



**Factors Shaping the Growth of Women’s Entrepreneurship in Small and Medium-sized
Retail Enterprises in the eThekweni Municipality, Durban**

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Abstract

This study investigated the factors that shape the growth of women's entrepreneurship in small and medium-sized retail enterprises in the eThekweni Municipality. Female entrepreneurs contribute significantly to the economy of eThekweni and South Africa as a whole, yet they remain underrepresented and receive inadequate research and policy making efforts to reveal their contributions. The intention of this research was to investigate the effects of global clichés on the ability of women to choose entrepreneurial careers and their ability to operate successful retail SMEs. It also explored the reasons why some women entrepreneurs seem to be trapped in unsuccessful environments that prevent the expansion of retail SMEs. This qualitative research used the purposive sampling method to select 44 participants according to the researcher's interests. The criteria of inclusion were being (1) women entrepreneurs, (2) based in the eThekweni Metropolitan Municipality, (3) owners of retail business(es), and (4) active in SMEs. Interviews and participant observation were used to gather empirical data whilst secondary data came from published and unpublished studies, research reports, and policy documents. The NVivo software assisted to analyse primary data. The results revealed that 71 percent of female entrepreneurs have at least diplomas, 50 percent are married, whilst 41 percent are single. They have small families or no children. The majority (84 percent) of their businesses are Closed Corporations in clothing (27 percent), beauty salons (18 percent), restaurants (14 percent), and event management (11 percent), whilst the remaining businesses share 30 percent. They run these businesses as professionals. Respondents indicated mixed feelings and reactions to the equity of the South African government's SME policies and taxes. Most respondents are aware of these policies but a critical number of individuals are still in the dark. Among those who are aware about these policies, some are happy, other are unhappy for different reasons. Start-up capital mostly came from individuals' savings, with some respondents having used more than one source to obtain the first investment for their business. Female business owners have received financial support from existing financial institutions. Among those who did not receive any, 61 percent have not applied for any loan. They therefore rely on family members (92 percent) for different kinds of assistance. Different motives (diverse sources of income, employment creation for themselves and others, the dream of creating businesses) motivated individuals to create businesses. Access to capital (human and social capital) features prominently in these businesses, from inception to management, growth, and expansion. Gender stereotypes play different roles in the businesses depending on their natures, settings and market niches, where they occur and are applied.

Declaration

I, Nomalungelo Siyaya, hereby declare that the work in this dissertation is my original work, it has not been submitted at any institution of Higher Education to obtain an academic qualification.

The work is submitted for the Degree of Master's in Management Sciences, specialising in Business Administration. All sources used have been acknowledged, accurately cited and referred to in the reference list.

I declare this work is an exact copy of my dissertation, including the final modifications as approved by my supervisor.

Nomalungelo Duduzile Siyaya

I hereby approve the final submission of the following dissertation:

—

Dr Baruti B Amisi

Declared at the Durban University of Technology on this 17 day of December 2021

Dedication

I dedicate this work to my dearest son, Esethu Mnqobi Mayenziwe Siyaya, my best supervisor Dr. Baruti B Amisi and to God for giving me the strength to start and finish it.

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List of Acronyms and Abbreviations

B-BBEE	Broad-Based Black Economic Empowerment
BBSDP	Black Business Supplier Development Programme
BEE	Black Economic Empowerment
BSU	Business Support Unit
CIS	Co-operative Incentives Schemes
DCC	Durban Chamber of Commerce
DTI	Department of Trade and Industry
FABCOS	Foundation for African Business and Consumer Services
GBA	Global Banking Alliance
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
HR	Human Resources
HRM	Human Resources Management
ICT	Information and Communication Technology
IDC	Industrial Development Corporation
IFC	International Finance Corporation
ILO	International Labour Organisation
ISP	Incubation Support Programme
IWF	Isivande Women's Fund
KZN	KwaZulu-Natal
LFT	Liberal feminist theory
LLCs	Limited Liability Companies
MDGs	Millennium Development Goals
MOU	Memorandum of Understanding
OECD	Organisation for Economic Co-operation and Development
SA	South Africa
SARS	South African Revenue Services
SBP	Business Environment Specialist
SBU	Shanduka Black Umbrella
SDGs	Sustainable Development Goals
Seda	Small Enterprise Development Agency
SEFA	Small Enterprise Finance Agency

SETA	Sector Education and Training Authority
SME	Small and Medium Enterprises
SMME	Small, Micro and Medium Enterprises
TBL	Triple bottom line

CHAPTER ONE

INTRODUCTION

1.1 INTRODUCTION

Economic crises and the high ratio of poverty and unemployment, globally and particularly in SA, highlight the role of innovation and entrepreneurship to respond to these challenges. Women entrepreneurs in Small and Medium Enterprises (SMEs) represent one of various resolutions to this multi-faceted crisis. Entrepreneurship is considered as one of the important drivers of economic development (Okeke-Uzodike, Okeke-Uzodike and Ndida, 2018). To grow and nurture entrepreneurial activities can increase business growth and wealth in the South African economy and assist in sustaining competitive advantage. This is corroborated by Abor and Quartey (2010), who determined the important link between the levels of employment creation and entrepreneurial activity. These scholars found direct correlations between the two within any economy. In addition, positive and statistically significant associations exist between national economic growth and entrepreneurship. Worldwide, the economic empowerment of women has become a major way to lower poverty and minimise the common impact of discrimination based on gender (Cilliers and Strydom 2016).

The South African government has acknowledged the significance of expanding a strong Small, Medium and Micro Enterprise (SMME) sector, which could encourage and achieve economic growth, wealth and job creation. The government has focused on the development of individuals considered to be previously disadvantaged, especially female entrepreneurs (Okeke-Uzodike *et al.* 2018)

Many researchers have undertaken research on SMEs in South Africa (SA), including the growth of rural entrepreneurship. Notwithstanding many articles and previous study investigations led on SMEs in SA, Brazil, Nigeria, and Ukraine, along with Tanzania, Botswana, China, and Taiwan, as well as the UK, Australia, and USA plus many other developing countries, the understanding of the determinants of survival and growth of rural SMEs in rural areas, with specific reference to KwaZulu-Natal (KZN) and the existence of a growth model remains largely unknown (Lekhanya 2016).

Women entrepreneurs in SA have grown out in the open, openly contending with their male counterparts. In contemporary times, female-owned businesses have become one of the quickest developing business groups in SA. Notwithstanding all the creativities and supportive environment provided by the South African Government, many contextual factors constrain women entrepreneurs. Furthermore, research has shown significant variances amongst women entrepreneurs who are successful and those that fail as per the location of their business and adopted networks.

1.2 OVERVIEW OF RETAIL INDUSTRY IN SOUTH AFRICA AND THE ETHEKWINI MUNICIPALITY

Retail development in SA is strongly influenced by what is happening worldwide. Current global economic conditions are also influencing the retail sector in SA. It is therefore of utmost importance to understand these economic trends and the impact on retail development. Shopping centre development in SA is also strongly influenced by what is happening in the USA. Urban sprawl and high car ownership are the main reasons for following the USA model of retail development. Traditional, rural retail development closely corresponds with what is happening elsewhere in Africa where the level of urbanisation is still low. As with many other emerging markets, SA is developing an increasingly large band of middleclass consumers.

For retail and consumer goods companies in particular, these consumers are highly aspirational and have many opportunities to spend their disposable incomes, as their local towns and cities are well supplied with modern malls. These cater to a local consumer culture that places a premium on high-end consumer goods, from fashion labels through to luxury car models, with a remarkable degree of sophistication and spending power among many of the country's consumer class. On the downside, the retail market is affected by a volatile currency, unstable inflation, steep price increases in fuel and especially electricity, unreliable provision of services in many smaller towns, sporadic labour unrest, high unemployment and extreme income inequality. The South African retail industry is the largest in the sub-Saharan region and is the 20th largest retail market in the world (Innovate Features 2016).

In 2012, the retail, wholesale, catering and accommodation sector contributed 14.4 percent to overall Gross Domestic Product (GDP) and reflected growth of 3.5 percent over the previous year. The retail and wholesale sectors specifically employ an estimated 2 825 000 people, 22

percent of the national labour force. In 2012, total retail sales in SA amounted to R654,1 billion (€62 billion). Retail sales have shown steady growth over the last five years, although the actual level of growth started to slow from 2012 onwards. According to Derek Engelbrecht, Retail and Consumer Products Sector leader at Ernst & Young, “The deterioration in retail sales growth since mid-2012 can in all likelihood be ascribed to a slowdown in real income growth on the back of poor job creation and rising inflation, coupled with a deceleration in the pace of unsecured lending and a substantial drop in consumer confidence levels” (Veneto Promozione S.c.p.A 2013).

However, in SA women’s participation in entrepreneurial activities remains on the peripheral of formal government policy (Okeke-Uzodike *et al.* 2018). On this premise, the eThekweni Municipality and Shanduka Black Umbrella (SBU) signed a Memorandum of Understanding (MOU) to assist in developing 100 percent black-owned businesses. In this MOU, the SBU would contribute through its SME business development experiences, whilst the eThekweni Municipality would integrate this into municipal policies to enable the sustainable development of 100 percent black-owned SMEs in the area (Entrepreneur Magazine 2015). Another notable development described by Bagan (2014), is the offer by the Durban Chamber of Commerce (DCC) of mentorship to women entrepreneurs in 100 percent black-owned enterprises in Durban, through programmes that assist black entrepreneurs to create their own business plans.

In this quest for employment creation and economic development, two things become evident. Firstly, SMEs are efficient and prolific employment creators because, as highlighted by the Organisation for Economic Co-operation and Development (OECD 2004: 5), they breed entrepreneurs and black industrialists, as well as create and/ or expand established businesses for local and international markets. This stems from SMEs fuelling micro-economic engines and in so doing, growing the macro-economy in both developing and developed countries. Furthermore, SMEs development has the potential to promote the processes of both intra and inter-regional co-operation through trade. Secondly, the roles of women entrepreneurs in retail SMEs remain important because they create employment for others and themselves. Women entrepreneurship brings “different solutions to management, organisation and business problems as well as the exploitation of entrepreneurial opportunities” (OECD 2004: 5).

Women entrepreneurs contribute to economic development of the KZN province and SA at large, even though they remain under-represented. In fact, an International Finance Corporation

(IFC) report shows that women play critical roles in the economy; from traditional gender roles of raising children, looking after the sick and running households daily, to new functions such as the search for waged labour and job creation (IFC 2014). In addition, “there is a growing recognition of the role that SMEs play in economic development” (Abor and Quartey 2010: 218), with Alam, Jani and Omar (2011: 161) maintaining that women entrepreneurs are gradually developing into essential performers on the entrepreneurial terrain. Previously, women’s contributions were limited by numerous obstacles and barriers.

Goldstuck (2014) reported a steady increase in the 2014 SME Survey about Cloud growth, government does better, location is key and a gender due to their positive perceptions of government services. SMEs are also more likely to be commercially and functionally viable when hosted in metropolitan areas (mainly cities), are women-owned and managed and when located in or with headquarters in cities. Furthermore, the survey concluded that women-owned small businesses have higher probabilities of success when compared to businesses owned by men.

Companies owned by heterosexual couples or shareholders of mixed gender were shown to display significantly higher rates of failure and by implication, display lower operational and economic profitability compared to those managed and/ or owned by either males or females. Goldstuck (2014) attributes this to different personal agendas or management styles, usually summarised as creative differences. While these results appear to represent major socio-economic triumphs for women, they come with immediate qualifiers that lead to an exceptionally low level of female ownership (Goldstuck 2014).

Regarding profitability and gender differences, SMEs perform reasonably well, despite relatively low proportions of thriving SMEs. In fact, indications are that in surveys, strong profitability is shown by 17 percent of SMEs, whereas many (45 percent) are shown to be merely profitable, with 38 percent indicated as not making a profit. The last two categories appear to be more susceptible to economic challenges. In terms of overall ownership, men dominate in 48 percent of SMEs, while jointly-owned businesses account for 44 percent and only eight percent of local SMEs are women-owned businesses (Goldstuck 2014). In the same vein, SBP (2013) insists women entrepreneurs and company owners are clearly small minorities in the SME environment as women are provided with insufficient support to become

successful entrepreneurs. These figures reveal a massive gender imbalance in the SA entrepreneurship sector.

1.3 MOTIVATION/SIGNIFICANCE OF THE STUDY

SMMEs and co-operatives are considered by the South African government as the main drivers of economic growth and job creation (Buthelezi 2020). Moreover, in 2014, the Ministry of Small Business Development was established indicating governments commitment to placing SMMEs and co-operatives at the heart of economic growth, promotion of economic participation, promotion of formalisation of informal businesses and job creation. Hence, the factors will contribute to businesses success and sustainability that can contribute positive to economic growth, poverty alleviation, employment creation, crime reduction and community development.

The policies, strategies, and programs notwithstanding, women entrepreneurs still face unending challenges in KZN. The study of Okeke-Uzodike *et al.* (2018) on Women Entrepreneurship in KZN: “A Critical Review of Government Intervention Policies and Programs” examined the various interventions geared towards creating an enabling business environment for the empowerment of women entrepreneurs in KZN province and to ensure economic freedom, poverty alleviation, employment creation, and equity. The researchers assessed the government policies and initiatives created positive impacts on women entrepreneurs and entrepreneurship in generally.

Even though the literature on women and entrepreneurship in SA exists but studies on women and entrepreneurship in KZN are few. These studies underscore the need for greater support for women’s enterprises by drawing on the coping strategies that women deploy to survive and thrive in hostile business environments. As with its precursor – the Millennium Development Goals (MDGs) – the Sustainable Development Goals (SDGs) address the need for the South African government to ensure gender parity due to the dual impacts of both the apartheid and traditional systems that disempowered women economically. As such, there has been an increase not only in research on gender parity among scholars, but also on women generally and on the entrepreneurial nature and activities of women.

The assumptions and the confusion surrounding rural SMEs owners/managers awareness, perceptions and the understanding of various determinants of survival and growth of rural SMEs in their areas, highlight a need and create interest for academics to conduct more research in this area. There are many other important reasons, such as the failure rate of SMEs that also needs to be investigated (Lekhanya 2016).

Considering these facts, the gap on factors shaping the growth of women's entrepreneurship in retail SMEs in the eThekweni Municipality, Durban was identified. The main aim of this study investigated both the positive and negative effects of global clichés on women's ability to choose entrepreneurial careers and to operate successful retail SMEs. In addition, the reasons why some women entrepreneurs seem to be trapped in unsuccessful environments preventing the expansion of retail SMEs were also examined. Further to this, the study explored ingredients that add to some retail SMEs owned by women succeeding where others are failing. The intention is to inspire other female entrepreneurs to be successful in the post-apartheid eThekweni Municipality.

1.4 RESEARCH PROBLEM / PROBLEM STATEMENT

Economic problems present significant threats to social cohesion and development in the eThekweni Municipality, in the KZN province, characterised by a history of political violence. Generally, SMEs and retail SMEs managed by women in particular, have the potential of contributing to some of the solutions to these challenges (SBP 2013; Gichuki, Mulu-Mutuku and Kinuthia 2014). Yet, women-owned firms, in SA and globally, are usually smaller in absolute size when compared to firms owned by men (Nsengimana 2017), even though a significant study in Turkey by Kutanis and Bayraktaroglu (2002) indicated women play crucial roles in business start-ups and the management of existing enterprises. Women entrepreneurship is very critical for any economy of the world. Women can contribute much more than men if they are provided with supports and equal resources (Islam, Ameen and Bose 2018) This research intended to reveal how global challenges around women's entrepreneurs apply in the SME retail industry in the eThekweni municipality.

The study of Okeke-Uzodike *et al.* (2018) on Women Entrepreneurship in KZN: A Critical Review of Government Intervention Policies and Programmes, states that female entrepreneurs in formal and informal sectors play crucial roles in building and sustaining economic growth

and development. However, women's participation in entrepreneurial activities remains on the periphery of formal government policy in SA. This is despite formal pronouncements and recognition that women's integration and role in the economy is important for both the economic and socio-political development of the country. The researchers added that different programmes and policies in line with SDG 5 – achieve gender equality, social inclusion, and human rights. Such programmes were aimed at empowering women introduced by the South African government.

Women entrepreneurs contribute significantly to the economy and country at large although they remain under-represented. Women are essential to non-compensated employees, yet women's entrepreneurship receives inadequate attention in research and policy-making (Okeke-Uzodike *et al.* 2018).

While women are economically marginalised across SA, their position is particularly weak in KZN, one of the poorest provinces in the country, according to Statistics South Africa (Stats SA 2017). Therefore, there is a necessity for the studies that will empower and motivates women to become entrepreneurs to reduce unemployment rate, poverty and contribute to economic growth. The study aims to inspire other female entrepreneurs to be successful in the post-apartheid eThekweni Municipality.

The study conducted by Lekhanya (2010) indicates that a lack of use of marketing tools due to the lack of knowledge and resources such as human capital and financial support contributed negatively to their expansion and growth. However, all these studies did not provide understanding and knowledge of the determinants of survival and growth of SMEs in rural KZN.

1.5 STUDY AIMS

The study has a dual aim. Firstly, this study investigated both the positive and negative effects of global clichés on women's ability to choose entrepreneurial careers and to operate successful retail SMEs. Secondly, to reveal the reasons why some women entrepreneurs seem to be trapped in unsuccessful environments preventing the expansion of retail SMEs were also examined. Further to this, the study explored ingredients that add to some retail SMEs owned

by women succeeding where others are failing. The intention is to inspire other female entrepreneurs to be successful in the post-apartheid eThekweni Municipality.

1.6 STUDY OBJECTIVES

The research objectives have as their main aim:

- To explore reasons that motivates women to become entrepreneurs in retail SMEs;
- To identify what influences entrepreneurship growth in women in retail SMEs in the eThekweni municipality;
- To investigate the impact of gender stereotypes on women's entrepreneurship in retail SMEs predominantly operated by men; and
- To analyse the impact of different government equity policies on retail SMEs managed by women, such as Black Economic Empowerment (BEE), Broad-Based Black Economic Empowerment (B-BBEE), and others.

1.7 RESEARCH QUESTIONS

The study is based on the following research questions to achieve the set objectives:

- What motivates women to become entrepreneurs in the retail SME sector?
- Which factors influence the growth of women's entrepreneurship in SMEs in the eThekweni municipality?
- What effect does gender stereotypes challenges have on women entrepreneurs in SMEs?
- How do different empowerment policies impact discrimination against women in SMEs in the eThekweni municipality?

