
Entrepreneurship and poverty alleviation: a tale of black African women in Msunduzi Municipality, South Africa

Obianuju E. Okeke-Uzodike

Department of Applied Management,
Faculty of Management Sciences,
Durban University of Technology,
Riverside Campus, Pietermaritzburg,
KwaZulu-Natal, South Africa
Email: obianujuo@dut.ac.za

Abstract: This study examined the extent to which black African women benefit from the existing government strategies to support local entrepreneurs in advancing their businesses at Msunduzi local municipality, KwaZulu-Natal Province. Entrepreneurship is believed to be desirable to address the poverty and unemployment levels in societies. A qualitative research method approach was employed, and data were drawn using a focus group discussion from black African women within Msunduzi municipality and a semi-structured interview from the government officials. Key findings from this study draw attention to various aspects of concern for policy makers regarding the limited support provided by the government to emancipate African female entrepreneurs at Msunduzi municipality. The study's findings contribute to the existing knowledge of women empowerment through entrepreneurship, gender mainstreaming, and serve as a guide for policymakers and academics who are in pursuit of various developmental goals.

Keywords: black African women; entrepreneurship; poverty; Msunduzi municipality, South Africa.

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Biographical notes: Obianuju (Uju) E. Okeke-Uzodike is a Senior Lecturer at the Faculty of Management Sciences, Durban University of Technology (DUT), Pietermaritzburg, South Africa. She holds an MBA degree from ESUT Business School, Lagos, Nigeria; and a PhD in Management from the University of KwaZulu-Natal, South Africa. She is an emerging researcher with special interest in the area of management sciences. Her research activities are two-pronged: effective mobilisation of human resources, and human capacity building (most especially in the areas of women empowerment).

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1 Introduction

The world economy is presently driven by market processes and entrepreneurial activities more than ever before. This is evident from the growing economies of developed nations such as the USA, the UK, France, Japan, and India (Global Entrepreneurship Monitor, 2018). The slower economic activities of developing countries, such as those of Sub-Saharan Africa, the Caribbean, and South East Asia, could be attributed to the poor implementation of entrepreneurial strategies. Some governments in the globalised world have realised the need for the formulation of economic policies, and entrepreneurial strategies aimed at creating employment to alleviate poverty and enhance local economic development. In view of this, many countries are also recognising and focusing on the use of entrepreneurship to escape poverty (Kamberidou, 2020), especially for women. A growing body of literature has documented the positive role of entrepreneurship in women's economic development (Sagarage, 2018; Kaya, 2018; Lock and Smith, 2016; Fatoki, 2016; Tersoo, 2013). This is because women have gained the centre stage in many countries' socio-economic development agenda as they account for an increasing percentage of small businesses while facing a plethora of challenges deeply rooted in sociocultural factors. In most developing countries, these challenges discourage and constrain women from entrepreneurial (Nsengimana et al., 2018; Fatoki, 2016; Nambiar, 2016), activities likely to lift their social status. Focusing on these challenges, the present South African state is mostly attributed to the historical background of the country, which impacted negatively (albeit varyingly) on women (Lephakga, 2015; Phillips et al., 2014). In the spirit of transformation, Lloyd (2018) notes that the government has created opportunities through policies targeted at entrepreneurial development which benefited South African citizens on gender and racial dimension. Though with a slight increase in the percentage of women (18.8%) owning small businesses in South Africa (ILO, 2018), they still remain underrepresented and economically marginalised. The long-term effects of these challenges are reflected in the high levels of inequality and poverty among black African women (World Bank, 2018).

The research focus area is the Msunduzi municipality in KwaZulu-Natal (KZN) province. The KZN province has a population of 11.1 million, representing 19.8% of the national population and the second-largest amongst the nine provinces in South Africa [Stats SA, (2016), p.8; Stats SA, 2014a]. KwaZulu-Natal is one of the three provinces with the highest gross domestic product (GDP) contribution of 16% to South Africa's national economy (Stats SA, 2014b); and still one of the provinces with the largest number of poor households, comprising 23.2% of the province's population (Stats SA, 2014c). The report from Statistics South Africa also found that KwaZulu-Natal is amongst the three provinces with a high rate of poverty and unemployment and also rated low in human and economic development (Stats SA, 2017a). The unemployment rate at the KZN provincial level is 23% (Stats SA, 2018a). Similarly, the Msunduzi municipality contributes 8.07% of the economic GDP to the province and 1.19% to the national GDP (NDP2030, 2018; Robbins, 2013). The municipality is home to a population of 679,039, highest amongst all the municipalities in Pietermaritzburg (Stats SA, 2016). 81.1% of its population is black Africans while 52.4% of the population are women (Stats SA, 2012). At the municipal level, the Msunduzi municipality's unemployment rate is 33% [Stats SA, (2016), p.29]. Despite women comprising a higher percentage of the population in the wake of the high unemployment rate, 41.2% of the households within the municipality are headed by females [Stats SA, (2016), p.29]. In view of this, women's

position is even worse given that the government policies and strategies have not done much to lift their social structures (Okeke-Uzodike et al., 2018) due to the inability to create a favourable climate for local economic development (Nxopo, 2014).

