and revived for the benefit of all women entrepreneurs.

Government should promote the culture of entrepreneurship to women at a very young age so to reduce dependence on the social welfare system.

6.5 Limitations of the study

All research is challenged by some or other limitations. The following are the limitations of this study:

- Due to time and funding constraints, the data was collected from a sample from KwaZulu-Natal (KZN) only, with the prospects to generalise the result across South Africa as a whole limited.
- The sample was not set out to be representative of different races; it would be good to get the perceptions of women from different races, however, a lack of resources made it impossible to conduct a wider study.
- While conducting this study it was a challenge to secure appointments with the respondents.

6.6 Recommendations for Future Research

Conducting research on women entrepreneurs has been an astounding experience as there is a lot that one is able to discover. It is for this reason that there is a need to study women entrepreneurs further. Following are suggested areas for further study:

- Comparing women entrepreneurs in different age groups.
- The effect of family support on women entrepreneurs.
- Exploring different needs of women in entrepreneurship.
- Evaluating the importance of education in running a business being a woman.
- Exploring how government can satisfy the needs of women entrepreneurs.
- Contrasting the capabilities of women and men entrepreneurs, so that learning areas can be targeted at needs.
- Exploring the advantages of being a woman entrepreneur in SA after apartheid era.

6.7 Conclusion

The researcher undertook this study to explore the challenges faced by women in entrepreneurship. Women engage in different entrepreneurial activities responding to the call by government to create jobs and to contribute to the gross domestic product. This study unveiled that women in entrepreneurship are faced with a number of challenges, some of which are outlined in this study.

The literature reviewed unveiled that women start engaging in business at a very young age, some with minimal education levels and some with experience, some without, which makes it more difficult for them to carry out duties as an entrepreneur and to secure formal credit.

Data was collected through interviews with ten women entrepreneurs who were sampled from a list of entrepreneurs provided by the Durban Chamber of Commerce. The respondents revealed their limitations caused by a lack of skills and development, as well as financial challenges in their businesses.

The unhappiness of women entrepreneurs regarding government initiatives is discovered through this study. These initiatives that are supposed to assist women entrepreneurs to run their business; the respondents revealed their significant unawareness about such programmes and how they do not benefit from such programmes.

The objectives of this study were achieved. Cash flow, HRM, time management and balancing home and work commitments, were discovered to be the challenges that women face in their day to day activities. It was further discovered that the problems that carry over from the time these women started their businesses, also revolve around finance and management of people.

Moreover, it was discovered from the study that the majority of challenges emanate from a lack of education and a lack of skills and development. It is important for our government to intervene by formulating programmes that will address the exact needs of women entrepreneurs and it is essential that there be follow up on the service providers so as to track the satisfaction of women in entrepreneurship and whether the programmes are achieving what they set out to achieve.

It is important to note that the data from this study is useful but limited as it provides an indication as to what challenges exactly women in entrepreneurship face. The data collected provided the researcher with primary information which was useful.

This information made it easy for this researcher to come up with recommendations in addressing the challenges faced by women in entrepreneurship.

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INTERVIEW GUIDE

The questions that will be asked the participants will be open ended; more questions will be derived from the answers. Herewith is the outline of the possible questions.

A Business Profile

1. What type of business are you in? Where do you operate your business?
2. How long have you started operating your business?

B Women profiles

1. Could you please indicate your age group when you started the business. Were you between 20-29 yrs ; 30-39yrs ;40-49yrs or 50 and more yrs old?
2. Could you please specify your level of education.
3. Do you have any work experience, if yes how long?
4. Is your role in your families affected by the fact that they spend so much time in your business than home?
5. What motivated you to start a business?

C Personal Characteristics

1. There are many characteristics that drives people to open businesses, some of which are these:
 - business passion
 - independence
 - innovative,
 - and risk taking.

Amongst these characteristics, could you specify whether each contributed to you as a driver to starting and operating your business.

D Perceptions about women in business

1. What do you think of the concept of woman in entrepreneurship in SA?
2. What are your perceptions about starting a business in SA being a woman?
3. How do you find starting up a business in SA being a woman?

E. Challenges

1. What challenges did you experience when starting up your business?

Challenges in relation to the following:

- Business skills and knowledge
- Access to credit facilities and finance
- challenges since you started the business
- your day to day challenges
- what are challenges tracing back from the business commencement in relation to the following :
 - Finance
 - Human Resources Management
 - Potential of women in business

F. Perceptions about Government Initiatives.

- What is the level of satisfaction with Government initiatives?
- What assistance are you getting from the Government or other stakeholders towards the running of your business?
- Do you think woman are getting enough support from Government and other stakeholders?
- Are you satisfied with Government's initiatives for the empowerment of women
Entrepreneurs
- What do you think government should improve in terms of the programmes they offer to entrepreneurs?

G. Do you think the businesses that are owned by woman in SA have got the same potential as those that are owned by men?