1.8 RESEARCH METHODOLOGY

This qualitative research used the purposive sampling method (Ames, Glenton and Lewin 2019) to select 44 participants. Purposeful sampling is usually used in qualitative research for the identification and assortment of information-rich cases related to the phenomenon that is under investigation (Palinkas *et al.* 2015). To be eligible for inclusion, the potential participants had to be (1) women, (2) business entrepreneurs, (3) actively involved in SME retail market niche and based in the eThekweni Metropolitan Municipality. This sampling size of 44 participants was enough according to what the research wanted to understand. The research

used the interviews with closed and open-ended questions and participant observation to collect primary data.

Participant observation assisted the research to fill the gap between what the participants said, and the reality on the ground as lived and observed by stakeholders. Yet, the research findings cannot be generalised by the sampling is not a probability sample. Secondary data came from published and unpublished studies, research reports, and policy documents. The NVivo software (Jackson and Bazeley 2019) was used to analyse primary data. The findings of this research were then discussed through the light of existing body of knowledge in the research field.

1.9 LIMITATIONS OF THE STUDY

Yount (2006: 2-9) defines limitations as external restrictions that reduce the researchers' ability to generalise findings. They are described as the characteristics in methodology or design which "set parameters on the application or interpretation of the results of the study; that is, the constraints on generalizability and utility of findings that are the result of the devices of design or methods that establish internal and external validity". A limitation of the study included that it had only been conducted in one area within one region. The research was further limited to retail SMEs owned by women in the eThekweni municipality, due to constraints of time, money and other resources.

1.10 DEFINITIONS

1.10.1 Business Growth

Business growth is described as "the process of improving some measure of an enterprise's success and can be achieved either by boosting the top line or revenue of the business with greater product sales or service income, or by increasing the bottom line or profitability of the operation by minimising costs" (Business Dictionary 2015).

1.10.2 Entrepreneur

As stated by Pouspourika (2018), an entrepreneur is someone devoted to creating something of value for the people, society, and the economy. Entrepreneurs essentially start and manage their own business, and identify new products or opportunities, with the aim to make a profit.

They are described as being creative, display innovation and are responsible for resource planning, organising and the control of capital, labour and raw materials, amongst others.

1.10.3 Entrepreneurship

While entrepreneurship is defined by Business Dictionary (2015) as the ability and readiness to improve, arrange and achieve a corporate undertaking, including the accompanying risks, this is done with the aim of achieving profit. Starting a new business is the most commonly accepted example of entrepreneurship.

1.10.4 Key Success Factors

The success factors are the same for any business, regardless of size. However, in a small business, each person must fulfil many roles. Key success factors comprise several skills and resource combinations, allowing for maximisation of value through negligible cost reductions and/ or increases in revenue; necessary to achieve present and future business goals (Business Dictionary 2020).

1.10.5 Small and Medium-sized business (SME)

The definition varies between countries and is based on various factors, including the size of enterprise, number of full-time employees and annual turnover.

Liberto (2020) defines an SME as a business that sustains profits, assets or a number of workers below a particular level. Whereas De Wet (2019) highlights the radically revised micro, small and medium businesses, as per the new National Small Enterprise Act thresholds gazetted on 15 March 2019, for defining enterprise size classes by sector using two proxies (Table 1.1).

Table 1.1: Micro, small and medium businesses defined

Column 1	Column 2	Column 3	Column 4
Sectors or sub-sectors in accordance with the Standard Industrial Classification	Size or class of enterprise	Total full-time equivalent of paid employees	Total annual turnover
Agriculture	Medium	51 - 250	≤ 35,0 million
	Small	11- 50	≤ 17,0 million
	Micro	0 – 10	≤ 7,0 million
Mining and Quarrying	Medium	51 - 250	≤ 210,0 million
	Small	11- 50	≤ 50,0 million
	Micro	0 – 10	≤ 15,0 million
Manufacturing	Medium	51 - 250	≤ 170,0 million
	Small	11- 50	≤ 50,0 million
	Micro	0 – 10	≤ 10,0 million
Electricity, Gas and Water	Medium	51 - 250	≤ 180,0 million
	Small	11- 50	≤ 60,0 million
	Micro	0- 10	≤ 10,0 million
Construction	Medium	51 - 250	≤ 170,0 million
	Small	11- 50	≤ 75,0 million
	Micro	0- 10	≤ 10,0 million
Retail, motor trade and repair services.	Medium	51 - 250	≤ 80,0 million
	Small	11- 50	≤ 25,0 million
	Micro	0 – 10	≤ 7,5 million
Wholesale	Medium	51 - 250	≤ 220,0 million
	Small	11- 50	≤ 80,0 million
	Micro	0 – 10	≤ 20,0 million
Catering, Accommodation and other Trade	Medium	51 - 250	≤ 40,0 million
	Small	11- 50	≤ 15,0 million
	Micro	0 – 10	≤ 5,0 million
Transport, Storage and Communications	Medium	51 - 250	≤ 140,0 million
	Small	11- 50	≤ 45,0 million
	Micro	0 – 10	≤ 7,5 million
Finance and Business Services	Medium	51 - 250	≤ 85,0 million
	Small	11- 50	≤ 35,0 million
	Micro	0- 10	≤ 7,5 million
Community, Social and Personal Services	Medium	51 - 250	≤ 70,0 million
	Small	11- 50	≤ 22,0 million
	Micro	0 – 10	≤ 5,0 million

1.10.6 Successful business

Du Toit, Erasmus, and Strydom (2010) define a successful business as related to profitable economic activities, where in the short-term, incomes exceed expenses. In addition, long-term business success, on the other hand, consists of any enterprise that adds value through the triple bottom line (TBL). The TBL refers to economic value through profit; social value through corporate social responsibility; and environmental value through sustainability (Sherman 2020).

1.11 OUTLINE OF THE RESEARCH

Chapter One introduced the research topic and provides the study background. In addition, it described the research problem, questions, purpose, and objectives, along with the study aims and limitations. Key terms are also defined and the structure of the dissertation presented.

Chapter Two examines the literature relevant to the study and discuss literature with regard to success factors responsible for shaping women's entrepreneurship growth in SME's. Furthermore, women's entrepreneurship and retail SMEs around the world, in Africa and SA are examined to find similarities and differences. This chapter also identify any research gap in the existing knowledge that the contribution of the study can fill.

Chapter Three outlines the methodology employed, as well as which qualitative research method used. Other research aspects to be discussed by this chapter include the design of the research, its sampling method, size of the sample, and the population targeted, along with the choice of instrument for measurement, analysis of data, as well as the trustworthiness of the data collected, applicable limitations and Ethical considerations.

Chapter Four sets out the analysis of empirical data the interviews generated, in addition to the study results.

Chapter Five offers a discussion on the results from the study, according to its objectives and research questions.

Chapter Six presents the conclusions drawn from the study findings and results, after which recommendations presented on factors shaping the growth of women's entrepreneurship in retail SMEs in the eThekweni Municipality. It will, furthermore, highlight areas of future study.

1.12 CONCLUSION

This study is focused on investigating the factors shaping growth of women's entrepreneurship in SMEs retail enterprises in the eThekweni Municipality, Durban. These factors entail the combination of skills and resources required by female entrepreneurs/entrepreneurships in

order to achieve growth and success in their businesses. Since skills and resources influence the business success, this study examines the internal and external factors that affects the business growth and success of women entrepreneurs and entrepreneurship in Durban, KZN.

This chapter informed on the study context/ introduction, overview of the retail industry in SA and in the eThekwini/KZN, significance/motivation, statement of the research problem and related questions, as well as the intended purpose of the study and what it hopes to achieve. The research methodology used, limitations, definitions of key concepts and dissertation structure.

The next chapter will present the literature reviewed of the study.

CHAPTER TWO

REVIEW OF LITERATURE

2.1 INTRODUCTION

With the previous chapter having introduced the topic and outlined the research, this chapter revises two sets of main literature. It first explores readings on women's SMEs, women entrepreneurs, and women-owned small businesses. Secondly, an investigation is presented of women entrepreneurs and the challenges they encounter in their efforts to initiate, grow and make their businesses financially profitable. Factors that motivate women to become involved in entrepreneurship are also explored. This is important because an important body of evidence exists, that shows one of the best opportunities in investment in the developing world, where return on investment is concerned, is that of financing women and girls (Stupnytska *et al.* 2014).

Gender discrimination remains a main problem in different settings in SA, social or economic plus in the workplace, household and learning organizations. The nation has done good development in promoting gender equality. Ministry and legislation dedicated in SA to ensure gender equality. calls for Local Government has been advised by the National Development Plan (NDP) to bring in more women at representative level, as well as in shaping budgetary priorities. However, women often side-lined in local politics and prevented from decision-making processes. It also advocates for public employment to have a specific focus on women.

In terms of economic growth and sustainable development, gender equality is crucial. The 2030 Agenda for SDGs aims to encourage sustained economic growth by achieving higher levels of productivity and through technological innovation. Promoting policies that encourage entrepreneurship and job creation are key to this, as are effective measures to eradicate forced labour, slavery, and human trafficking. With these targets in mind, the goal is to achieve full and productive employment and decent work for all women and men by 2030 (Stats SA 2021).

In addition, policy makers, economists, and business experts agree that SME's have important roles in national economic development through production, employment generation, and contribution to exports (ILO 2015). The growth of a business is generally accepted as the key measure of its success. Indeed, business growth indicates financial sustainability that increases

the chances of firms' survival (Roomi 2013: 42). Female entrepreneurs face multiple struggles in keeping their entrepreneurship going. Out of 54 surveyed countries with over 3,5-year-old entrepreneurial businesses, SA reported as one of the countries with the lowest established business rates. The barriers to small business success are more pronounced for female entrepreneurs, according to the Global Entrepreneurship Monitor (GEM) (Herrington and Kew 2017/2018).

In SA, the investment community needs to become more alert to the fact that women play an essential role in the food security supply chain and deserve to be supported through investment. Women also receive less than 10 percent of available credit and seven percent of credit extension services, according to the international civil society organisation Solidaridad. Women feed their communities and create essential agriculture and food-related economic activity, so their importance in the country's food economy cannot be discounted (Stats SA 2019).

This chapter comprises five sections, first section consists of the introduction, the second section explores the growth intention in SME entrepreneurship, with section three investigating the situation of women in SMEs. Section four presents selected theories that support this research project, while section five brings the chapter to its conclusion. This chapter covers all the sect all the aspects of the research which has been highlighted by previous research and conducted in similar investigations locally and internationally.

2.2 GROWTH OF ENTREPRENEURSHIP INTENTION IN SOUTH AFRICA

Neneh and Vanzyl (2014) contend that growth is usually considered as a fundamental objective for business as it mostly quantifies the success of a business. Growth represents the main motive in different countries for economic development and employment creation. There are also certain aspects that considerably influence SA entrepreneurs' intent to grow. Growth intention is defined as "the entrepreneur's goals or aspirations for the growth trajectory she or he would like to the venture to follow" (Neneh and Vanzyl 2014: 172). These factors consist of focus of self-efficacy and control, previous exposure to family business, general and entrepreneurship education levels, and achievement need, as well as acceptance of doubt and insecurity, and practical necessities for the registration of business.

They argue that the intention to grow signifies a vital basic aspect of SME growth. In support of these scholars, it was observed by Levie and Autio (2013) that it is difficult to achieve business growth and needs determination. Entrepreneurs who do not wish to see their businesses grow will have less opportunities for growth and therefore, fewer chances for this to happen. The creativities and supportive environment provided by the South African government, many contextual factors constraint women entrepreneurs (Kanayo and van Rensburg 2020). more a business develops, the more possible it is to grow into a large business, with the ability to create more job opportunities and be successful.

Paradoxically, owners of SMEs are frequently less concerned about growth than they are about their continued existence, yet growth has the potential to sustain both SMEs and the economy (Neneh and Vanzyl 2014). From 2013 to 2019, the formal business sector increased turnover from R7,0 trillion to R10,5 trillion, representing an average annual growth rate of seven percent. Medium business increased turnover by 8,4 percent per year, and large business by 5,4 percent. In terms of growth, small construction companies have tripled the amount of turnover generated, from R53 billion in 2013 to R163 billion in 2019 (a rise of R110 billion). In stark contrast, large construction companies increased turnover by only R17 billion over the same period, from R187 billion to R203 billion (Stats SA 2020).

Growth projection is a key focus in many economies' development strategies is to facilitate growth that is sustainable and inclusive in order to generate widespread employment and to reduce poverty. Whether entrepreneurs anticipate becoming employers, and the extent to which they have the potential to create job opportunities, is thus a crucial factor that is of paramount interest to policy makers. Growth expectations represent a future assessment of the expansion prospects for a business, as well as an entrepreneur's ambitions to grow the enterprise. There are several factors that could have an impact on entrepreneurs' growth ambitions (GEM 2017/2018).

2.2.1 Factors associated with growth intention and business growth

Levie and Autio (2013) identify three groups of factors that influence growth intention: individual, business, and country characteristics. Individual characteristics comprise the entrepreneur's age, gender, education, and family, along with experience, risk-taking, achievement orientation, and innovation, as well as the motivation for starting the business and self-efficiency. Business characteristics include high technology, exporting capacity, as well

as the age and size of the business. Country (environmental) characteristics refer to the frequency of early-stage growth intention of entrepreneurs and their occurrence. Indeed, the research findings by Levie and Autio (2013) suggest growth intentions of entrepreneurs are, at individual level, representative of characteristics of individuals, where outcomes are less affected by situational effects.

Some evidence suggests that goal-driven entrepreneurs who are more prone to take risks and entrepreneurs who are innovative stand more of a chance to be more growth oriented (Levie and Autio 2013). Due to entrepreneurs being rational individuals motivated by utility maximisation, the likelihood they will be growth-oriented is higher. Subsequently, countries with fewer entrepreneurs who seek independence and more who pursue wealth will likely have a higher number of entrepreneurs oriented to growth.

As for business growth, Fatoki (2013) argues it is usually determined through changes in assets, employment, sales and productivity, as well as returns, and turnover margins.

Roomi (2013) describes the following four growth categories:

- Strategic growth permits strategy formulation to take advantage of a presence in the marketplace and to exploit and grow capabilities;
- Financial Growth, which includes increased costs, revenue, investments to achieve profit costs, and value, along with assets;
- Changes or structural growth in the staff, systems and planning of a company; and
- Modifications or organisational growth to the culture, attitudes and processes of a company while it is growing and developing. It also included changes in leadership styles and the roles of entrepreneurs.

Enterprise owners are challenged to acquire, mobilise and generate resources by business growth (Roomi 2013). The article by Sechele-Manana (2019) Addressing the widening gender gap in female SME ownership in SA indicated that Female entrepreneur do not need only financially support to achieve business success, but they also need non-financial support too. The 2018 survey by the Global Banking Alliance (GBA) for Women specifies that in order to increase the success of women-owned business; banking institutions need to be more cognisant

of the needs of these entrepreneurs, information on business, networking, education and business recognition.

Similarly, Kanayo and van Rensburg (2020) stipulate significant variances amongst women entrepreneurs who are successful and those that fail as per the location of their business and adopted networks.

The rest of SA shows the best gender parity, with more than seven women engaged in early-stage entrepreneurship for every ten male entrepreneurs. In Gauteng and the Western Cape, on the other hand, the gender gap is wider with fewer than six women engaged in early-stage entrepreneurship for every ten male entrepreneurs. A number of factors may prevent women from perceiving as well as acting on entrepreneurial opportunities. These include: higher levels of domestic responsibility; lack of female role models in the business sector; fewer business-orientated networks in their communities; lack of capital and assets; lower status in society and a culturally-induced lack of assertiveness and confidence in their ability to succeed in business (GEM 2017/2018).

Previous GEM reports have shown that although the ratio of male to female participation in early-stage entrepreneurial activity varies considerably across the total sample of GEM countries, reflecting differences in culture and customs regarding female participation in the economy, a consistent finding is that men are more likely to be involved in entrepreneurial activity, regardless of the level of economic development. There are a few exceptions to this but studies have shown that women face far greater difficulties in becoming entrepreneurs than men. Factors that may influence this are lower educational levels in many countries, fewer business-oriented networks, lack of capital and assets, the responsibility of looking after a family, cultural influences and probably their lack of confidence in their ability to start and run a business successfully.

All these factors contribute to influencing the ability of women to see and perceive entrepreneurial opportunities. The report shows that the level of female opportunity driven entrepreneurship has decreased from 2016 (71.6 percent) to 2017 (65.7 percent) whereas necessity-driven entrepreneurship has increased from 27.1 percent in 2016 to 34.3 percent in 2017. This increase may be a result of increasing unemployment and hence the necessity of women to go out and start a small business in order to supplement household income. This

indicates that across all regions in SA, men are more likely than are women to be involved in early-stage entrepreneurial activity. The rest of the country shows the best gender parity, with more than seven women engaged in early-stage entrepreneurship for every ten male entrepreneurs.

Several factors may prevent women from perceiving as well as acting on entrepreneurial opportunities. These include: higher levels of domestic responsibility; lack of female role models in the business sector; fewer business-orientated networks in their communities; lack of capital and assets; lower status in society and a culturally-induced lack of assertiveness and confidence in their ability to succeed in business (GEM 2017/2018).

2.2.2 Importance of SME growth

SMEs are key players in the economy and the wider eco-system of firms. Enabling them to adapt and thrive in a more open environment and participate more actively in the digital transformation is essential for boosting economic growth and delivering a more inclusive globalisation. Across countries at all levels of development, SMEs have an important role to play in achieving the SDGs, by promoting inclusive and sustainable economic growth, providing employment and decent work for all, promoting sustainable industrialisation and fostering innovation, and reducing income inequalities (OECD 2017).

Since it is an obvious sign whether a business is adapting and responding successfully to market needs, the growth of SMEs is of added importance. Neneh and Vanzyl (2014) supported encouragement of SME growth necessary as it creates opportunities for employment in communities and play a role in preventing an economic down-turn. Therefore, promoting the establishment of SMEs that are growth-oriented is crucial, as this may introduce originality, lead to increased manufacturing and construction, as well as encourage entrepreneurship skills, while creating employment.

In a similar vein, Neneh and Vanzyl (2014) state that the fundamental nature of entrepreneurship lies in business growth. Therefore, establishing a connection between entrepreneurship and growth is a necessary pursuit. Business growth takes three forms: employee growth, asset growth, and sales growth. Indeed, an essential feature of a firm's growth is considered to be increased employment, with growth determined relative to employment in government policy studies (Nhleko 2017; Nsengimana 2017).