Given the foregoing, this article addresses the following objectives:

- 1 to examine the extent government policies have improved the state of black African women in Msunduzi Municipality
- 2 to investigate the extent to which government intervention strategies and initiatives support black African women within Msunduzi Municipality
- 3 to identify the key factors that inform official strategies aimed towards the alleviation of poverty in Msunduzi Municipality of KwaZulu-Natal, and to assess the relevance and limits of those strategies
- 4 to evaluate the potential that entrepreneurship amongst black African women could be an effective tool both for poverty reduction (eradication) and increasing gainful employment.

The rest of the paper covers the related literature on women, entrepreneurship, and poverty; legislative and theoretical frameworks, research methodology, discussion of research findings, conclusion, and recommendations.

2 Women, entrepreneurship, and poverty: a nexus

Women and entrepreneurship are dated back in the history of mankind despite the long-standing constraints that shaped their economic activities. Ramadan et al. (2015a) noted the growing numbers of women entrepreneurs in the society and Hira and Kalim (2017) asserted they contribute one third of the population involved in entrepreneurial activities. Though countries are making progress in addressing challenges facing women generally, Anggadwita and Dhewanto (2016) noted limited progress in economic opportunities especially for women entrepreneurs. This has resulted in an increased attention on female entrepreneurs among researchers, policy makers and overall population (Ramadani et al., 2015b). Furthermore, other factors contributing to the academic investigation into women and entrepreneurship are, women being recognised as untapped sources of economic growth, formal and informal restrictions towards economic engagement and the long-time neglect for women entrepreneurship. Furthermore, historically, women cling to entrepreneurship mostly as financial support to her family, with the saying that women are the backbone of society (Bouzekraoui and Ferhane, 2017), when financially empowered, families and community benefit enormously. These concerns and the increasing number of women becoming entrepreneurs have expanded the policy interest and academic investigation on this subject matter. Increasingly, governments are activating policies and strategies to stimulate and support the growth and development of women-owned businesses (Greene et al., 2003; Jamali, 2009). For developing countries such as that of Africa, the norm is the same. Within the African region, Obonyo (2016) noted the continual governments' effort in implementing effective policies and strategies for the success of small businesses and contribution towards achieving developmental challenges. Notably, the use of policy ideology is considered a key pathway for reducing women's poverty (Chen et al., 2005;

Chen, 2012). The South African Government has used policies and strategies to reposition the state of women to assist them in growing, reaching new markets, and achieving their potentials. With the high percentage of women and women heading a substantial percentage of the households in the Musunduzi municipality, the black African women seem to be more severely disadvantaged and denied access to economic opportunities.

In recognition that entrepreneurship has been the driving force behind many countries' economic development, it remains one of the most popular concepts in development economics. As a concept, entrepreneurship has attracted a lot of definitions and its meaning remains elusive. While Kai and Sharma (2013) defined entrepreneurship as the dynamic process of creating incremental wealth for some others construed it as a transforming process which could be from an innovative idea to an enterprise or from an enterprise to the creation of value (Bilić et al., 2011). In the same vein, female entrepreneurship is viewed as an emancipatory act of change creation (Jennings et al., 2016). Such an act of change is what Edoho (2016) considered productive entrepreneurship which provides a way to help disadvantaged people gain access to needed services. As such the significance of entrepreneurship as a solution to the economic and social problems (Tvedten et al., 2014) has found its endorsement in most countries' policy documents.

Poverty as one of the major developmental challenges is increasingly attracting important discourse for researchers and policy makers (Sutter et al., 2019; Chen et al., 2017), as a result of world extreme poverty rate and mixed outcome of various poverty alleviation measures. Typically, poverty is measured in economic terms (Si et al., 2020), such as individual/household income level, basic living amenities, and a country's economic level etcetera. The World Bank defines poverty in absolute and relative terms (World Bank, 2001). This article supports the view that poverty is a multidimensional phenomenon with varying indices which may include plight, marginalisation, social poverty (Halpern-Meehin, 2019). The author supports the later and views poverty as the condition of living on an income below a certain minimum threshold which deprives economic, social and political participation of an individual, thus the concept – 'marginalisation'. While extant literature exists in poverty reduction using reforms, Si et al. (2018) noted the growing interest on poverty reduction through business and entrepreneurship as an internal process for transforming individual lives and reducing poverty.