In the context of SA, Fatoki (2013) insists that a principal means of assessing the growth of a firm is through employment growth, identified as a top priority by policy makers because of the current eagerness in the country for job creation. Given that entrepreneurs measure growth by means of business sales, the growth of sales is a popular and significant determining factor of SME growth. Research findings on business growth by Levie and Autio (2013) highlight the value of firm growth measurement according to comparative business asset increases. Their reasoning is that asset growth may offer collateral security to entrepreneurs for funding from the outside; potentially used to foster businesses growth.

2.2.3 Factors influencing growth of women entrepreneurs in retail SMEs

Different scholars attribute the growth of women entrepreneurs in retail SMEs to various factors. Maharaj and Yunus (2012) argue that age, work status, education and household income of potential entrepreneurs play a critical role in making SMEs successful. In fact, they state that a person who learns business skills from a young age has the opportunity to internalise cumulative experiences over the years, and sometimes accumulate knowledge around a particular economic activity. Within the same school of thought, Neneh and Vanzyl (2014) reveal the important roles played in SME growth by an enterprise's assets, as well as its resources in human capital, such as employee experience and age, in addition to its market and environmental attributes.

In agreement with previous scholars, Roomi (2013) states that certain factors influence entrepreneurship of women, as well as the possibilities for a business to succeed, include employment status, education and social networks. Yet, existing knowledge on conducive factors for successful retail SMEs falls short of any comprehensive theorising with a detailed account around which small firms are likely to grow and succeed or how these small businesses grow. Put differently, in SMEs, women entrepreneurship growth is mostly influenced by human capital, social capital, entrepreneur's basic income (potential initial investment), and retail business characteristics.

Innovation and entrepreneurship are closely connected concepts. It is argued that entrepreneurs disrupt market equilibrium by introducing new product-market combinations into a market, teaching customers to want new things and driving out less productive firms as their innovations advance the production frontier. Innovation goes beyond just creating novel

products and services. To commercialise their innovations, entrepreneurs need to identify new market niches and develop creative ways to offer, deliver and promote their products. All of this requires an awareness of competitive offerings, and the ability to incorporate this knowledge into distinct products and services. Innovation capabilities are thus important to economies' ability to become competitive, particularly in higher-productivity sectors. One of the ways in which GEM assesses innovation in entrepreneurship is by looking at the degree of newness which an entrepreneur's products or services represent to customers (GEM 2017/2018).

Several factors affecting female entrepreneurial success at each stage of the entrepreneurship process were found and organised at the internal (individual), micro, meso and macro environment level. In the literature reviewed, the most considered factors are at the internal level, human capital, education and experience, with effects on the opportunity identification stage of the entrepreneurial process, and at the micro environment level, access to resources with effects on the opportunity recognition, acquiring resources and entrepreneurial performance stages, both with influence on quantitative and qualitative indicators of success (Cabrera and Maurice 2017).

Inadequate funding, finance and the inability to clarify business goals were identified as the main barriers restricting the success of the business for female entrepreneurs in SA (Meyer and Mostert 2016). This echoes findings that family is an important factor, with family support and contribution of family members to the business important for business success (Jabeen, Katsioloudes and Dhabi 2015). Further to this, specific obstacles and challenges faced by women are shown as the lack of role models in entrepreneurship, lack of experience, lack of wealth, and competing demands on time (Cabrera and Maurice 2017).

According to Meyer and Mostert (2016), the level of education, occupational and sectoral experience (based on the level of skills and expertise of the entrepreneur with regard to their business), business expertise and managerial skills act as success factors for engaging in entrepreneurial activity.

2.3 WOMEN AND SMEs

Khatun and Kabir (2014) contend that SMEs represent a creative sector where women can show their potential and run their business, such as in baking cakes, tailoring, gardening, and poultry, as well as fishing in their family ponds, and so on, with low labour cost and low capital but often, they are not allowed to do so. Women entrepreneurs face many challenges in keeping the success of their businesses. Banking institutions, networking, education and business recognition forms part of factors that each entrepreneur needs in order to increase the success of the business (Sechele-Manana 2019).

SMMEs contribute valuable economic development and sustainable income and creation of employment for the women. However, the financial climate change and crisis in the world economy have a very negative impact on the development of women SMMEs in particular those in rural places. These affect their quality of goods and services leading to poor performance (Nhleko 2017). Since most women prefer businesses in services or retailing, as already mentioned, the perception is that such businesses tend to be smaller in size in terms of employment and income (Cilliers and Strydom 2016).

A 2014 SME Survey revealed statistics which showed a small business owned by a woman has more chance of being profitable than those run by men. “While this result may seem like a big win for women, it comes with an immediate qualifier: the level of female ownership is exceptionally low”. The Small Enterprise Development Agency (seda) stated that women need to be assisted to start businesses, while lack of information or access to information has frequently been identified as one of the inhibitors of entrepreneurial activity in SA (Goldstuck 2014).

2.3.1 Economic role of SMEs owned by Women

In SA, according to research by Development Economics, women-owned businesses established between 2018 and next year may generate about R175 billion a year and create close to 1 million jobs. The World Bank also reports that women are critical for job creation. Women entrepreneurs are key to the country’s socio-economic recovery (Smit 2021).

In the economy, women have a variety of different roles with some being farmers, teachers, and bankers, while others are labourers and consumers. Women also work as scientists,

innovators, pilots and even astronauts. Many are self-employed in the micro enterprise economy which is mostly informal, with salaried employment of a limited and small number of individuals, some of whom are involved in entrepreneurship in the formal economy. In this sector of the economy, female entrepreneurs have made and continue to make significant contributions to the development of their countries' economy (Derera 2011).

Entrepreneurship comprises various business types and phases steered by a variety of entrepreneurial types, such as those in charge of age groups that are under-represented and of course, by women. There are two main reasons why studying women in business has significance. Primarily, even while there has been an increase in women's entrepreneurship during the past 20 years, it remains an important and untapped resource that has significant economic worth. At present, the extent of what women can in fact achieve through entrepreneurship is unknown but from what is visible, it is thought they have much more to offer. In the second instance, the differences between female and male entrepreneurship varies in several vital ways (Roomi 2013).

Similarly, women's entrepreneurship is highlighted Roomi (2013) as an area with extensive economic potential that needs special attention and is under-researched. Women's entrepreneurship is rightfully an important and interesting area due to a variety of special issues:

- Although it is a recent phenomenon, women's entrepreneurship levels have been established to not only differ between countries but is always found to be lower than men's entrepreneurship. Women in business will thus, for this study's purposes, be treated as a minority group, due to the fact that they are still excluded from entrepreneurial activities in many countries.
- Entrepreneurial traits are more inclined to be appropriate to gender-role stereotypes that are masculine, instead of being suited to those that are feminine. In order to become successful entrepreneurs, women have to separate themselves from these stereotypes. In fact, those women who achieve high scores where entrepreneurial intention is concerned, also achieve high male gender identification scores and exhibit attributes that are usually regarded as masculine. Therefore, among entrepreneurs in general, women entrepreneurs are considered a special case.

- There may be several differences between women-owned businesses and male-owned businesses. These comprise what kind of businesses they own, their place within social relationships, and which sectors they actively participate in (R).
- Compared to male-owned enterprises, those owned by women in developing countries are usually considered underperformers with, for instance, low capital returns having been observed.

There are roughly 9.34 million SMEs globally that are women-owned, in more than 140 countries. This statistic represents around one third of all formal SMEs, of which almost all (98 percent) are owned by women, even while their classification is that of micro enterprises. The service sector makes up the greater part of these businesses (some 78 percent) (Anjali 2015).

The number of women-owned businesses in countries such as the United States of America (USA), is growing dramatically. Between 1992 and 2006, this number has increased from 5.4 to 10.4 million; representative of an increasing share of small businesses that contribute to economic growth (Jang, Zimmerman and Guo 2012). In Bangladesh, one of the developing countries, where the ratio of men to women is 104:100; almost 50 percent of the total population are women, however, the social, political and economic conditions of women are very limited (Khatun and Kabir 2014). Women in Bangladesh remain active in household related activities due to unequal access to numerous opportunities, such as access to education and employment. SMEs and informal trading, therefore, represent an opportunity for economic freedom of women and gender equality.

South African women have traditionally struggled with less access to capital and fewer assets than their male counterparts, and not owning property makes it harder for women to offer collateral for business loans, however, studies show that women are excellent investors, because they often achieve greater credit turnover, and women-led start-up businesses often deliver double the returns of other businesses (Smit 2021).

2.3.2 Challenges of female entrepreneurs in SMEs

Female entrepreneurs face numerous challenges in the SME sector mainly from two sources. The second source of the problems women entrepreneurs encounter is external to them. This source is mainly shaped by patriarchy and stereotypes. It includes unequal access to resources

and opportunities due to gender inequality, explaining disparities in SME development at both national and global levels, when SMEs are owned by men and women. Further external factors include problems that are societal and cultural, in addition to the emotional effect of cultural standards; intrinsic and cultural barriers, a skills gap, and networking (Anjali 2015).

In KZN, various surveys conducted by the Seda (n.d.) reveal that informal savings dominate financial services for black women, followed by burial and funeral schemes that extend only some degree of credit to the enterprise. Female entrepreneurs therefore face the following challenges:

- Occupational engagement policy and legislation;
- Infrastructure for business and technology;
- Lack of transportation means for developing skills and building capacity;
- Social and economic factors, poverty, family responsibility, HIV/AIDS;
- Inadequate financial assistance access, credit and collateral unavailability;
- Lack of information access; and
- Insufficient useful support institutions.

Over and above the challenges mentioned above, women-owned businesses tend to fall mainly into the informal sector, suffer from poor access to wider market, and a lack of or poor management skills. These additional challenges negatively affect business growth, while hampering mainstream economy access, as well as women's participation in value-adding activities.

Stupnytska *et al.* (2014) summarised the internal and external challenges that hinder the SME development in the following five major categories:

Legal and regulatory restraints: In developing countries, there is no access for women to reliable frameworks and property rights that are well-defined, which could provide the foundations for entrepreneurship and promote innovation, investment and growth of the SMEs. In actual fact, studies of 143 countries showed that for approximately 90 percent of these, at the very least, one law exists restricting economic opportunities for women to the benefit of their male counterparts. In addition, of 28 economies, there are legal gaps in 10 or more; while

15 economies allow the husband to oppose their wives wishes to work, thus preventing these women from being able to accept a job (Stupnytska *et al.* 2014).

Access to training and education: As it contributes to critical thinking skills development, education establishes a strong foundation for business owners and enhances preparation, planning, accounting and management. Educational inequality levels between women and men poses a critical obstacle to women business owners, specifically in developing countries. Women who are less educated do not tend to attempt starting a business with lower education levels possibly contributing to a lower rate of survival among SMEs that are owned by women (Stupnytska *et al.* 2014).

Micro-economic conditions and macro-economic environments: Supportive micro-economic provisions, including both physical and virtual infrastructure, low starting costs of a business, limited corruption and strong patent protection are crucial to a business environment that is solid and healthy (OECD 2004: 5). Evidence exists of women lagging men in the adoption of technology, as a result of the high acquisition and maintenance costs of new technologies, in addition to insufficient training and information. As women cannot adopt new technologies, expansion of their businesses is not possible (Rosa and Sylla 2016).

Culture and traditions: The roles of women and men in society, as well as the workforce and household are dictated by social conventions. In those countries and communities where it is expected that women must marry early and be responsible for general family welfare and childrearing, women can be disadvantaged by these conventions. The negative impact of these responsibilities impedes their ability to start and grow an enterprise, with women's unpaid work constraining mobility and decreasing the amount of time they are able to set aside for their enterprises (Stupnytska *et al.* 2014).

Furthermore, a variety of surveys proposes access to credit by SMEs is their main limitation, in both developing and developed countries. Furthermore, there is proof that women-owned businesses, in general, face more restrictions on external finance access than businesses owned by males (Stupnytska *et al.* 2014). This holds true from both the supply-side (providers of financial services) and the demand-side (users of these financial services) (Mauchi, Mutengezanwa and Damiyano 2014).

Supply-side

In developing countries, the common characteristics of women-owned SMEs show them as mostly not having a credit history or that this history is limited, with financial statements that are either missing or incomplete, and savings that are limited, with lower profitability that offers more uncertainty. Such enterprises thus appear less attractive for credit due to these common factors. In addition, because women-owned SMEs are likely to be smaller their ability to obtain credit could also be affected, with higher administrative costs levied by banks depending on the size of loans, leading to a reduction in the motivation to offer or advance loans (Stupnytska *et al.* 2014), since they regularly fail to meet the following conditions:

- **Lack of Collateral:** Women in developing countries frequently lack sufficient collateral due to legal barriers. An example of this would be restrictions on owning and inheriting property. Added to this are sector specific factors, for instance, no physical assets in services, or lack of savings, with no previous employment history. Much evidence suggests that gender differences in ownership of assets is one of the most influential factors affecting women's ability to access credit. It is also one of the main reasons for rejection of loans (Stupnytska *et al.* 2014).
- **Limited information on female credit risk:** Limited access to information leads to financial institutions adopting attitudes that disadvantage SMEs owned by women in their decisions to apply for loans or avoid engagement at all. Women commonly do not have sufficient or any collateral at all, along with business records that are incomplete, creating difficulties under this type of model to validate their creditworthiness (Stupnytska *et al.* 2014).
- **Policy bias and discrimination:** Policy bias leads to financial institutions being discouraged from offering loans to SMEs owned by women because of diverse reasons for policy unfairness (Stupnytska *et al.* 2014).

Demand-side

Less financing is sought by women-owned businesses as a result of:

- **Terms of financing:** The IFC estimates that as many as 70% of women-owned SMEs in the formal sector in developing countries are unserved or under-served by financial institutions. This amounts to a financing gap – and opportunity – of around \$285 billion (Stupnytska *et al.* 2014).

- Apparent lack of need: It is possible that women business owners do not perceive of their need for credit as they are frequently unaware that credit would assist faster growth, create more jobs and increase profitability. As such, the ‘no need for credit’ category may be smaller than reported (Stupnytska *et al.* 2014);
- Lack of formality: In the developing world, the informal sector is representative of most women-owned SMEs and they are, therefore, generally unable to gain access to formal credit markets (Stupnytska *et al.* 2014).
- Expectation of rejection: Research finds women are possibly dissuaded to apply for credit as they expect refusal and dismissal. A number of surveys indicate higher rates of rejection when women-owned SMEs apply for loans (Stupnytska *et al.* 2014).
- Complicated procedures and application processes: With management training and business opportunities often limited, procedures for loan application may be found complicated by women and this could altogether discourage them to apply.
- Aversion to risk: Women, more so in lower segments, could act with more restraint with regard to the business risk and extent of financing they are willing to deal with, when compared to men (Stupnytska *et al.* 2014).

This highlights the need for new lending models and more women-focused lending institutions. There are, however government and private enterprises with programmes and funds in place aimed at providing access to funding for women-owned business in SA.

Gupta and Aggarwal (2015: 71-72) summarise the challenges (Table 2.1) that undermine the growth and development of women entrepreneurship in selected countries, which have similar challenges to SA, and the eThekweni Municipality in particular:

Table 2.1: Factors affecting women’s entrepreneurship development in selected countries

Africa	<ul style="list-style-type: none"> • Constraints and barriers to obtaining money to start and grow their own business • Inexperience in negotiating with banks • Lack of financial confidence • Access to essential abilities, skills and experience for business • Dual (household) and triple (community) roles and responsibilities • Lack of key dedicated time to be able to explore and nurture their own resources • Lack of abilities, skills and expertise in certain business matters • Lack of exposure to the world of business
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Kenya	<ul style="list-style-type: none"> • Lack of technical skills • Confidence • Strong individual involvement • Willingness to take risks
Morocco	<ul style="list-style-type: none"> • Lack of operational and managerial skills, • Cultural constraint • Inefficient production mechanisms • Lack of managerial skill
Mauritius	<ul style="list-style-type: none"> • Hassle of obtaining permits • Lack of market • Ability to raise capital • Not being taken as seriously as men
United States	<ul style="list-style-type: none"> • Access to capital • Access to information • Access to networks
Bangladesh	<ul style="list-style-type: none"> • Inadequate financing • Competition • Obtaining quality raw materials • Balancing time between the enterprise and the family
Vietnam	<ul style="list-style-type: none"> • Prevailing social and cultural gender-based inequalities and biases • Accessing credit from formal institutions in view of limited formal education access, property ownership, and social mobility • Unequal access to opportunities and markets • Business experience • Limited knowledge of marketing strategies
Korea	<ul style="list-style-type: none"> • Financing • Effort to balance work and family

2.3.3 Benefits of training and support programmes for women entrepreneurs

According to Seda (n.d.), an agency established in 2004 under the Department of Small Business Development, support for business is a crucial part of female entrepreneurs' success.

The following interventions incorporate support for women in business:

- Education and general information programmes.
- Coaching and monitoring programmes.
- Networking structure assistance.
- Financial support.

The Department of Trade and Industry (DTI) mandate of its Seda Special Projects and Programmes Unit (SPP) places emphasis on women-owned businesses. Insufficient information or being able to access relevant material has often been acknowledged as among various entrepreneurial activity constraints in SA. While some interventions had been

introduced by the government and its agencies to promote development of women-owned enterprises, there are few women who are aware of available information, or what to do to gain access to the support. Therefore, a women-owned enterprise development information booklet was made available by Seda to meet this need and make women-owned enterprises aware of financial and non-financial support that is available at present (Seda n.d.).

2.3.4 Women entrepreneurs in South Africa

Business Environment Specialist (sbp) (2013) indicates that one of the most meaningful social and economic developments in the world, is that there is an apparent growing community of women entrepreneurs. An estimate by the International Labour Organisation (ILO) is that up to a third of all businesses are now account for by women entrepreneurs in the worldwide formal economy (ILO 2016). Research in this area, in developing countries and SA, has mostly focused on the informal sector, accounting for the lack of data regarding the aspirations and motivations of women entrepreneurs in the SA formal sector. Economic policy in SA hold entrepreneurship in high regard as it has been acknowledged as a significant driving force where job creation and economic growth are concerned.

Even though global studies reflect a rapid rise of women entrepreneurs' numbers in recent years, the concentration of their businesses tend to be in particular sectors, usually retail and services that require lower entry conditions. However, particularly in economies that are more developed, this pattern has started to change, with women having become a growing presence in sectors such as construction that are traditionally male-dominated (Business Environment Specialist 2013).

GEM, a multi-country survey, has irrefutably illustrated that women-owned firms are more likely to be smaller than businesses owned by men in terms of turnover, as well as where employee numbers are concerned. Women-owned firms average turnover of R8,2m and this is much less when compared to the average R12,1m turnover among men-owned firms. Substantially larger turnovers are produced by firms owned by men in the sectors of tourism and business services (SPB 2013).

Stupnytska *et al.* (2014) has illustrated that where investment in human capital is concerned, more women earning an income creates one of the best environments. As the rates of female labour participation increase, the benefit of a double dividend can be derived by countries; due

to women having more of a tendency as opposed to men, to buy goods and services by making use of their improved bargaining power and so further the welfare of their family. The potential of this bargaining power can generate a worthy and honourable cycle, due to the support that female spending lends to human capital development that will, in the future, promote economic growth.

To achieve the most benefit from allocating finances to female education, governments would do well to deal with any barriers that keep women entirely out of the labour force or in jobs with lower wages. This could include steps to introduce and enforce that are against discrimination, in addition to aligning ages at which women and men retire. In this manner, women are not made to leave the labour force prematurely, two-income family tax penalties are removed and assistance is offered by benefits, for example, child care that is affordable, maternity leave and tax credits. A role can also be played by the private sector by advancing training that is targeted to females and geared to hands-on experience, in addition to the practice of anti-discrimination policies and extending benefits that are beneficial to the family (Stupnytska *et al.* 2014).

2.3.5 Government Support of Women Entrepreneurs

Government support to women-owned firms take the form of cash loans with low interest, pro-women economic policies, or skills development and transfer. These interventions can also take place concurrently. In Kenya, Hassan and Mugambi (2013) states that the government has disbursed interest free loans to support women entrepreneurs. In June 2012, 11 women groups benefitted from a loan of 21 000 Kenya Shillings (Kshs) each. In Bangladesh, the development of SME entrepreneurship has seen support from government through considerable measures such as, loans given to women at low interest, training for capacity development, and awareness programmes, to list just a few. Government has also made SME policy strategy that gives priority for entrepreneurship development, as well as women empowerment. This policy results in an increased number of women involved in SMEs and their subsequent contribution to the economy (Khatun and Kabir 2014).

The SA government undertook two important interventions, namely entrepreneurial capacity building and a series of economic policies, to assist women entrepreneurs involved in SMEs. The intention of building the capacity of entrepreneurs and in providing training was to develop the capabilities and skills of women, allowing them to take advantage of opportunities available

to them. To ensure their sustainability, a call centre specifically targeting women entrepreneurs offers them support information as well as much needed practical solutions when they establish and run their businesses. In addition, the SA government has established a benchmark against the global economy.

There is also an understanding of how important it is to create opportunities for all varieties of SMEs to be introduced and grown through three important mechanisms, namely:

1. Favourable procurement and codes for BEE.
2. Tax incentives for both big business and entrepreneurs that entrepreneurs can function with.
3. Providing loans and grant funding.

Furthermore, Khan (2014) found the government has the following selected programmes and grants in place:

2.3.5.1 Black Business Supplier Development Programme (BBSDP)

Black businesses are encouraged through this grant to develop by means of asset acquisition and operational competence. According to the BEE definition, a maximum of R1 million is allowed by the BBSDP through investments, to an entity that is 51 percent black-owned, where black people must represent 50 percent of management. Of the R1 million, machinery and equipment have to equal R800 000 of monies spent, with a contribution of R400 000 by the DTI while the rest of the amount becomes the responsibility of the enterprise (Khan 2014).

2.3.5.2 Co-operative Incentives Schemes (CIS)

The aim of this scheme is to advance co-operatives in SA on a cash basis grant of 90:10, in support of co-operatives in meeting the requirements for start-up. The CIS offers a maximum of R350 000 and is predisposed to women and individuals who are disabled as well as the youth (Khan 2014).

2.3.5.3 Technology and Human Resources for Industry Programme (THRIP)

This scheme is a joint project of the NRF (National Research Foundation) and the DTI, and was put into operation to strengthen the SA industry's high level technical skills and expand the competitive edge of the country by means of technology development (Khan 2014).

2.3.5.4 Incubation Support Programme (ISP)

With the aim to initiate enterprises, this grant facilitates incubator programme development, which creates employment in communities and this then fortifies the economy. The objective of the ISP is to encourage partnerships between the government, SMEs and the private sector, through the establishment of incubator programmes, so as to stimulate growth that can be maintained within the economy. This grant is accessible on a basis of cost-sharing at 50:50 between the private sector and the government (Khan 2014).

2.3.5.5 Capital Projects Feasibility Programme (CPFP)

The CPFP has the support of enterprises in the sector of capital goods as its main aim, it is possible for these enterprises to increase employment and expansion in SA by drawing the attention of foreign investment. A significant role is played by studies showing the feasibility of the capital goods sector to instigate project and contract prospects. As a cost-sharing (55:45) programme, this project covers the feasibility costs (50:50) to uplift local exports and encourage SA services and goods in the market, with an R8 million limit set by this grant (Khan 2014).

2.3.5.6 Seda Technology Programme (STP)

A maximum of R1 million is granted through STP funds, with R800 000 that has to be expended on machinery, tools, and equipment, with the DTI contributing 35 percent of this. The remainder of R200 000 must be disbursed on a 50:50 basis in the business development programme (Khan 2014).

2.3.5.7 SIZWE/FABCOS

Funding from this loan is offered to BEE SMEs that work and are incorporated in SA. The range of funding made available is between R10 000 to R3 million. A 90 percent contribution is from SIZWE/ Foundation for African Business and Consumer Services (FABCOS) with the 10 percent remaining being contributed by the enterprise. The amount can be paid back over a five-year period at a prime plus three percent rate. This fund is operated in conjunction with the Small Enterprise Finance Agency (SEFA) and Khula Enterprise Finance (Khan 2014).

2.3.5.8 Isivande Women's Fund (IWF)

Exclusively managed by the DTI to fast-track the economic empowerment of women, the IWF offers finance that is more usable, responsive and affordable than what is available currently.

Companies that are owned and managed by women (60 percent) can avail themselves of monies from IWF, as long as they have been in operation for two years at minimum, with between R30 000 and R2 million available as a loan (Khan 2014).

2.3.5.9 National Empowerment Fund (NEF)

Mthethwa, Molepo and Dayimani (2016) insist the NEF was established to promote and facilitate participation by black-owned and managed enterprise in the economy, through either non-financial or financial assistance to these firms. A culture of investment and saving is also promoted by the fund among black people for B-BBEE, in terms of government legislation. The NEF is the sole development financial institution that targets the growth of B-BBEE.

Apart from the above-mentioned support programmes and projects, the Industrial Development Corporation (IDC) and Anglo America also provide financial support to women-owned business:

IDC SA

The government of SA owns the IDC, which was formed to encourage industrial development and economic growth in 1940, sponsored by the Department of Economic Development. Financial support is made available to businesses at start-up, which includes working capital, as well as funding for buildings and equipment. In addition, funding is also provided to enterprises that wish to develop and enlarge, with the provisions that they demonstrate adeptness in creating jobs and operating in sectors that the IDD Women Entrepreneurial Fund supports (IDC 2012; Entrepreneurs 2012).

Zimele Enterprise Development Fund

Zimele was initiated by Anglo America in 1989 to support historically disadvantaged South Africans to own and manage their own firms. Zimele means to be independent and to stand on one's own feet. The fund provides loans and business skills to business owners and entrepreneurs to ensure they run their business successfully. Due to being internationally recognised as a best practice example in developing SMEs that are successful, the Zimele fund empowers enterprises to function, by combining membership and financial support, within the mainstream economy (Anglo America 2020).

2.3.5.10 Potential Government Initiatives

Rathee and Rajain (2014: 56-57) suggest that in considering the strong similarities of problems experienced by women-owned firms around the world, governments should introduce the following initiatives:

- Provision women entrepreneurs with separate financial aid and enable them to avoid or overcome any obstacles in their organisation's development;
- There should be special infrastructural facilities set aside to assist women in quickly and easily establishing their enterprise;
- Conducting training programmes that are specifically focused on women entrepreneurs to improve capabilities and entrepreneurial skills that aid the functioning of their business on a day-to-day basis;
- Celebrating top ranked women entrepreneurs to motivate and encourage more women that the pursuit of these careers is worthwhile;
- Educational facilities should be improved and made available, through the introduction of facilities at school-levels and in higher education, in addition to assorted vocational studies choices;
- A Guidance cell for women entrepreneurs ought to be introduced in all cities that can assist with day-to-day functioning problems, for example, manufacturing, promotion, and dispersal;
- Simplification of several regulations and legal policies required by women to set up an enterprise to assist women entrepreneurs in creating and forming their enterprises, as well as in acquiring prompt approval where various legal procedures are concerned;
- Most notably, family member support is needed to enable women to relocate with confidence from their homes. When they know their families support their decisions women are able to offer better output;
- When women entrepreneurs organise fairs, workshops and exhibitions it assists them with networking when they connect with each other and share problems and ideas. New women entrepreneurs will also be provided with guidance through suggestions and assistance from counterparts that are already established; and
- Allowing assistance for sales and marketing ensures that intermediaries do not cheat women entrepreneurs.

The literature on women-owned businesses reviewed in different sections above demonstrates two important aspects. The first is the contribution of women in the economies of different industrialised countries, as well as poor and developing nations, through SMEs owned by women. This support is critical in poor and developing countries where access to salary employment increases is very low. The literature also revealed specific challenges that women have to deal with when they wish to start or expand a SME. However, regardless of their input to core teachings and skills, these readings are silent on factors that shape women's entrepreneurship growth in retail SMEs in the Durban eThekweni Municipality. This study intends to fill this gap.

2.4 THEORETICAL FRAMEWORK

This study's theoretical framework includes liberal feminism theories and the social feminist theory, as well as theories related to resource-based, human capital and business.

2.4.1 Liberal Feminism Theory

Okafor and Amalu (2010) formulated the theory of liberal feminism in entrepreneurship. Liberal feminism discusses the manner in which gender and sex are closely connected to the functioning of different organisations. Women are perceived as disadvantaged in comparison to men according to liberal feminism, while connected to blatant prejudice and factors that are systemic, which denies them of fundamental resources that are necessary for economic and commercial decisions including finance, experience and education.

The tradition of liberal feminist stems from the earliest days of feminism's, referred to as 'first wave feminism' and the demand for social amendments that would allow women equal opportunities and status as those afforded to men. Nonetheless, as Okafor and Amalu (2010) point out, this has remained necessary, with men still perceived as superior to women, as this strengthens conventional challenges in business. In addition, gender equality between women and men could not be accomplished simply through legislation but mostly by means of intentional government efforts that would guarantee the reduction of women-specific challenges.

Liberal feminists campaign for the welfare of women in an effort to lessen their burden, health reforms and education. Their attempts also focus on improving millions of women's living

conditions globally. This point of view supports that economic and social reform will only take place when the same status and opportunities are given to women as their male counterparts receive where it concerns participation in economic development matters. In terms of established feminist theory, conventional treatment is applied to the theory of liberal feminism theory, which elicits the notion that the way men and women are exposed to global risks are basically similar (Okafor and Amalu 2010).

According to Fischer, Reuber, and Dyke (1993), it is suggested by liberal feminist theory that women are disadvantaged in comparison to men, because of systemic factors and/or distinct prejudice that deny women resources that are vital, such as experience and business education. Prior studies agree with the liberal feminist perspective, investigating discrimination against women by consultants and lenders, and whether women do in fact have experience and education that are not as appropriate. The empirical research that was undertaken offers acceptable support that distinct prejudice, or any methodical absence of resource access women may be subjected to, obstructs their proficiency to be successful in business.

Samkange (2015) states that liberal and radical feminism represent a number of the methods used in explaining oppression and inequalities in communities. Within this setting, the explanation of liberal feminist theory is held to be a form of individualism that focuses on women attaining equality by being held accountable for their choices and actions (Samkange 2015). The belief that gender inequality is created through diminished access to civil rights by women and girls, which explains that liberal theory is a feminist theory that also encompasses less social resource allocation, for example, employment and education.

The theory of liberal feminism is based on numerous assumptions (Samkange 2015) that are founded on an awareness of ignorance by individuals that is a factor in gender discrimination. Therefore, education may be perceived as a variable employed to enhance the situation. In addition, freedom of the individual and equal rights are also a concern for liberal feminists. Disparities of gender are consequently ascribed to various considerations, including culture, and the manner in which women and men are conditioned within society. Other reasons are associated with individual attributes. Empowerment and education can change all of these (Samkange 2015). The views of liberal feminists

do not fundamentally defy prevailing standards and these feminists have moderate aims. As such, their aim is to gradually change the system politically, economically and socially (Haralambos and Holborn 2008).

As example, petitioning for equality in gender in different fields of Zimbabwean life has been made since independence was attained in 1980. This has played a part in critical legislation which influenced restructuring in various areas, including that of education. Zimbabwe's post-colonial government had to make away with an assortment of preconceptions based on for example, race, gender, religion and class, as well as many other types of unfair judgement. The passing of Acts of Parliament made this possible, and resulted in specific Zimbabwean laws on gender, one of these Acts is the Equal Pay Regulation of 1980 (Samkange 2015).

Lewis (2016) describes the primary objective of liberal feminism as gender equality in the public domain, with uniformity in the right to the use of education, equal remuneration, bringing job sex exclusion to an end, and improved working conditions. Achieving entry to and receiving equal pay and promotion in occupations that are conventionally male-dominated is an important objective. Liberal feminism mostly offers solutions to what men require, education for instance, so that providing for one's family is possible through a reasonable livelihood.

Freedom is regarded by liberal feminism in terms of personal autonomy; living a life of one's own choosing. Also included is political autonomy, which allows one to be the co-author of the conditions under which one lives. Liberal feminists hold that exercising personal autonomy is contingent on empowering stipulations, inadequately found in women's lives. It is further considered that women's personal autonomy and other aspects that allow women to flourish, are often not respected by social arrangements. Further to this, liberal feminists maintain that the basic conditions under which women live insufficiently reflect their needs and interests, with those conditions lacking legitimacy. This is attributed to women not being adequately represented in democratic self-determination processes (Stanford Encyclopaedia of Philosophy 2007: 152).

Women entrepreneurship is increasingly discussed phenomenon and feminist theories are critical to understand the perspective and gain insights into the occurrence. Feminist theory argues the difference between men and women. The difference is evident in growth intentions

due to gender differences. If the intentions of both these genders are not different, the process that guides through the entrepreneurial decision-making may be different. The growth intentions of women are different from men because of their values and attitudes. The cultural factors, professional networks, behavioural norms, and family relationships all influence the women entrepreneurial attitude (Yadav and Unni 2016).

The liberal feminist theory (LFT) states that women and men should have equal rights. The LFT emphasised on the elimination of systematic biases and discriminatory barriers. The theory discusses the philosophy of equality, individual rights, and entitlement. The theory has been a guiding source for many legal authorities. The LFT theory presents a view that if women are given equal opportunities as men such as different resources, work experience, and education then they can perform similarly as men. Liberalism states that the women are not an inferior being to perform entrepreneurial activities. Restricted access to business, resources, and education are some of the factors that set the women at lower entrepreneurial position compared to men. Liberal feminism theory is based on the idea of individual rights, entitlement, and equality. The theory does not consider the gender differences and believes that if women have equal access to resources as men, they may perform similar to the opposite gender. Liberal feminist theory is a way to address the challenges that create barriers in the way of entrepreneurship for women. The theory states that the male dominating society, structural barriers, and overt discrimination are the critical factors that create difficulties for women entrepreneurship to bring success to economies (Akter, Rahman and Radicic 2019).

2.4.2 Social Feminist Theory

This theory takes a different direction, with social feminist theory suggesting that men and women vary fundamentally where disparities in ongoing and early socialisation is concerned. Without suggesting that women are inferior to men, this view argues that equally effective but distinct features may be developed by women and men (Gordon 2013).

Social feminist theory highlights the differences between men and women by commenting on their ways of viewing the world. According to the SFT, the ways the socialisation of females create different goals, perspectives, and options for women. In the social world, women are more attached to their work, family, and they hardly able to create a difference between the family and work. Women consider their work as an interrelated system of their relation. They SFT does not comment on the effectiveness of women but sheds light on the adoption of

different approaches than men that may not be effective as men. The theory believes that socialisation influences business performance (Akter *et al.* 2019).

It is further argued by social feminism that there are inherent disparities between the experiences of men and women. This is attributed to intentional socialisation methods from the first breath drawn, resulting in world viewpoints that are fundamentally diverse (Fischer *et al.* 1993).

Private and public dichotomy is refined by social feminism and is comprised of ideologies whereby the realities of daily life are challenged, often questioning the political relevance of fundamental thinking across socio-economic dispensations. Essentially, it challenges the gender status quo as we know it and hopes to ignite new forms of feminist political consciousness that embrace the possibility of alternatives viewpoints not only existing but also proving more fruitful than traditional patriarchies. Social feminism shores up a theoretical divide between private and public spheres that cannot or ought not to be preserved. It does not have theoretical links to connect the social practice of mothering and maternal thinking with the type of 'ethical polity', such as those that political citizenship procedures and democratic thinking inform. The private sector is already the choice of female entrepreneurs. While awareness of gender has, since the 1990s, progressively enlightened entrepreneurial behaviour analyses, its main basis has been comparatively framed (Ahl and Marlow 2012).

Nonetheless, as various scholars found, it has been difficult to prove this assumption. The assumption could be as a result of vital comparative evidence for evaluation of data sets that proves male and female do not in fact differ that much, but “somehow all men get to be free riders on their few growth-oriented fellow businessmen” (Ahl and Marlow 2012: 165). Subsequently, there seems to be no logical basis to typecast women-owned SMEs as failures, merely because they are operated by women. Within their markets and despite their owner’s gender and characteristics, small ventures are mostly insignificant operators (Storey 2011). However, scholars (Calás, Smircich and Bourne 2009; Taylor and Marlow 2009) argue that the belief that men and women entrepreneurs are basically different still appears fixed in many people’s minds and therefore, continues to inform policy development and research endeavours.

2.4.3 Resource-Based Theory

Regarding factors that stall SME progress, Hundera (2014) asserts the probability individuals will start their own enterprises and engage in activities of an entrepreneurial nature is strongly associated with relative and vital resource access. Based on entrepreneurship theory, vital resources include social forms of capital, in addition to financial and human resources (HR).

However, Hundera (2014) insists that there is not a fair distribution of resources among societies, particularly in developing countries among men and women, resulting in disparity in economic attainment and career aspirations. Researchers such as Hundera (2014) indicate that, compared to men, women have limited access to vital resources, which adversely affects women's chances of starting or expanding their businesses.

Similarly, Haynie *et al.* (2009) conducted research that highlights the essential function of resources in entrepreneurial start-ups, with limited access to resources still experienced by women due to gender inequities and gender engineered roles attributed to women. Historically, women are perceived to contribute less income generating activities and men are defined as the patriarch, the breadwinner and the ultimate authority on family matters.