Scholars in the fields of entrepreneurship and management studies have shown a positive correlation between entrepreneurship and poverty alleviation. Within the limits of this paper, poverty alleviation is decomposed based on the contribution of women/entrepreneurial activities towards poverty alleviation. In a study by Lin et al. (2020), one of the findings indicated that entrepreneurship in urban and rural areas can generally facilitate poverty alleviation. In another study by Goel and Karri (2020), the authors integrated insight from the institutional environment and established how policies can be used to fosters entrepreneurial development and reduce the incidence of poverty. Haugh (2020), in a study on the impact of the use of business incubation and enterprise development to alleviate poverty, the findings showed that new venture creation and multiple capital formation contribute to reduced poverty. Furthermore, Wu et al. (2020) found in their study that entrepreneurial opportunity impacts on entrepreneurial performance which in turn improves poverty while Cumming et al. (2019) established that productive entrepreneurship is effective in poverty alleviation.

On women, entrepreneurship, and poverty alleviation, empirical evidence exists that shows the nexus. Agbionu et al. (2015) in their study found that with government financial support, women sampled adequately improved their entrepreneurial activities which lessened their poverty issues. In a similar view, Shah and Saurabh (2015) in their research study shows that entrepreneurship plays a huge role in empowering women and reducing poverty. In another study by Ogidi (2014), on women entrepreneurship and poverty reduction, the author found a high positive correlation between accountability/credibility and poverty reduction among women-owned small businesses sampled. The findings show that the women entrepreneurs sampled used innovation and creativity to initiate and nurture their business which helps to lift their economic status positively.

A curious look at the reviewed extant literature reveals that entrepreneurship has gained more prominence as a possible tool to reduce poverty (Lin et al., 2020; Kareem, 2015; Hussain et al., 2014; Bruton et al., 2013; Tobias et al., 2013; Mensah and Benedict, 2010). By so doing, entrepreneurs can create opportunities where new markets are created together with new industries, innovations, new technology to increase productivity (Ali and Ali, 2013) and community development (Newbery et al., 2017). Lessons from both developed and developing countries show that entrepreneurship contributes to social and economic wealth (Doran et al., 2018; Naminse and Zhuang, 2018; Lepojević et al., 2016).

3 South African legislative frameworks on women economic development

Researchers and scholars believe that the idea of living a fulfilled life or of human wellbeing requires a triple-bottom-line, which is an approach that combines economic development, environmental sustainability, and social inclusion (Sachs, 2012). Achieving these objectives requires a government that promotes and implements statutory policies and strategies. This has been the case for rapid development (Li et al., 2019) and sustainable long-term female entrepreneurship (Kamberidou, 2020; Dana, 2007).

The South African developmental challenges can be traced to the apartheid policies and laws that deliberately favoured men (Mathur-Helm, 2005), and the need to build a democratic society resulted in various national strategies aimed at redressing the past imbalances. The democratic government adopted a roadmap – the National Development Plan (NDP) which supports sustainable development jobs creations, better livelihood, societal transforming, and unity (NPC, 2011). The NDP attempts to revitalise the strategy to align economic opportunities with investment in infrastructure, and resources in partnering with private investment and entrepreneurship. Support for disadvantaged women through NDP programme is evident in policy documents such as Accelerated and Shared Growth Initiative (ASGI-SA), Broad-Based Black Economic Empowerment (BBBEE) and the Reconstruction and Development Programme (RDP), et cetera (DTI, 2003, 2004, 2005). While these policies have some shared objectives of poverty alleviation, ASGI-SA focuses on the eradication of extreme poverty and hunger; and BBBEE contributes to growth, economic development, and employment creation. In addition, the government support for poverty alleviation and job creation through enterprise development is embedded in a social and economic framework that supports small, medium and micro enterprises (SMMEs), evident in policy documents such as RDP. The RDP is built on the principles of inclusivity and as such formed the basis of the

government's attempt to address poverty and deprivation. The support for enterprise developments is also documented in the 1995 White Paper on the National Strategy for the Development and Promotion of Small Business in South Africa, the National Small Business Act No. 102 of 1996, the Growth, Employment and Redistribution (GEAR strategy), Integrated Strategy on the Promotion of Entrepreneurship and Small Enterprises), New Growth Path Framework and the Industrial Policy Action Plan (IPAP) (DTI, 2013, 2007, 2005, 2000, 1996, 1995; DED, 2010; DoF, 1996).