2.4.4 Theory of Human Capital

Human capital is articulated by Unger, Rauch, Frese, and Rosenbusch (2011) as a theory that offers reasons for the need by people to be compensated for their investments of human capital, based on the assumption that people pursue the greatest extent of economic gains in their lifetime. Human capital, as seen from an entrepreneurship point of view, suggests that business activity by entrepreneurs is for gain relative to their investment of human capital, in an attempt to maximise the net benefits of their socio-economical networks.

A number of arguments are put forward by Unger *et al.* (2011) in suggesting a positive relationship exists between success and human capital, due to human capital augmenting the capabilities of an owner in detecting and making the most of business opportunities. It assists owners in the acquisition of other functional assets, including physical and financial capital, and contributes to accruing new skills and knowledge. While Unger *et al.* (2011) state there is a well-established and positive relationship between success and human capital variables, this relationship's scale remains uncertain. This also holds true for the conditions whereby human capital has an association that is strongly connected to success. Researchers suggest that when

human capital consists of existing knowledge and skills that are task-related it is crucial to success. Education and experiences are common indicators in their studies of human capital investments (Unger *et al.* 2011).

Human capital is defined by Cetindamar, Gupta, Karadeniz, and Egrican (2012) as competencies, knowledge, skills, and other individual characteristics relevant to economic activity. Cetindamar *et al.* (2012) points out in his definition that production is improved by knowledge and skills when individuals are empowered to carry out value creating activities. Furthermore, the acquisition of human capital is affected through costs being incurred, while also being saleable and exchangeable. Human capital, therefore, focuses on the way knowledge and skills are assimilated by individuals, thereby permitting them to develop their competence and usefulness.

Roomi (2013) relates the human capital concept to the ability of an individual to consent to adjustments of actions by means of knowledge and skills, stating that it specifically presents extracting knowledge from an individual employee to achieve unsurpassable results for a firm. A positive link exists between the experience of an entrepreneur, education and an enterprise's success. Hundera (2014) argues that entrepreneurs that have a good educational background achieve the best returns from business activities. They add that effective decisions are made by entrepreneurs with a high education level and they also cultivate ventures that are sustainable.

Attributes of human capital include experience, skills and knowledge, as well as education. Human capital theory was initially developed as an approximation of the income distribution of employees from human capital investments. According to Unger *et al.* (2011) human capital can be defined as knowledge and skills acquired by individuals by investing in tuition, hands-on training, and experience of additional kinds of education. The definition by Becker (1964) suggests distinguishing human capital characteristics: investment of human capital as opposed to human capital investment outcomes, and human capital that is task-related versus human capital that is not associated with a task. The outcomes of investment of human capital are thus acquired knowledge and skills. It is assumed by human capital theory that people endeavour to collect benefits from their human capital investments.

A study on the ground-breaking article on female entrepreneurship established limited differences in male and female entrepreneurs' personal qualities (Roomi 2013) Nonetheless, a

generally held opinion exists that women do not possess the right human capital for leading start-ups with high-growth. Brush *et al.* (2004) maintain there are two primary assumptions for this view: women neither have the right education, nor do they have sufficient or appropriate professional experience.

Roomi (2013) adds that women do not have human capital that is suitable, which includes skills in leadership, personal history, and strategic skills to select areas for markets, growth, and products. More often, women develop businesses in industries that are traditionally female such as, services, hospitality and retail. These industry areas are possibly related to human capital attained by means of education which, rather than in business or technical areas, is usually in the liberal arts. The ventures of men and women are affected by the different backgrounds of human capital, with women also lacking in particular human capital, including experiences of self-employment as well as managerial and technical (Roomi 2013).

While human capital is associated with enterprise success, training related to management is perceived as specifically useful in the growth of a business. A well-known topic of entrepreneurship literature is the significance of human capital to entrepreneurial success. There are diverse personal histories for women and men with regards to human capital, with the success of their ventures possibly affected by some of these differences. This is due to the influence entrepreneurial education brings to bear on women entrepreneurs' managerial performance. In addition, gender effects the characteristics communicated by entrepreneurial education that, subsequently, affects entrepreneurs' managerial style (Roomi 2013).

2.4.5 Theory of Business

Still and Timms (2000) state that this theory, developed in 1999, explains that ultimately, the skills of business management skills available to entrepreneurs probably determine their success rates. These skills include: production, marketing, management, and corporate communication, as well as financial, risk and human resource management, in addition to skills in industrial relations. It is further argued that in developing countries most women entrepreneurs do not have some of these personal qualities that could ensure the success of their businesses (Still and Timms 2000).

Kutanis and Bayraktaroglu (2002) agree, contending that gender differences in entrepreneurship are based on three main views: firstly, women who are entrepreneurs become

anxious over individual expectations, with stress experienced by male entrepreneurs due to economic expectations; both are linked to gender roles. Secondly, female entrepreneurs believe in higher degrees of social support than their male counterparts during the process of business gestation. Thirdly, it was found that female entrepreneurs are of the opinion that they possess higher entrepreneurial skills than male entrepreneurs.

Casson (2005) maintains the entrepreneurship theory is an element needed in any wide-ranging blend of firm theories. Entrepreneurship theory can act as an amalgamating structure allowing a mixture of other theories. While the theory of the firm in the 1970's was relatively straightforward, current firm theory has developed into a subject that is multi-disciplinary, which explains firm behaviour's many different facets. The failure and success of individual firms places more emphasis on analysis with wide-ranging strategic management language use reflecting the growing application of the firm in education and management.

Business theories measures includes various techniques so as to meet the today's business challenges such as, downsizing, total quantity management, economic value analysis, benchmarking and other tools with basic assumptions that will help shape any organizational behavior within its management theories about 'what to do and what not to do' this is regarding to those set of assumptions, suggestions or acknowledged facts that would provide a plausible or coherent explanation of cause or effects relationship among a group of observed phenomenon. Regularly business theories are considered as proposed laws or guiding principles that an organization will engage as development to determine marketplaces, competition, modernism, and organizational culture relatively to roots of business management and have test of time ideas that are more relevant to today's increasingly asymmetric, complex and uncertain world (Ogunsanya 2019).

2.5 CONCLUSION

This chapter explored various topics related to women's entrepreneurship. The readings reveal the crucial roles of SMEs in economies to create much needed employment and economic empowerment of women. When women become financially independent or have some bargaining power in their families, the hope is that various forms of abuse would decrease and mutual respect between husbands and wives and between partners would be restored.

Important roles are played by women entrepreneurs in different countries' economies of the southern and northern hemispheres. Yet, their contributions occur at a high cost because of internal challenges specific to women's environment. Existing studies, as demonstrated in this chapter, contribute to our understanding of SMEs from selected countries but are silent on particular elements influencing women's entrepreneurship development of the Durban eThekweni Municipality retail SMEs. This thesis intends to fill this research gap.

Four well-known theories in women's related issues in the man dominated mainstream discourses and the theory of business supporting this research. They include liberal feminist theory, social feminist theory, resource-based theory, the theory of human capital and the theory of business.

The research methodology for the study is set out in the next chapter.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

In the previous chapter the review of literature was set out with regard to women entrepreneurship, along with various factors that shape its growth. This chapter offers the methodology utilised to achieve the research aim of investigating factors indicative of successes or failures of women entrepreneurs engaged in retail SMEs within the eThekweni Municipality. This study is exploratory by nature with a two-fold contribution: Identifying indicators of successful women-owned retail SMEs, to assist policy-makers in promoting women entrepreneurship and analysing the impact of various government policies on their promotion. These businesswomen seek to generate employment (of women specifically), through viable enterprises that create sustainable value by women. This is done in the hope of bringing “different solutions to management organisation and business problems as well as the exploitation of entrepreneurial opportunities” (OECD 2004: 5).

Women entrepreneurs contribute significantly to the economy and country at large although they remain under-represented. Women are essential to non-compensated employees, yet women’s entrepreneurship receives inadequate attention in research and policy-making. Doing so would make a significant contribution to re-address unequal market participation and access, in comparison to male entrepreneurs, explaining the necessary research on women entrepreneurs and debates in the eThekweni Municipality.

The central goal of Research Methodology is to describe the process and nature of research, with the intention of assisting researchers to perform individual studies and discover answers to their particular research problems (Mitchell 2005). Cohen, Manion and Morrison (2000: 44) agree and explain research methodology as “a systematic way of gathering data from a given population so as to understand a phenomenon and to generalise factors obtained from a larger population”. The methodology contains the design of the research, the targeted population and manner in which a sample is selected from it, data collection instruments used, and consideration of ethical concerns, as well as analysis of data and its clarification. Therefore, the researcher is assisted by the methodology, as is the reader, to gain an understanding of the research process, thus it has a methodical quality.

The methodology of this study qualitative. It used a purposive sampling method (Ames *et al.* 2019) to select 44 participants. Purposeful sampling is usually used in qualitative research for the identification and assortment of information-rich cases related to the phenomenon that is under investigation (Palinkas *et al.* 2015). To be eligible for inclusion, the potential participants had to be (1) women, (2) business entrepreneurs, (3) actively involved in formal and informal SME retail market niche and based in the eThekweni Metropolitan Municipality. This sampling size of 44 participants was enough according to what the research wanted to understand. The research used the interviews with closed and open-ended questions and participant observation to collect primary data.

Participant observation assisted the research to fill the gap between what the participants said, and the reality on the ground as lived and observed by stakeholders. Yet, the research findings cannot be generalised by the sampling is not a probability sample. Secondary data came from published and unpublished studies, research reports, and policy documents. The NVivo software (Jackson and Bazeley 2019) was used to analyse primary data. The findings of this research were then discussed through the light of existing body of knowledge in the research field.

3.2 RESEARCH DESIGN

Different meanings of research design are held by the different individuals involved. Described as the plan, strategy and structure of inquiry created to determine responses to research problems or questions. The principal purpose of a research design is to assist the researcher in planning a research process that is appropriate and will use the eventual results' validity to best use (Mahohoma 2018: 38).

Research design is viewed by Chawla and Sondhi (2011: 48) as the preparation undertaken through procedures and methods in the acquisition of needed information. The design represents the functioning structure of the research, which specifies the nature of information to collect from the field and the tools to be used. Research design can, on the one hand, refer to the framework produced in the quest to answer research enquiries. The research method, on the other hand, is the skill employed in collecting the required information (Chawla and Sondhi 2011: 48).

Mitchell (2005) defines the design of research as the plan consistent with the researcher's locating of those participating in the research and drawing data from them. This plan communicates what will be done with those participating in the research, so that conclusions may be reached regarding the identified research problems stipulated in the design, therefore researchers must detail the following:

- How many groups should be used,
- Whether random drawing of groups from participating populations will be done and if the assignment to groups ought to be random.
- Discuss exactly what will happen with Participants where research that is experimental is concerned.

According to Mahohoma (2018: 39), three basic research design types exist: quantitative, qualitative, and mixed methods design. A qualitative research design applied in this study and an exploratory study by its nature. A method of purposive sampling used to select 44 women entrepreneurs in different formal and informal retail SMEs in the eThekweni Municipality. Primary data collected via one-on-one interviews from participants.

3.2.1 Qualitative Research

Qualitative research is a kind of research explores and provides richer understandings into real-world challenges. It helps to generate beliefs and to examine and understand quantitative data. Qualitative research collects participants' experiences, perceptions, and behaviours. It answers the whys and how instead of how much or how many. It can be designed as a stand-alone study, merely depend on qualitative data or be part of mixed-methods study that mixes qualitative and quantitative data and contributes to an understanding of the human condition in different contexts and of a perceived situation (Bengtsson 2016).

Qualitative research has numerous meanings and is a study employed to investigate, understand or describe a specific phenomenon's causes. "Qualitative research can be defined in terms of the kind of data it produces and in terms of the form of analysis it employs. Some also argue that qualitative research involves a different logic of inquiry as well" (Chawla and Sondhi 2011: 111). With reference to data, it involves "various kinds of non-numeric data, such as

interviews (oral communication), written texts or documents, visual images, observations of behaviour and case studies” (Remler and Van Ryzin 2011: 57).

Qualitative research attempts an understanding of a particular research topic or problem as per the viewpoint of the local population involved. The main effectiveness of research of a qualitative nature is that it obtains information that is culturally specific with regard to the behaviours, opinions, and values, as well as the social contexts concerning specific populations.

3.2.2 Exploratory Study

An advantageous way of determining what is transpiring, an exploratory study seeks new perceptions, poses enquiries and assesses singularities in a different context (Struwig and Stead 2001: 7). Surbhi (2016) defines exploratory research as a study conducted to formulate a problem for more clear investigation. The principal purpose is to investigate a dilemma and offer an understanding and knowledge for a more detailed examination. This type of research is suitable for studies flexible enough to provide an opportunity to consider all aspects of the problem. It is a study that usually uses non-probability sampling and has an unstructured research process.

Exploratory research is the process of investigating a problem that has not been studied or thoroughly investigated in the past. Exploratory type of research is usually conducted to have a better understanding of the existing problem, but usually does not lead to a conclusive result. Researchers use exploratory research when trying to gain familiarity with an existing phenomenon and acquire new insight into it to form a more precise problem. It begins based on a general idea and the outcomes of the research are used to find out related issues with the topic of the research. In exploratory research, the process of the research varies according to the finding of new data or insight. Also referred to as interpretative research or grounded theory approach, the outcomes of this research provide answers to questions such as what, how and why (Formplus 2021).

Chawla and Sondhi (2011: 51) state the design of exploratory research as having a flexible approach and it mostly undertakes investigation that is qualitative. The fundamental exploratory design objective is that of exploring and making sense of a situation or subject that may be problematic.

The study purpose is to investigate and acquire an awareness regarding factors that can shape the growth and success of women's entrepreneurship in retail SMEs of eThekweni municipality. With the study design being exploratory, it will assist in achieving this objective. Primary data will be collected through information obtained by means of in-depth interviews from those who are participating, which is why the research is stated as exploratory in its nature.

3.3 STUDY POPULATION

Population specification is a requirement in the documentation of both qualitative and quantitative studies. Moreover, the concepts of general, target and accessible population often apply to both designs (Asiamah, Mensah and Otenga-Abayie 2017). All the members from any class of people that is well-defined, as well as objects or events used in research comprise the study population (Kerlinger 1973). This also applies to all the subjects the researcher wishes to study (Yount 2006); or any grouping of objects or people in a particular survey, that are alike in a single or various ways, which forms the study's subject (Chawla and Sondhi 2011). Mitchell (2005) and Fox and Bayat (2007) define a population as the object of a study consisting of groups, organisations, individuals, and human events and products, or circumstances they are exposed to. Their description explains that a complete array of records from which samples are drawn is understood to be the population, and in research these cases need not necessarily be people.

In this study, the population targeted is comprised of retail SMEs owned or managed by women entrepreneurs in eThekweni Municipality, in the province of KZN. No records were available of all the women-owned retail SMEs in the eThekweni municipality. The database of women entrepreneurs in formal and informal retail SMEs in the eThekweni Municipality who attended seminars, workshops and conferences arranged by eThekweni municipality Business Support Unit (BSU) was used to select participants, along with the database of eThekweni Community Church entrepreneurs that are part of the Makwazeke Forum.

3.4 SAMPLING METHOD, AREA AND SIZE

Sampling is described by Yount (2006) as the process whereby a group of subjects is selected for a study in a manner where an individual represents the larger population or group from which they are chosen, with this sample thus signifying a representative portion of a population.

This sampling procedure is referred to as the action of choosing a suitable number of population elements to ensure the study sample will help to understand the population characteristics and enable generalising of results. Furthermore, samples are subsets of the population, although they comprise only some elements of the entire population (Chawla and Sondhi 2011).

A sample is defined by Fox and Bayat (2007) as any population's subset of elements obtained with the intent to study the subset. Sampling is how elements are collected from the population and Abbott and McKinney (2013) distinguish it as a unit subset extracted from the population. Practical reasons dictate that samples are generally made use of in studies. Researchers do not usually have the means or the time to estimate all population units and a percentage of the population is, therefore, randomly collected as the group to be studied. The assumption is that results obtained from this sample display values matching that of the entire population. Procedures used to draw samples ensure the population is represented in its entirety. The meaning of the term representative is that the sample characteristics reflect the overall characteristics of the total population.

3.4.1 Sampling Method

Ntobaki (2018) states that the elementary notion of sampling is to draw conclusions concerning the entire population by selecting some elements of the population. In addition, only qualitative methods embedded in a positivist research style are concerned with illustrative samples. Regardless of what is contained in the research objectives and questions, enough data will need to be collected so the researcher may obtain answers to these (Lekhanya 2010: 99).

Sampling methods offer an array of ways and means that will allow the quantity of collected data to be reduced by the researcher, considering a sub-group's data on its own instead of from all potential records. The design of sampling is separated into probability and non-probability sampling. A probability sampling method, as indicated by Hutchinson (2013: 31), is any sampling method that allows each population member an equal opportunity to be chosen. Furthermore, probability sampling is explained by Fox and Bayat (2007: 56) as a sample wherein each population element is accepted to have a "known chance of being included in the sample".

Non-probability sampling is stated as comprised of "units of analysis in the population that do not each have an equal and sometimes no chance of being included in the sample" (Fox and

Bayat 2007: 56). Hutchinson (2013: 32) states that, “In non-probability sampling, a particular group is targeted and does not represent the population, and cannot be generalised beyond the sample.” This study applied a non-probability sampling design.

3.4.1.1 Non-probability Sampling Design

In non-probability sampling, “units of analysis in the population do not each have an equal chance and sometimes, have no chance of being included in the sample.” This sampling method is frequently made use of in research as it is considered as both inexpensive and convenient (Abbort and McKinney 2013: 59).

The collection of this study’s primary data achieved through qualitative interviews, with non-probability sampling applied. A purposive sampling technique used, allowing for selection of the sample units to be decided by the researcher.

Non-probability purposive sampling design applied in this research, whereby the sample of the study is purposively drawn from women entrepreneurs/ managers in retail SMEs from within the municipality of eThekweni, in the KZN province, SA. The choice of this method is because there is no equal chance for inclusion of the population in the sample. This is due to the study only investigating women-owned retail businesses situated in the eThekweni municipality, therefore, probability sampling cannot be utilised.

3.4.1.2 Advantages of Non-probability Sampling

Not only is non-probability sampling reliable in terms of generalisability, it is also suitable when quick and timely information is needed. It is the most suitable choice of sampling design, particularly when the information needed can only be supplied by a limited population. In addition, “it ensures that certain groups are adequately represented in the study through the assignment of a quota” (Abbort and McKinney 2013: 59).