The Department of Trade and Industry (2011), describes women's economic empowerment as the ability of all women to fully participate in, contribute to, and benefit from economic growth and development. Efforts towards addressing the inequality challenges are evident in policy documents such as South Africa's National Policy Framework for Women's Empowerment and Gender Equality. The framework also elaborates on the values and principles needed to ensure the achievement of gender equality and provide room for the establishment of National Gender Machinery (NGM). Government efforts towards achieving NDP vision entrusted the Department of Labour (DTI), to implement economic development strategies (women and entrepreneurship inclusive) at all levels of government. At the national, provincial, and municipal levels of DTI are institutions supporting various aspects of economic development strategies. Such include, Small Enterprise Development Agency (SEDA), Khula Enterprise Finance Limited, Ntsika Enterprise Promotion Agency, South African Micro-Finance Apex Fund (SAMAF), Industrial Development Corporation (IDC), and the National Empowerment Fund (NEF). In addition, KwaZulu-Natal provincial and municipal levels of government have support structures such as KwaZulu-Natal Department: Economic Development, Tourism, and Environmental Affairs, and Ithala Development Finance Corporation Limited. The KwaZulu-Natal and Msunduzi Municipality growth and strategy plan policy documents support amongst others, SMMEs through entrepreneurial development, gender development, and advancement of women (KZN Provincial Planning Commission, 2011; Urban-Econ Development Economists, 2008). In addition, the uMgungundlovu local economic development strategy supports programmes such as Local Economic/SMME Development programme, One-Stop Service System programme, Black Economic Empowerment programme, Informal Trade Development, Management programme and the Business Retention and Expansion programme (Urban-Econ Development Economists, 2008).

Irrespective of these policy initiatives and women comprising a substantial percentage in the South African population, it could be argued that their voices do not constitute a crucial and significant target to influence government efforts to support women empowerment (Department of Women, 2015).

4 Theoretical frameworks: understanding feminism, institutions and entrepreneurship

According to Robichaud et al. (2005, p.3), gender and work are social constructs that are occasionally used and collectively maintained in most of the studies that focus on inequalities and poverty in a society. The reason might be informed by the patriarchal nature of society [Kendall et al., (2004), p.30]. In support, Calixte et al. (2005) note that social feminism paradigm views an individual from acting within a socially and economically motivated and influenced structures. As such, embedded within the

epistemology of feminist theories is the premise that women are marginalised groups due to societal segregations, cultural belief systems, and historical background. As a result, women, most especially from developing countries lack the opportunities to achieve their full potential. In recognition, Beauchamp and Bowie (2004) opines that subordination of women and other forms of oppression and inequalities in a society are unethical and unacceptable since women also deserve to be treated and be provided equal opportunities for advancement. Cron et al. (2006) argue that achieving an egalitarian society in which international declarations such as SDG and MGE promotes, demands that men and women should have equal opportunities in all spheres of life economically and otherwise (The Commonwealth, 2016).

Though most approaches to the entrepreneurial research take inspiration from the institutional theory, Dana and Dumez (2015a) have emphasised the need for qualitative research approach in discussion of the existing concepts, also to identify new concepts. Drawing from this ideology and underlying problems facing women, this article applies three theoretical principles to women entrepreneurship namely: remediation, reform, and revolution or social/plight perspectives. These perspectives to entrepreneurship and poverty alleviation are being applied in recent studies for developing and emerging economies (see the works of Si et al., 2020; Sutter et al., 2019). According to Sutter et al. (2019, p.200), remediation is a viewpoint that “poverty alleviation through entrepreneurship occurs when resource (capital/physical assets) scarcity is addressed”. The assumptions are that poverty is driven by lack of critical resources (Wu and Si, 2018; Chliova and Ringov, 2017; Alvarez and Barney, 2014; Sutter et al., 2014); markets will thrive as the entrepreneurial activity is unleashed thus, benefiting the poor (Khavul, 2010); and that provision of scarce resources, such as finances or training grants, aid, microfinance is central to poverty alleviation (Newman et al., 2017; Chliova and Ringov, 2017; Valdivia, 2015). Generally, remediation drives poverty from the provision of the necessary resources that foster entrepreneurship.

The second perspective of entrepreneurship and poverty alleviation considered in this article is the reform. According to Sutter et al. (2019), a reform perspective assumes inclusive markets as a key instrument for driving poverty alleviation. Scholars view is that poverty results from social exclusion which can be reduced when institutions are used to drive entrepreneurship (Ghani et al., 2014; Scott et al., 2012). In recognition that entrepreneurial activities entail both the existence of materials and structures, institutional support would trigger a change by rule-making either as formal or informal. Drawing from the regulative pillar of institutional theory, the formal (government policies) or informal rule (social norms/beliefs) setting drives the reforms. Thus, the reform perspective addresses the aspect of institutional structures (formal/informal) that need to be altered for more inclusive participation in the market system (Mair et al., 2012). Dana (2007) has long noted that factors to consider in fostering the entrepreneurship ecosystem may include government policies, taxation, laws, regulations, trade policy, labour force, access to capital, university support, research facilities, partnerships, and networking.

The third perspective points to revolution by Sutter et al. (2019) or social and plight by Si et al. (2020). This perspective is a radical approach to poverty alleviation on the premise that poverty occurs as a result of socio-economic factors. In this context, revolution perspective pays closer attention to the socially constructed realities of the poor and the community, i.e., the difficulties and burdensome restrictions impeded in the social systems limiting poverty alleviation. The theorists of this school of thought believe

the perspective makes way for improving the poors' mindset and suggests that entrepreneurship is lifting the poor positively.

The use of the theoretical lens goes down well within the context of this article. The central point of the argument is that the remediation perspective draws on the precept that women are identified as poverty affected groups. Thus, through entrepreneurship resource availability and an adequate institutional support system, the social order can be changed to benefit the poor, in this case, women. Increasingly, development agencies, NGOs, public and private sectors are partnering in bringing programmes that highlight women's entrepreneurship. This is because the mission of entrepreneurial women in development programmes focuses on contributing to mainstreaming gender equality, social inclusion, and poverty reduction. In support, Razavi (2012) argues that women's entrepreneurship can be natured for smart economics to contribute to development and economic efficiency.

5 Research methodology and procedures

Given, Dana and Dumez (2015b), assertion on the usefulness of qualitative research in showing, and analysing intentions, discourse, actions and interactions, this study adopted a qualitative participatory action research (PAR) design. This is because it involves the community and seeks to improve practice. The study employed a purposive non-probability sampling strategy for the interview session because the researcher has knowledge of the problems. Specifically, a homogenous purposive sampling was adopted for the focus group because the researcher selected the discussants from black Africa women only, aged between 18 to 35 years. A face-to-face interview was conducted at the KwaZulu-Natal Department of Economic Development, Tourism and Environmental Affairs (DEDT&EA) and SEDA. Permission was also sought from the NGO for the focus group discussions. Dana and Dana (2005) highlighted the importance of documents for verification and reliability of a research study. As such, the secondary data for the study were drawn from reputable databases and documents reviewed ranged from policy documents, government publications, research reports, articles from peer-reviewed journals to books etcetera. The researcher obtained permission prior to the study from the University of KwaZulu-Natal (UKZN) research office ethics committee (HSS/0176/015) and the KZN DEDT&EA and SEDA offices in Msunduzi municipality. The questions guiding the focus group discussions were translated from English to IsiZulu to ensure the comfortability of the focus group discussants in the language of their choice.

This study adopted a thematic and discourse analysis approach given that it "challenges researchers to divert from observing language as abstract to constructing meaning in a historical, social and political condition" [McGregor, (2010), p.2]. In addition, discourse analysis is multidimensional, has been adopted by various disciplines, and supports feminism (Shaw and Bailey, 2009).

5.1 Data analysis and interpretation

Table 1 represents the response rates of samples used for the study. The researcher contacted seven respondents at KZN DEDT&EA but conducted an interview with only one respondent (five respondents were no longer in the employment at the time of data collection and one respondent lacked knowledge in the research focus area. At SEDA,

12 respondents were targeted, seven have knowledge in the research area but only four out of the seven participated. For the NGO, 55 respondents were targeted, 51 were contacted, 50 participated and one respondent was excluded for not meeting the characteristics of the sample. The demographic information on the respondents is presented in Table 2.

Table 1 Population of the study and response rate

	<i>Number eligible</i>	<i>Number contacted</i>	<i>Number responded</i>	<i>Cooperation rate (%)</i>	<i>Response rate (%)</i>	<i>Codes</i>
KZN DEDT&EA	7	6	1	17	14	K
SEDA	12	7	4	57	33	S ₁ , S ₂ , S ₃ , S ₄
NGO	55	51	50	98	91	F
Total	74	64	55			

Note: The respondents are coded for easier transcription and analysis as shown in column 7.

Source: Compiled by the researcher in 2019

Table 2 Demographic representation and characteristics of the sample

<i>Research approach</i>	<i>Organisation</i>	<i>Number of respondents</i>	<i>Gender</i>	<i>Position</i>	<i>Years in the organisation</i>	<i>Age range</i>	<i>Employment status</i>
Face-to-face interview	KZN DEDT&EA	1	F	Mm	≥5	KZN	Employed
Face-to-face interview	SEDA	4	M (1) F (1) F (2)	Mm Mm Lm	≥5 ≤5 ≤5		Employed
Focus group discussion	NGO	50	F			18–35	Unemployed
Total		55					

Notes: M – male; F – Female; Mm – middle management; Lm – lower management.