3.4.1.3 Purposive Sampling Technique

With regard to the type of non-probability sampling, purposive sampling is considered to be the most important. Abbort and McKinney (2013: 61) state that this sampling technique relies on “experience, ingenuity and/or previous research experience.... and findings to deliberately obtain units of analysis”. The manner by which this is achieved additionally allows the sample the researcher obtains to be seen as reflective of the applicable population.

3.4.1.4 Advantages and Challenges of Purposive Sampling

An advantage of purposive sampling is that of the available sampling methods, it is considered one of the least time-consuming and most cost-effective. When a small proportion of primary data sources can contribute to the study, it may be the only suitable method available. Furthermore, Dudovskiy (2018) explains that this technique of sampling can be valuable in the study of anthropological situations, where an intuitive approach may assist the discovery of meaning. Nonetheless, purposive sampling challenges include that it falls short of exposure whereby the researcher may misread intent or situations, offers a low reliability level and where bias levels may be high; and not being able to generalise findings of the research. In order to minimise these challenges rigorous research methodology has been employed, along with participant observation and the use of both English and isiZulu language in conveying the research questions to participants (Dudovskiy 2018). The researcher acted as translator.

3.4.2 Sample Area

The eThekweni Metropolitan area is located on the east coast of SA in the Province of KZN and is the third largest metropolitan municipality in the country, following Johannesburg and Cape Town. It spans an area of approximately 2 555km² and shares boundaries with three districts; Ugu to the south, iLembe to the North as well as uMgungundlovu to the west. It is accessible via N2, N3 and King Shaka International Airport. The metro has 3.9 million people, accounting for 34.7 percent of the total population of the KZN Province. Between 2008 and 2018, the population grew by 1.45 percent (which is lower than the national average of 1.57 percent). The metro has an average household size of 3.3, which is lower than the provincial average of 3.8. Close to 30 percent of the population is under the age of 15 years and 63 percent of the population is under the age of 35. Furthermore, 8 802 households are headed by children and young people between the ages of 15 and 19, and 42.14 percent of households are headed by women. 2.1 million of eThekweni's residents live below the upper bound poverty line of R1 227 per person per month, and 17.1 percent of the population reported having no income in the 2016 Stats SA Community Survey. The population without an education is 16.8 percent while 5.8 percent have a higher education qualification.

On 12 June 2020, the KZN Province recorded 100 new COVID-19 cases. eThekweni and its neighbouring District of iLembe continue to contribute the highest number of cases provincially. eThekweni has been recognised by the World Bank's Competitive Cities

Programme as one of the best practice cities for its economic response to the global pandemic. eThekweni is the economic powerhouse of KZN with a provincial GDP contribution of 59.88% or R468 billion. The metro is characterised by a diversified economy, with strengths ranging from manufacturing, logistics, property and finance to tourism, leisure, sports as well as arts and culture. The metro has identified 22 key catalytic projects with a total investment value of R276 billion that can contribute to the city's strategic objectives including the Automotive Supply Park, Avoca Nodal Development, Cornubia, Dube Trade Port, Point Waterfront, Inyaninga, Bridge City Development, Rivertown Precinct, Oceans uMhlanga, Ntshongweni Development and Sibaya Coastal Precinct (Profile: eThekweni metropolitan 2020).

3.4.3 Sample Size

A sample of 44 women entrepreneurs in retail SMEs in the eThekweni municipality was selected as the sample size of the study. Nonetheless, a sample size between 20 and 50 Participants may be considered a good sample (Nhleko 2017), which means a sample of 44 for the study can be deemed as adequate.

3.5 DATA COLLECTION

Qualitative data collection allows collecting data that is non-numeric and helps us to explore how decisions are manufactured and provide us with detailed insight. For reaching such conclusions, the data that are collected should be holistic, rich and nuanced and findings to emerge through careful analysis. Whatever method a researcher chooses for collecting qualitative data, one aspect is visible that the process will generate a large amount of data. In addition to the variety of methods available, there are also different methods of collecting and recording the data (Alkhudhir 2019).

Collected by means of a more unstructured and interactive approach, data collection in qualitative research is in-depth. The data collected comprise responses that are both verbal and non-verbal, with interrogation being more a stimulus-response type in its nature. Collected data are typically well-articulated and verbal (Chawla and Sondhi 2011). Data collection that is qualitative permits non-numeric data collecting, which assists with the investigation of the way decision-making takes place, and provides insight that is detailed (Bhat 2019).

3.5.1 Primary Data Collection

Primary data are a type of data collected by researchers directly from main sources through interviews, surveys, experiments, and so on. Primary data are usually collected from the source where the data originally originates from and are regarded as the best kind of data in research (Formplus 2020). Data that have been collected from first-hand-experience are known as primary data. Primary data have not been published yet and are more reliable, authentic and objective. Primary data have not been changed or altered by human beings; therefore, the validity is greater than secondary data (Kabir 2016).

The sources of primary data are usually chosen and tailored specifically to meet the demands or requirements of particular research. Also, before choosing a data collection source, factors such as the aim of the research and target population need to be identified.

Primary data are genuine, unique, project- or problem-specific and gathered in accordance with the needs and objectives the researcher has spelt out (Chawla and Sondhi 2011). It is described by Hox and Boeije (2005) as the original data that are brought together for an accessible and distinctive research problem, making use of methods that best fit the research problem. In every instance where primary data are collected, first-hand data are revealed and included in the present store of social knowledge.

The study uses qualitative, in-depth interviews to collect primary data from both thriving and struggling women entrepreneurs, with the goal of understanding internal and external factors considered key aspects of business prosperity. Indeed, interviews as data collection instruments assist researchers to better appreciate participants' thoughts, feelings and experiences (Fox and Bayat 2007).

The advantages of using an interview as measurement instrument are as follows:

- The opportunity for feedback to the Participant;
- An opportunity to reassure the Participant should reluctance be encountered, while the interviewer can also clarify certain instructions or questions;
- The interviewer can explore any responses and ask a Participant to clarify or expand on a certain response;
- Answers can be supplemented by recording the interviewer's own observations;

- The interview can last longer and be more complex than in the case of other survey techniques;
- Failure to answer a question (non-response) is far less likely to occur; and
- Visual aids can be used.

Fox and Bayat (2007: 76) add that written response alternatives could be provided where a question is complex. However, opponents of interviews as measurement instrument argue that these tools are time-consuming and financially expensive, particularly when conducted on a large scale. (Wagh 2020) defined it as a kind of data originated by the researcher for the first time and Ajayi (2017) consider it as a real-time data addressing the problem at hand and includes sources like surveys, observations, experiments, questionnaire, personal interview etc.

Primary Data: Data that have been generated by the researcher himself/herself, surveys, interviews, experiments, specially designed for understanding and solving the research problem at hand, is that which are collected for the first time by the researcher (Wagh 2020). Methods of primary data collection vary based upon the goals of the research, as well as the type and depth of information being sought (Wolf 2016).

3.5.2 Secondary Data Collection

Data collected from a source already published in any form is called secondary data. The review of literature in any research is based on secondary data. It is collected by someone else for some other purpose (but being utilised by the investigator for another purpose). For example, Census data being used to analyse the impact of education on career choice and earning (Kabir 2016).

According to Hox and Boeijs (2005), secondary data are that which are collected initially for a separate purpose and then used for a different research question. An extensive range of secondary data or sources, for example journal articles that are accredited, internet, newspapers, reports, and articles by the government, in addition to supplementary sources were used as secondary data and study literature.

Secondary Data consist of data generated by large government Institutions, healthcare facilities and so on, as part of organizational record keeping. The data are then extracted from more

varied datafiles, it is the data already collected or produced by others; secondary data sources are government publications, websites, books, journal articles, internal. and secondary data as one which relates to the past.

3.6 DATA ANALYSIS

The methodical organisation of research data and research hypotheses testing is described as data analysis (Polit and Hungler 2001). In addition, it assists researchers in the investigation of variables and their effects, patterns of involvement and relationships within our world (Welman and Kruger 2001: 201). Tustin (2005: 479) states that once the collection of data is complete and stored in a data set format, they can be made use of in analysis. Various options exist where data analysis is concerned. The study applied primary data as data collection method for the descriptive research purpose, and NVIVO software was used as data analysis instrument to analyse primary data collected from participants via one-on-one interviews.

Johnson (2021) identifies the example of data analysis as any decision in our day-to-day life and thinking about what occurred last time or what will happen by choosing that particular decision and its purpose as to extract useful information from data and taking the decision based upon the data analysis. This is nothing but analysing our past or future and making decisions based on it. For that, we gather memories of our past or dreams of our future. Thus, it is nothing but data analysis that Calzon (2021) defines as the process of collecting, modelling, and analysing data to extract insights that support decision-making. There are several methods and techniques to perform analysis depending on the industry and the aim of the analysis.

3.6.1 Qualitative Data Analysis

When data analysis is qualitative; the interpretation of data is generally non-statistical and textual. Its process is that of bringing about order, creating meaning and structure to the amount of data collected. Analysis of qualitative data is in fact a pursuit of the association between data themes and categories in an attempt to heighten comprehension of the occurrence (Chawla and Sondhi 2011: 111). As a result of innovations in software technology, electronic data processing techniques are progressively used more where accuracy needs to be achieved when such data is dealt with. Moreover, in using a computer there is better assurance of the user working more systematically, meticulously, and carefully. Qualitative researchers are urged to

engage in the use of software technology as often and as completely as they are able in their undertakings (Hilal and Alabri 2013: 181).

This research used the NVivo qualitative software, which is large and complex and most suitable when large amounts of data are dealt with by researchers, more so where different formats of data are worked with (IS. Skills 2017). NVivo is effective in dealing with project structuring where there is a variety of distinct sources of data, as this supports more systematic and transparent methods of processing. It consists of the following steps:

- Coding text sources with Nodes.
- Hierarchies of nodes: Nodes can be structured into systems/ hierarchies for broader (parent) and narrower (child) concepts. This assists when concepts are being clustered and for indicating associations between themes.
- Coding image sources where applicable.
- Coding video and audio sources where relevant.
- Visualising nodes and sources.
- Word tree query: A manner in which text-based data is interrogated, in opening. The term tree could, for example, assist in uncovering unexpected associations in transcripts.

Primary data analysis was achieved through the prism of:

- Research Question One – What motivates women to become entrepreneurs in retail SMEs sector?

The research results revealed three parent nodes or categories: diversify source of income, employment, and dream of owning a business. The first category comprises three sub-categories: earn extra money, prepare for retirement, and freedom to make money. The second category stands alone without a child node. The last category includes three sub-categories: imitate my employer, passion to own a business, and legacy of entrepreneurship.

- Research Question Two - What factors influence the growth of women's entrepreneurship in SMEs in the eThekweni Municipality?

The study findings presented three categories namely: skills, access to capital, and sound management. The first category, 'skills', comprises three sub-categories: formal education, active and passive learning and skill development of staff. The second category, 'access to capital', has two sub-categories: social capital and financial capital. The third category, 'sound

management’, consists of the following sub-categories: HR programme, skill development of staff, brand strategy, and quality management system, as well as location of business.

- Research Question Three - What challenges do gender stereotypes have on women entrepreneurs in the SMEs?

The results pointed to the following two standalone categories: ‘very negative’ and ‘neutral’.

- Research Question Four - What are the impacts of different empowerment policies directed to address the discrimination of women in SMEs in the eThekweni Municipality?

The research findings presented the following nodes: ‘aware’ and ‘not aware’. The first category consists of the three sub-categories: not happy, happy, and happy but there is room for improvement. The sub-category ‘not happy’ has three child nodes, including: funding not accessible, biased allocation of funds and unfavourable labour law. Sub-category ‘happy’ includes the following child nodes: with some but not all and helpful. The category ‘not aware’ stands alone.

3.6.2 Measuring Instrument

Yount (2006) describes measuring instruments as the tools used in quantifying subjects including tests, scales, questionnaires and interview guides, as well as observation. “Qualitative research incorporates various methods of data collection and analysis. It could involve reaching audiences receptive to qualitative approaches as well as fieldwork for prolonged periods of time” (Fox and Bayat 2007: 73). To facilitate descriptive research, the study will use in-depth interviews to collect primary data from both thriving and struggling business owners. The goal is to understand internal and external factors considered as key aspects of business prosperity. As data collection instruments, interviews assist researchers to recognise the value of participants’ thoughts, feelings and experiences (Fox and Bayat 2007).

Measurement tools are instruments used by researchers and practitioners to aid in the assessment or evaluation of subjects, clients or patients. The instruments are used to measure or collect data on a variety of variables ranging from physical functioning to psychosocial wellbeing. Types of measurement tools include scales, indexes, surveys, interviews, and informal observations.

This guide will:

- Walk you through the process for finding measurement tools.

- Demonstrate examples of commonly asked questions (scenarios).
- Highlight resources that can answer questions about measurement tools.

A study by the Teachers College of Columbia University describes a Research Instrument as a tool used to collect, measure, and analyse data related to your research interests. These tools are most used in health sciences, social sciences, and education to assess patients, as well as clients, students, teachers, and staff, and so on. A research instrument can include interviews, tests, surveys, or checklists. The research instrument is usually determined by the researcher and is tied to the study methodology. It consists of a tool consisting of questionnaires, surveys, interviews, checklists, or simple tests. In addition, the researcher decides the kind of research instrument to choose and the choice is usually associated with the actual methods used in the study.

3.7 TRUSTWORTHINESS

Trustworthiness is a matching set of criteria that allows reliability and validity of qualitative research yet receives minimal attention from many institutional researchers. Trustworthiness includes dependability (consistency), credibility (truth), confirmability (neutrality) and transferability (applicability). “Authenticity, a fifth element added since the original discussion, is endorsed by some qualitative researchers as an equally important evaluative element” (Billups 2014: 1). Moreover, trustworthiness is presented as an alternative to the traditional notions of reliability and validity (Hammond and William 2013). It becomes a matter of persuasion, with the scientist perceived as highlighting those practises and therefore they become auditable (Gunawan 2015).

3.7.1 Credibility (truth)

According to Billups (2014: 1), credibility in qualitative research checks whether the findings are believable, are seen to be truthful, and capture an all-inclusive representation of the explored phenomenon. Credibility of the study or confidence in the truth of the study, and therefore the findings, is a most valuable criterion (Connelly 2016: 435). As explained by Stumpfegger (2017), credibility relies on the data’s richness and analysis thereof and can be improved through triangulation, instead of being purely reliant on a sample size with the purpose of being representative of a population.

Stumpfegger (2017) introduced four types of triangulation that can be employed alongside each other, as follows:

- 1 Data triangulation –making use of sources of data that are diverse, for example from research on hand,
- 2 Methodological triangulation - employing several methods, such as mixed methods,
- 3 Investigator triangulation - use of several researchers to add to research credibility, that focuses on qualitative methods, and
- 4 Theoretical triangulation – use of various theories in the structure of a theoretical framework.

To cover the study's credibility while also supporting the findings of the research, data triangulation and theoretical triangulation will be used in the study. Secondary data from existing research will be used, with more than one theory employed as part of the study's conceptual framework.

3.7.2 Transferability

The nature of transferability deals with the degree to which findings are found useful by persons in other settings and differs from other aspects of checking research (Connelly 2016: 435). Transferability verifies whether findings are comparable, although the qualitative research goal is not to generate statistically generalisable outcomes. The objective is to generate findings that can be interpreted for comparable scenarios by other researchers, so much so that they may apply the design of the research according to their own objectives (Billups 2014: 3).

It is possible to achieve transferability by means of a detailed account of the context of the research and the underlying postulation. In making that information available, the results of the research may be transferred from the initial research situation to a comparable situation (Stumpfegger 2017). The research context, aims and objectives have been clearly identified and detailed so that study results may be applicable to other contexts, circumstances and similar situations.

3.7.3 Dependability (consistency)

Dependability establishes the stability of the findings and whether they are dependable across conditions over time. It answers whether the same methods of data collection produce similar or the same results. Making certain that the same process of research produces the same basic

results frequently relies on external audits, with this strategy important to feedback in determining the accuracy of preliminary findings (Billups 2014: 1) In addition, consistency concerns data stability over time and over the study conditions (Connelly 2016: 435).

Procedures for dependability include maintenance of an audit trail of process logs and peer-debriefing with a colleague. Process logs are researcher notes of all activities undertaken during the study, along with decisions concerning various aspects of the study, such as whom to interview and what to observe (Connelly 2016: 435).

Further to this, with dependability aiming to replace reliability, both the research product and process have to be reliable (Stumpfegger 2017). To safeguard dependability, this study will ensure data integrity when conducting the interviews by clarifying questions wherever necessary. This will include the analysis of body language and taking note of any important comments. The researcher will thus note all activities that take place during the study, as well as any decisions regarding the study, while also deciding who to interview and what to observe during interviews.

3.7.4 Confirmability (neutrality)

Confirmability reinforces the accuracy of the findings and whether other ways exist that could substantiate the outcomes. In a thorough qualitative study these efforts are crucial, not only to produce faith in the results but also to show the reliability of views by Participants (Billups 2014: 4). To ensure confirmability, the research findings will be scrutinised by the researcher's supervisor and colleagues not directly involved in this study, to minimise personal bias.

3.7.5 Anonymity and Confidentiality

Anonymity refers to Participants who are completely unknown to anyone associated with the survey and the data collected from them. That is, only the Participant knows that he or she participated in the survey, and the researcher cannot identify participants (Lavrakas 2008; William 2006). Anonymity is essentially the protection of a research participant's or site's identity (Mills, Durepos and Wiebe 2010).

The safeguarding of information acquired confidentially throughout the study is referred to as confidentiality. "It may be oral (obtained during an interview) or written (obtained during a review of an individual's or entity's depth), detailed empirical data about a particular

phenomenon” (Mills *et al.* 2010). Confidentiality is “a fundamental ethical principle while anonymity is one vehicle used to maintain confidentiality”. To safeguard identity secrecy, measures are put in place to safeguard the individual’s identity by not providing Participant names when research results are presented, or incorporating any identifying details. This is vital as the participants’ identity may be revealed by these details, for example, their occupation, personal qualities and their workplace (Brink 2006: 151).

The researcher will protect the identity of participants and preserve information confidentiality of details gained during the research study process. Keeping information safe means study data will be anonymous. Participants’ names were removed, and the researcher made use of various security mechanisms to protect participants’ particulars. In addition, participants were informed of the level of anonymity the researcher can provide. All the information collected from participants was confidential and will be not available to anyone except the researcher.

3.8 LIMITATIONS

According to Yount (2006), limitations refer to restrictions that are external and that reduce the ability of the researcher to generalise findings. Study limitations are those methodology or design characteristics which “set parameters on the application or interpretation of the results of the study; that is, the constraints on generalisability and utility of findings that are the result of the devices of design or methods that establish internal and external validity” (Yount 2006: 2-9). The study was conducted in the eThekweni Municipality, situated on SAs East Coast, in the KZN Province and limited to women entrepreneurs in retail SMEs. Time, money and access to essential resources were the main constraints that limited the researcher to not include other provinces and municipalities in the study.

3.9 ETHICAL CONSIDERATIONS

Mahohoma (2018: 44) states that ethics refer to generally recognised standards of behaviour that are either right or wrong. Ethical issues that a study needs to consider might contain “informed consent, right to anonymity and confidentiality, right to privacy, justice, beneficence and respect for persons” (Samkange 2015: 36). Ethics present guidelines and procedures involving appropriately suitable behaviour that is commonly thought to be accurate.

All researchers have to be aware of research ethics. There are two groups of people that ethics of interest relate to. The first consists of those who conduct research, who ought to recognise the value of their responsibilities and obligations. The second is those “researched upon”, with basic rights that need to be safeguarded (Pera and Van Tonder 2005). The researcher is responsible for participant rights to be respected (Creswell and Clark 2011: 98). Sekaran and Bougie (2013: 13) explain that in business research, ethics has to do with “a code of conduct or anticipated [society] standards of conduct during research. There are five professional codes of ethics to be considered when undertaking research, namely: voluntary participation, informed consent, anonymity, and confidentiality, as well as privacy.”

Ethical consideration, in this study, was considered since participant participation was voluntary. All participants signed consent forms explained in their language of choice. Participants were assured by the researcher that confidentiality and privacy would be maintained. They were also informed as to the manner in which the information collected would be used and disposed of after data analysis. Furthermore, to avoid replies from participants that are biased, anonymity would be considered. All research information gathered from other sources have been acknowledged in this study.

3.10 CONCLUSION

The study methodology was discussed in this chapter, addressing the research objectives as well as the justification for the methodology. This is the qualitative research used the purposive sampling method and exploratory in nature comprised 44 women-owned retail SMEs in the eThekweni Municipality, Durban, in the province of KZN.

A non-probability purposive sampling design was considered as suitable for the study, since it permitted the researcher to select participants according to the following specific criteria of inclusion: being a woman, successful or striving, business owner, active in retail SMEs, and based in the eThekweni Municipality.

The study used in-depth interviews as measuring instrument to collect primary data, with NVivo 12 software to analyse primary data. This chapter mainly focused on the research methodology employed in the study. The next chapter will present the research findings.

CHAPTER FOUR

PRESENTATION OF RESEARCH FINDINGS

4.1 INTRODUCTION

In the previous chapter the research methodology employed in this study was presented, and in this chapter the research results from the interviews, focus group discussions, and participant observation, will be set out by means of figures and tables. It describes new insights on key factors influencing the growth of SMEs that are owned by women, according to the two-fold study aims. Firstly, to investigate both the positive and negative effects that global clichés have on the ability of women to choose entrepreneurial careers, as well as their ability to operate successful retail SMEs. Secondly, to reveal the reasons why some women entrepreneurs seem to be trapped in unsuccessful environments preventing the expansion of retail SMEs.

Chapter four has three main sections. Section one presents participants' demographic details, namely their age, gender, educational level, and marital status, along with the number of children, employment access, ability to access grants, and salary levels. Section two presents participants' views on different aspects of the topic under investigation - factors that influence entrepreneurship growth of women in retail SMEs of eThekweni Municipality, Durban. The intention is to meet the research aims and objectives. Section three discusses the conclusion.

4.2 PRESENTATION OF RESULTS

SECTION A: BIOGRAPHICAL DETAILS

4.2.1 Biographical data

All study participants were women.

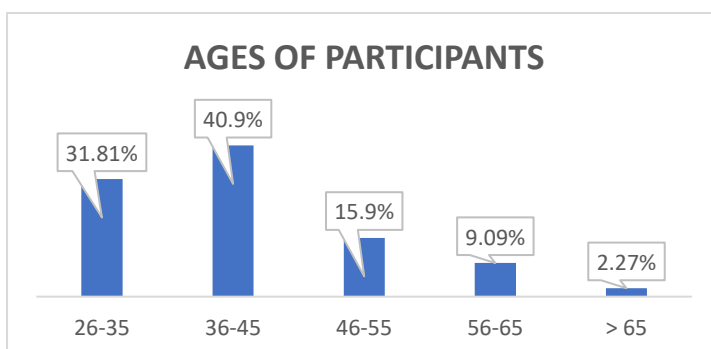


Figure 4.1: Ages of participants

It is shown (Figure 4.1) that 40.9 percent of the participants are aged between 36 and 45 years, with 31.81 percent between 26 and 35 years, 15.9 percent between 46 and 55 years, and nine percent of participants are aged between 56 and 65 years. Participants who are younger than 25 years made up 2.27 percent, as did those who are older than 65 years.

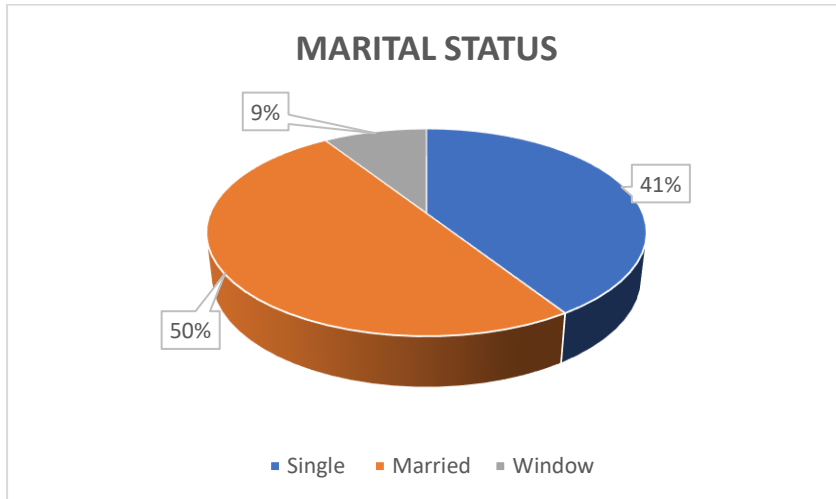


Figure 4.2: Marital status of participants

Participants' marital status demonstrates (Figure 4.2) that half (50 percent) indicated their status as married, whilst 41 percent of female entrepreneurs who participated in this study indicated their status as single and nine percent are widows.

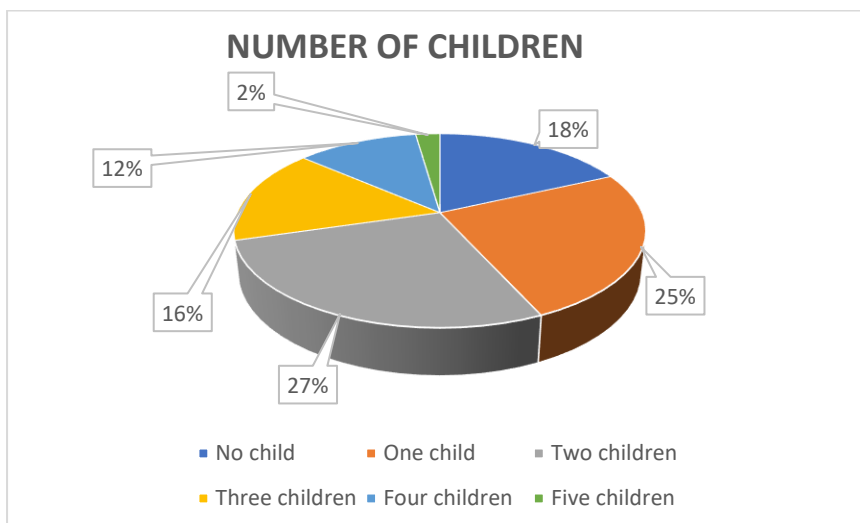


Figure 4.3: Number of children per household

The results (Figure 4.3) revealed the majority of participants have small families. Two children families were indicated by 27 percent, with 25 percent of the participants indicating one child, whilst 18 percent of the participants do not have any children. Three children were indicated by 16 percent of the participants, with 12 percent stating that they have four children and two Participants were shown to have five children.

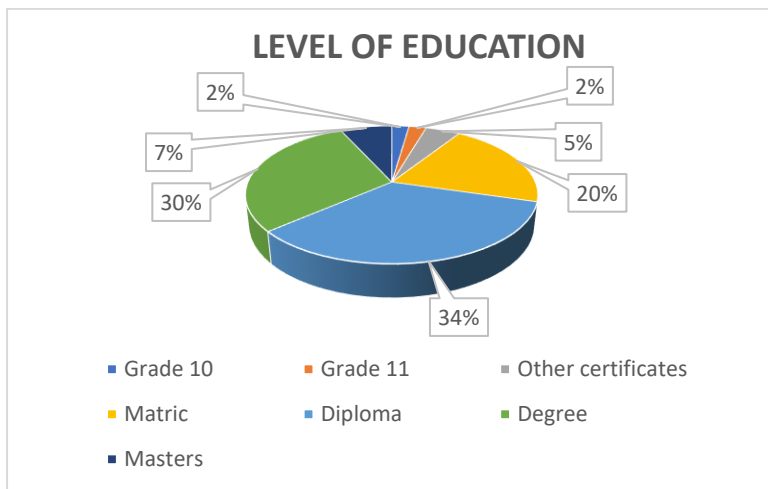


Figure 4.4: Level of education of participants

The level of participants' education is illustrated (Figure 4.4), reflecting that 37 percent had achieved Diplomas, 34 percent of participants indicated they were having degrees, with 20 percent having achieved matric certificates. Five percent having Other Certificates and whereas two percent respectively achieved Grade 10 and Grade 11 levels.

SECTION B: BUSINESS CHARACTERISTICS

4.2.2 Characteristic of Retail SMEs in eThekweni Municipality

All the participants operate their businesses in the formal sector of the economy. They registered either as Closed Corporations or a Business Trusts.

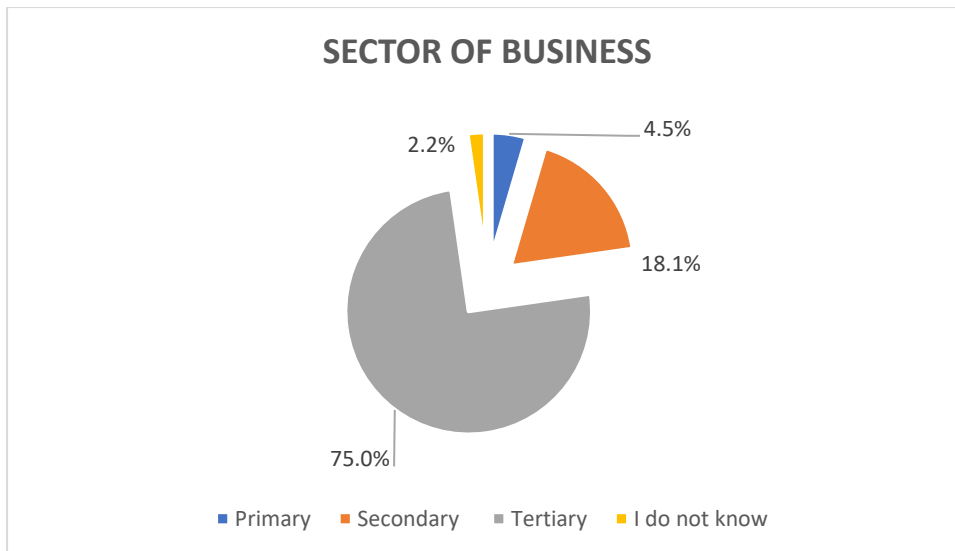


Figure 4.5: Sector of business

The sector of business reflected by the finding (Figure 4.5) illustrates that 75.0 percent of participants were in tertiary business sector, 18.1 secondary, 4.5 percent in primary and 2.2 percent do not know the sector of their businesses.

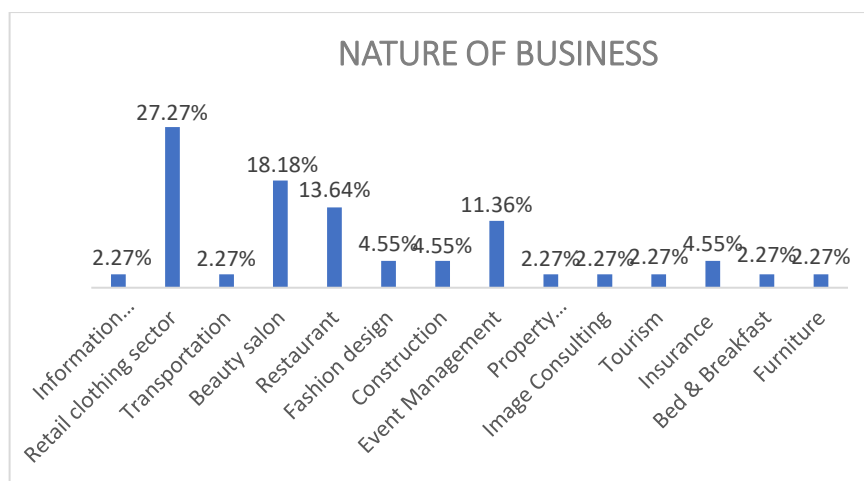


Figure 4.6: Nature of business

As can be seen from the results (Figure 4.6), 27.27 percent of business owner participants are involved in retail clothing. This is followed by those operating beauty salons (18.18 percent), restaurants (13.64 percent), and Event Management enterprises (11.36 percent), whilst the remaining businesses (transportation, construction, image consulting) jointly made up 30 percent of participants.

Figure 4.7 reveals that participants who own 99 percent of businesses are SMEs while one percent is Medium enterprises.

Figure 4.8 describes staff complement/ number of employees. All businesses have 50 or less employees.

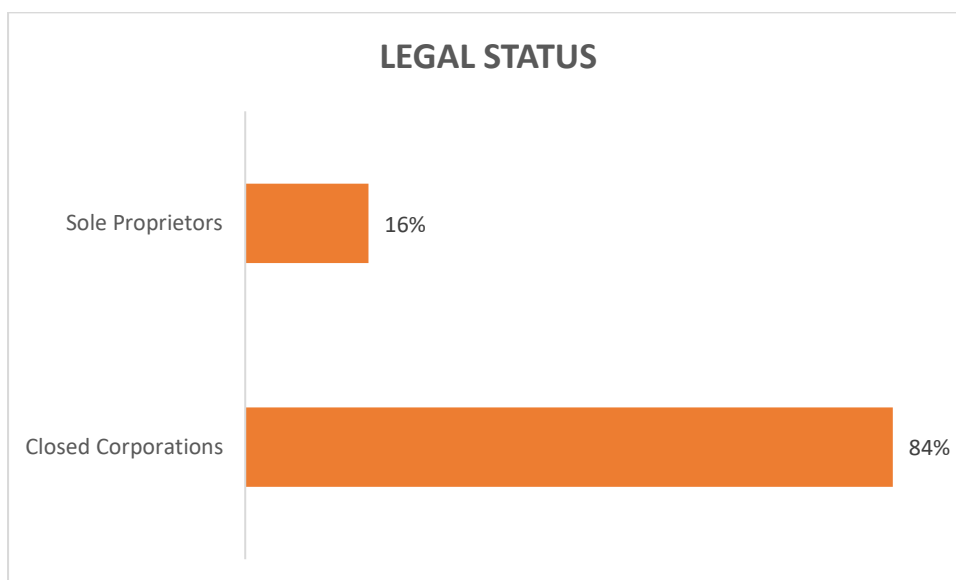


Figure 4.7: Legal Status of businesses

Most businesses (84 percent) were found to operate as Closed Corporations. These businesses consist of one or more persons, not exceeding ten members (RSA 1984). A much smaller percentage (16 percent) indicated they were Sole Proprietors. As defined by the South African Revenue Services (SARS 2019):

“A sole proprietorship is a business that is owned and operated by a natural person (individual). This is the simplest form of business entity...The business has no existence separate from the owner who is called the proprietor. The owner must include the income from such business in his or her own income tax return and is responsible for the payment of taxes thereon.”

None of the businesses run by women entrepreneurs was registered as a Business Trust. Moore Stephens (2019: 3) defines a trust as:

... a legal entity which is created to hold assets for the benefit of certain persons or entities. It is not a juristic (legal) person but there is a time when, in terms of certain statuses, a trust is regarded as having a separate legal entity for example for tax purposes in term of the Income Tax Act.

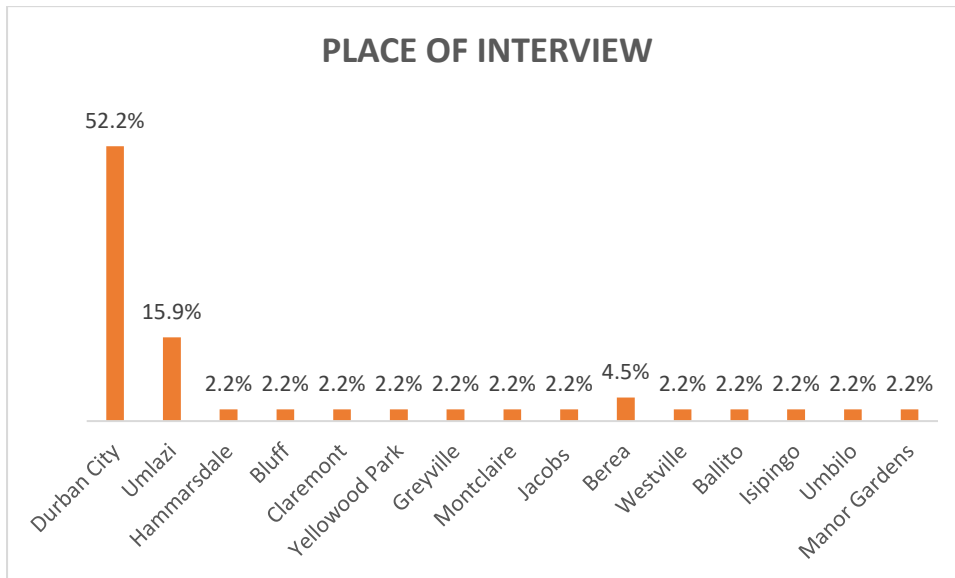


Figure 4.8: Place of Interview

It is shown (Figure 4.8) that 40.9 percent of the participants are aged between 36 and 45 years, with 31.81 percent between 26 and 35 years, 15.9 percent between 46 and 55 years, and nine percent of participants are aged between 56 and 65 years. Participants who are younger than 25 years made up 2.27 percent, as did those who are older than 65 years.