Source: Compiled by the researcher (2019)

5.2 Presentation research findings

A semi-structured interview guide was used and the researcher recorded field notes where respondents provided extensive information on the questions asked. The interviews were transcribed verbatim and an interview analysis grid was developed for each of the four (4) research objectives (RO). The extracts from the interview/focus group discussions were clustered to common discourses (themes), coded per category for each interview per research objective. The discussion on the research findings was aligned with each research objective of the study.

5.2.1 Theme cluster 1 – ROI/2: policies, intervention strategies, and effects

The researcher asked the interviewees their views on the extent government policies and intervention strategies have improved and supported black African women in Msunduzi Municipality. Similar discourses emerged from the data for research objectives 1 and 2 and the researcher grouped the responses under a theme as presented in Table 3.

Table 3 Interview analysis grid for research objectives one and two

<i>RO</i>	<i>Code</i>	<i>Features: terms, phrases, et cetera</i>	<i>Theme</i>	<i>Meaning of the theme</i>
RO1	K	There are policies in place such as BBBEE targeting black African women. Our government is trying in implementing these policies but needed to do more. The impact of the BBBEE is still meagre when compared to the challenges facing black African women, e.g., education, low intentions on entrepreneurship, still locked up with miniature jobs etcetera. I think our government needs to do more. KwaZulu-Natal has a lot of rural areas where services offered by the government are not known	Policies, strategies, and initiatives	This theme identifies the existing supports, empowerment strategies, and initiatives for the emancipation of black African women.
RO2	S ₁	Our government is using institutions like ours to reach out to women (including black African women), which is a good initiative. However, we have challenges of capacity and resources and therefore cannot reach out to more black women as would have been expected. For example, there is a need to reach out to the rural communities where we have more black African people and women in particular. Maybe through education, the government can impact more lives positively especially the younger generation	Intervention strategies	This theme examines the existing intervention strategies and possible challenges. It provides information on the state of black African women.

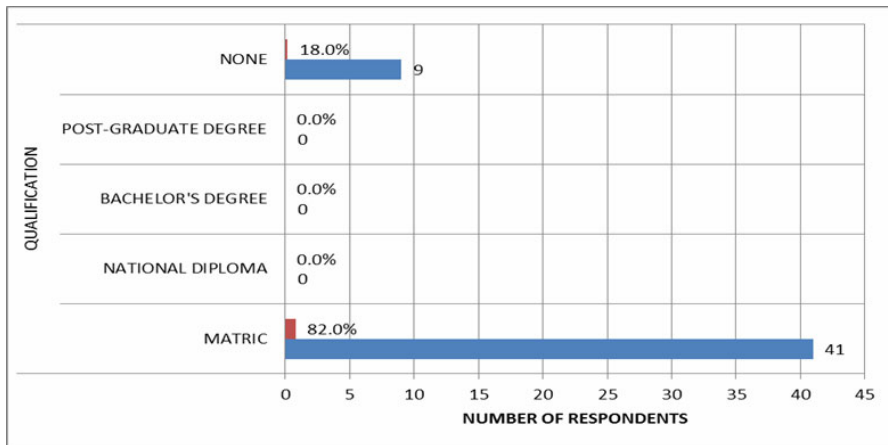
Note: Respondents coded as K and S₁.

Source: Compiled by the researcher in 2019.

When questions were probed on the use of policy to support entrepreneurial activities, responses indicated that support for black African women is endorsed by government agencies in policy documents and various government initiatives. Evidence from the data collected shows meagre impact from government interventions to women entrepreneurs. Furthermore, respondents indicated challenges in accessing government support which include lack of education and inaccessibility of start-up funds for their businesses.

From the response on the lack of education, the researcher probed a question with the focus group discussants to ascertain their level of education, and the findings are presented in Figure 1.

Figure 1 Respondents level of education (focus group discussants) (see online version for colours)



Note: The '0.0%' – respondents who did not sit for/pass the 'matric' examination

Source: Compiled by the researcher (2019)

The majority of the respondents (82%) had only a matric certificate with no formal training on business or entrepreneurial studies. These respondents have been relying on their self-taught knowledge to drive entrepreneurship. In support of the research findings, a statistical release shows that the levels of education from matric and below were observed in large proportions among black Africans (Stats SA, 2014c, 2017b). At the time of data collection, all the discussants were unemployed and this throws light into why the unemployment rate for men (25.3%) is lower than that of women (29.5%) (Stats SA, 2018b).

The researcher probed a further question on how the unemployed respondents survive with respect to meeting their daily needs of life. Data showed that most of the respondents live on monthly child or parents/relatives old-age government support grants (*NB: child support grant is R410 ≈ US\$32 and the old-age grant is R1,690 ≈ US\$135*, National Treasury, 2018). This information better explained why the level of absolute poverty seemed to be high within KwaZulu-Natal vis-à-vis Msunduzi Municipality.

5.2.2 Theme cluster 2 – RO3: factors informing strategies, relevance, and limitations

The researcher asked the respondents their views on the key factors informing official strategies aimed towards the alleviation of poverty in the Msunduzi Municipality of KwaZulu-Natal, and to assess the relevance and limits of those strategies. One of the respondents said:

Given our apartheid history, black Africans (including women) were economically disadvantaged. Apartheid government limited black women to miniature jobs such as domestic work. It is important that the ANC government turns this clock around. This will ensure that our children and children's' children are liberated from poverty. (respondent K)

There is so much corruption in our government that budget aimed at uplifting the lives of South Africans are being siphoned by families and friends of the ANC government. This is part of the reason that we are suffering more. Good intentions of the government are not achieved. There is a limit to what offices like ours can do. (respondent S₃)

It has emerged from the data that there is evidence of marginalisation and poverty amongst black African (women). In support of the findings, literature documented that KwaZulu-Natal province is one of the provinces with high dependence on grants, allowances, and remittances as the main source of income (Stats SA, 2017b). In addition, more than one-third of black African individuals (32.9%) receives a social grant, a condition which is attributed to lack of jobs, resources to access job opportunities and inadequate educational qualification (Stats SA, 2017b). Logically, this explains the reasons for the government informed strategies for poverty alleviation in KwaZulu-Natal. Figure 1 supports the notion of inadequate educational qualification which limits the respondents from opportunities and chances for the betterment of their lives.

5.2.3 Theme cluster 3 –RO4: entrepreneurship, and poverty

The researcher probed a question with the discussants on their views and perceptions on the use of entrepreneurship as a poverty alleviation strategy. Emerging from the discussants are positive intentions and beliefs that entrepreneurship can possibly lift their economic status. Concerns emerged though as one of the discussants stated:

“I will be happy to start a business but I do not have the capital and do not know where to go for help.” (respondent F)

The researcher probed another question on whether the discussants were aware of any government agencies that provide support for entrepreneurship. The majority of the respondents were not aware of government support agencies and structures. One of the discussants said

“No, will the government give us money to start a business? I had always believed that I need to work and save money to be able to start a business.” (F)

The findings from RO4 shows a willingness from the discussants to be enterprising/self-employed, the concerns though emanate from the respondents' unawareness of various government support services.

6 Concluding discussion

This study examined the keywords of women, entrepreneurship, and poverty at a municipal level government in South Africa. The primary objective of the study is to ascertain how government policies and strategies on the entrepreneurial ecosystem has impacted on poverty and transformed the black African women in South Africa. In light of the tested research objectives, the findings reveal:

- 1 Challenges in the implementation of government strategies reflect a divergence between the policies/strategies and the stark reality of the state of black African women in KwaZulu-Natal Province. Given the government efforts in place, women

still face challenges posed by unfavourable entrepreneurial ecosystem which limit their access to start-up capital.

- 2 It was also deduced that lack of education or awareness contributed to the inaccessibility of these funds, limits opportunities and chances of black African women to the betterment of their lives. The emphasis on education emerged as a concern for the socio-economic development of black African women. Education is crucial for entrepreneurship since it contributes to skills and knowledge advancement but black Africa women are enclaved in less lucrative jobs thus, limiting their opportunities to acquire education. Most of the black African women in the study felt the easiest gainful employment is domestic work and are willing to accept it to make ends meet. This could be traced to the apartheid government systematic dispossession and disempowerment of black African women.

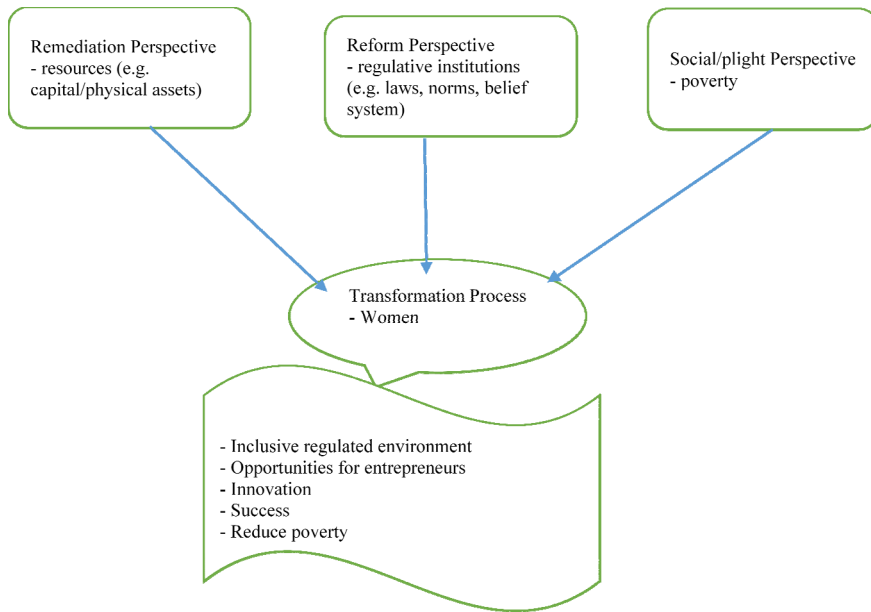
These findings reveal that women are limited in benefiting from the transformation process in post-apartheid South Africa. This is contrary to what is enshrined within the 1996 Constitution and policies endorsed by the government such as Affirmative Actions and other support initiatives targeting the economic empowerment of the previously disadvantaged groups.

7 Implications and recommendations of the study

Extant literature exists using various fragmented theoretical domains, perspectives, and scholarly views to support the direct role of government policy effort aimed at encouraging entrepreneurship for poverty alleviation. Along with same ideology, this study provides theoretical and managerial implications. Theoretically, the study broadens the understanding regarding different perspectives that characterise entrepreneurship as a strategy for poverty alleviation. Recalling the models discussed earlier, the researcher, therefore, proposes a conceptual framework consisting of the three pillars deemed necessary for the tested variables in this study as depicted in Figure 2.

The three perspectives of remediation, reform, and social/plight in Figure 2 represent models of transformation. Within this framework, lies the ideology that if adequately implemented, would transform the state of women and entrepreneurship, vis-à-vis reduce poverty.

Moreover, this article provides a vital information for students, academics and policy makers as noted by Ramadani et al. (2015b). The article remains a resourceful piece within the academic environment and knowledge economy. The study highlighted a divergence between the government's policies/strategies implementations and the actual state of women entrepreneurs. The responsible government department can take new insight from this paper in the entrepreneurship and poverty alleviation policy development. Both scholars and policy-makers believe that entrepreneurship is capable of addressing poverty particularly in the developing nations that are highly inclusive of entrepreneurial activities. The innovative nature of entrepreneurship stimulates improvements in production, absorbs labour, penetrates new markets, or opens up new channels for markets or businesses. By absorbing labour, entrepreneurship contributes to poverty alleviation and a positive economic outlook for the nation.

Figure 2 A proposed conceptual framework (see online version for colours)

Source: Developed by the researcher (2020)

Given the foregoing, the focus group discussants who were unemployed at the time of the research believed that effective government support in starting up a business will not only reduce their dependence on social grants but will assist in providing more food on their tables. Social grants and free housing addresses basic needs in the short-term but cannot sustain development and reduce poverty in the long-term. It would be more ideal to address the root causes of poverty by empowering the poor and women with quality education and entrepreneurship training. This is in line with Ratten and Jones (2018), assertion on the vital role education plays in entrepreneurship development especially in the developing countries. As the foregoing results reveal and given that women are becoming a force to be reckoned beyond households, it is of utmost importance that research should be conducted and information released regularly on women's economic development. Thus, the study recommends the following:

- 1 There is a need for government at local municipal levels to join forces with the business forum in creating awareness on entrepreneurship and women empowerment programmes. Such may include conducting workshops, seminars, and entrepreneurship skill development training sessions.
- 2 The communities and other stakeholders should form partnerships in fighting poverty by incorporating programmes to advance education well needed for local economic development. Furthermore, the government should put more effort into incorporating strategies and initiatives that support entrepreneurship education at both secondary and tertiary levels in South Africa.

8 Limitations of the study

Limitations are important to determine the generalisations of the results. First, the sample size for the study comprised three independent qualitative data sets thus reduces bias in the study. Second, research into women empowerment and enterprise development is a rarity in KwaZulu-Natal and particularly in Msunduzi Municipality. As such, literature was drawn from a broader perspective, and variables tested were beyond the provincial levels making the findings not fit for generalisation purposes. Third, the study findings show that entrepreneurship is a key policy tool for driving poverty. However, to strengthen this argument, the future studies of this nature should apply an inter-method data collection strategy. This would allow for the possibility of testing the level of concordance to the responses and the level of correlation amongst variables.

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