SECTION C: ENTREPRENEURSHIP

4.2.3 Source of inspiration to become an entrepreneur

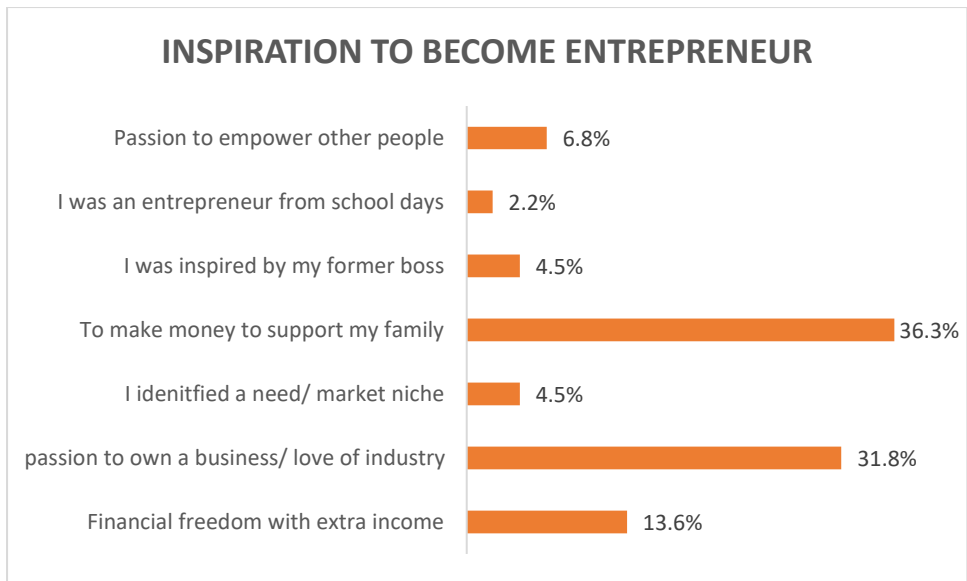


Figure 4.9: Source of inspiration to become an entrepreneur

The source of Inspiration to become an entrepreneur is reflected by the findings (Figure 4.9) that 36.3 percent of participants was inspired to make money and support their families, 31,8 percent was inspired by passion to own a business, 13.6 percent was inspired by financial freedom with extra income, 6.8 percent was inspired by passion to empower people, two percent were inspired during their school days and 4.5 percent was inspired by market niche, while another 4.5 percent was inspired by their former managers.

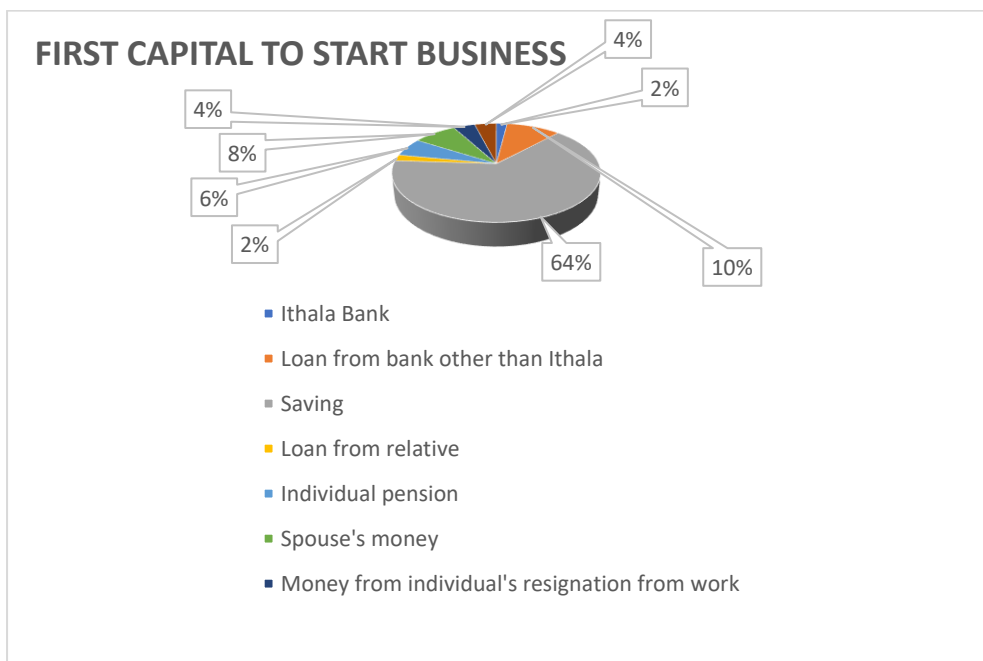


Figure 4.10: Source of first investment/ capital for business

The start-up capital source reflected by the findings (Figure 4.10) illustrates that 64 percent of participants had saved money to start their businesses, 10 percent obtained loans from banks other than Ithala Bank, and eight percent used a spouse’s money (loan, saving or others). Others used more than one source to obtain more start-up capital and fund their companies.

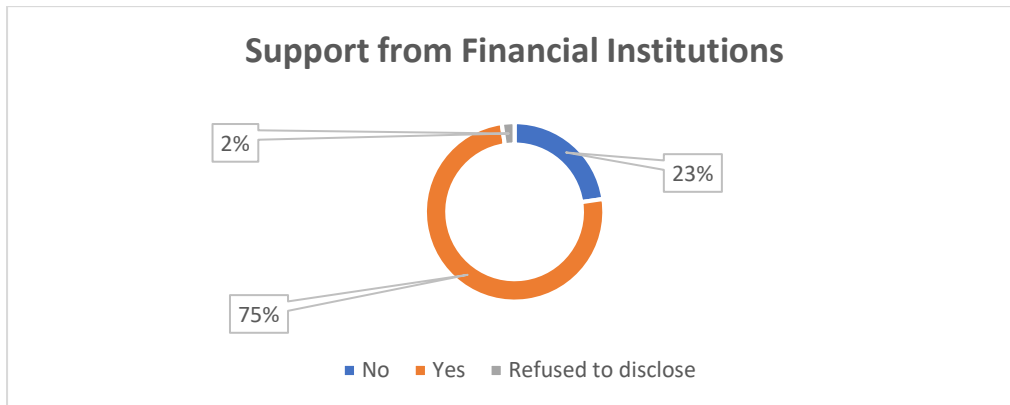


Figure 4.11: Support from financial institutions

It is shown (Figure 4.11) that 75 percent of the participants was aware of financial institutions that support SMEs in the city, 23 percent was unaware and two percent did not disclose their views.

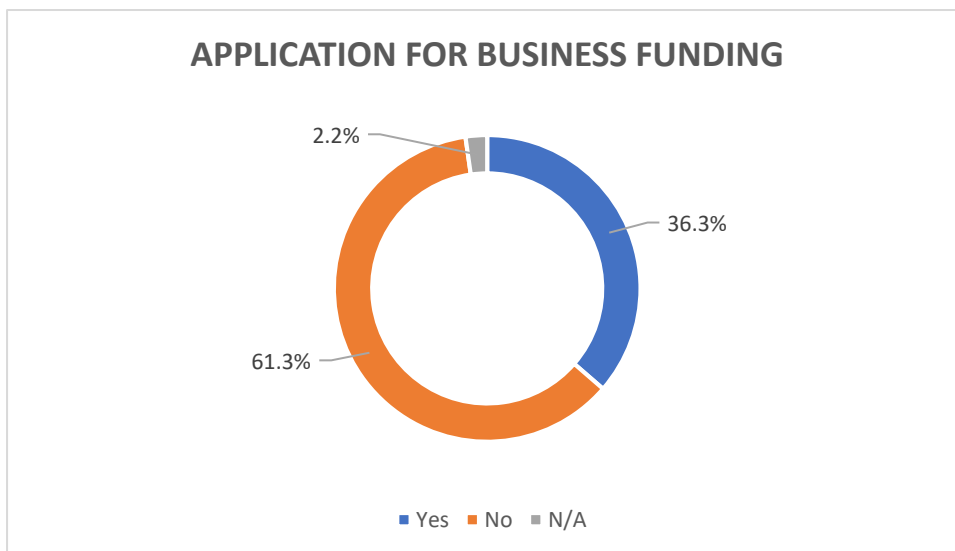


Figure 4.12: Have you approached them for any support and why

It is shown (Figure 4.12) that of the participants, 61.3 percent did not apply for business funding, 36 percent applied for business funding and 2.2 percent was not aware of any business funding.

Participants provided different reasons. Those who “have not” elaborate as follows:
“No, I will apply when I decide to enlarge the territories of the business” (Participant No 7).
“No, I do not want any department or other people to have a say on how I should run my business” (Participant No 15).
“No, there is a red tape. I tried to apply for it from one government institutions and the assistants in the departments were kept on sending applicants back without being specific of what they actual want from them” (Participant No 22).
“No, lot of red tape. More documents and information are required that some us do not have. Though submitted e.g. business plans (not good enough for sponsoring)” (Participant No 26).

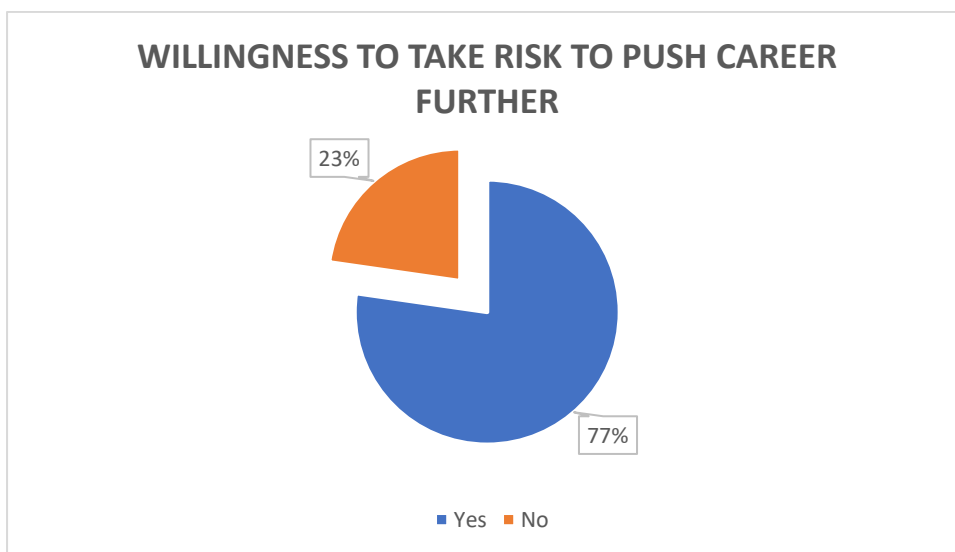


Figure 4.13: Willingness to take risks to further career

Willingness to take risks to further careers reflected by the finding (Figure 4.13) illustrates that 77 percent of participants was willing to take risk to further career while 23 percent was not.

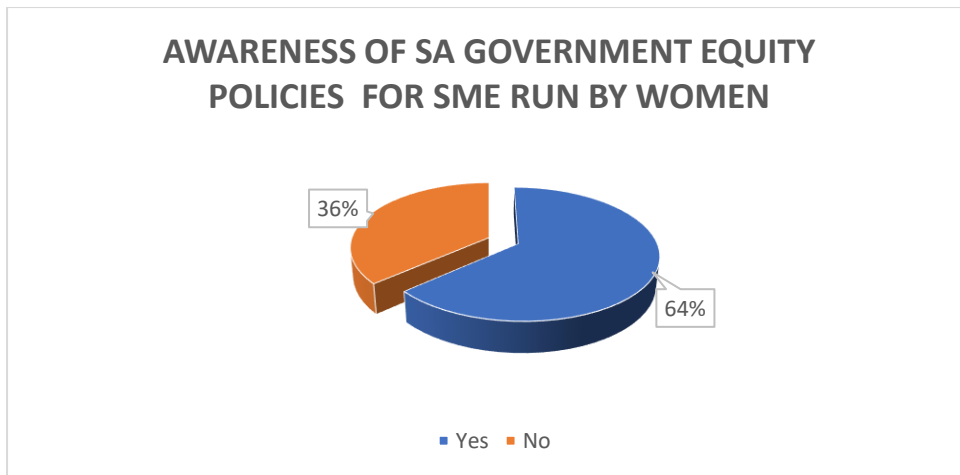


Figure 4.14: Awareness of government equity policies

It is shown (Figure 4.14) that 64 percent of respondents was aware of SA Government Equity Policies for SMEs run by women, while 36 percent was not aware.

With regard to the amount of money respondents indicated they were willing to spend in new opportunities, the results showed that 29.5 percent of participants was not willing to spend any money and some were willing to spend 100 000- 500 000, 15.9 percent of participants does not know how much they are willing to spend; 13.6 percent was willing to spend 600 000 to one million and 4.5 percent was willing to spend 2-5 million.

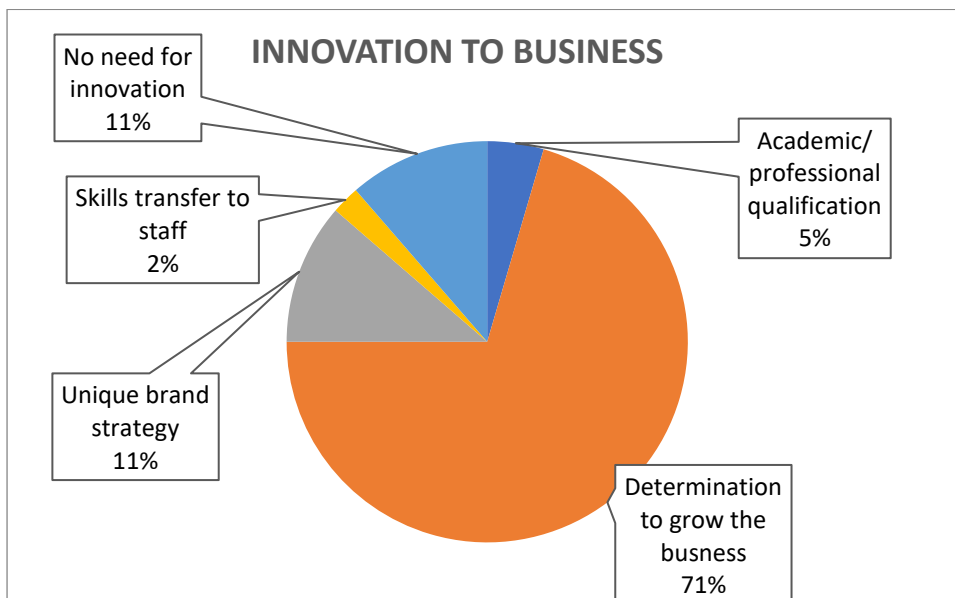


Figure 4.15: Personal inventions or innovations to the business

Innovation to the business reflected by the finding (Figure 4.15) illustrates that 71 percent of participants was determined to grow their businesses, 11 percent does not and others had a unique brand strategy. Five percent considered an academic/professional qualification as innovation and two percent considered skills transfer to staff as business innovation.

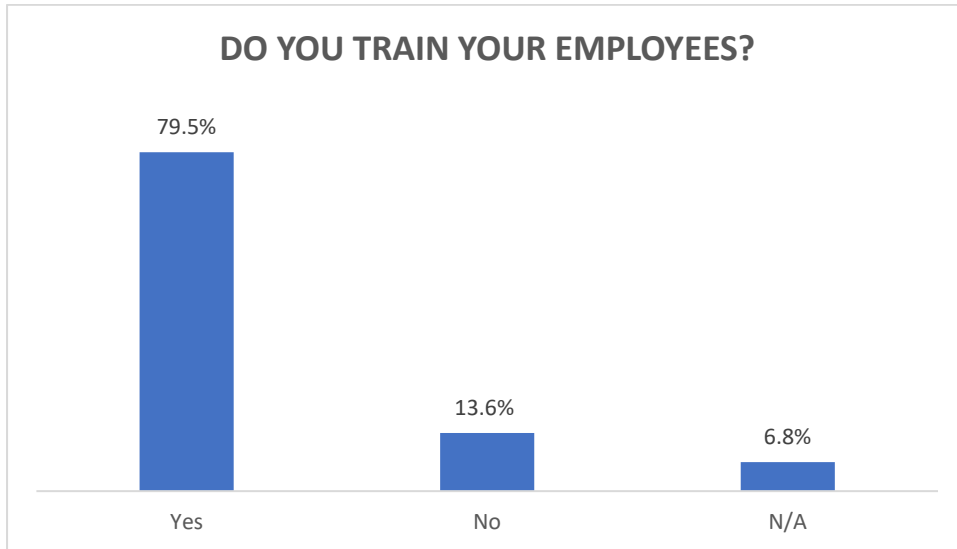


Figure 4.16: Skill development of employees

Skills development of employees was reflected by the findings (Figure 4.16) illustrating that 79.5 percent of participants offers skill development to their employees, 13.3 percent does not and was not applicable to 6.8 percent.

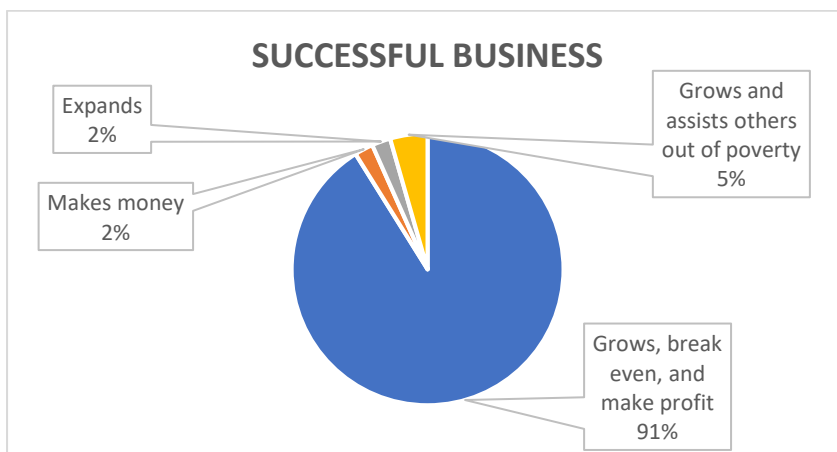


Figure 4.17: Understanding of successful business

The findings (Figure 4.17) present participants' understanding of successful business. Almost all (91 percent) of the participants believe a successful business grows, breaks even and makes

a profit for the owner(s). Five percent states that to succeed, and therefore operate a successful business, it requires repayment/contributing to the entrepreneurs' community and helping to lift them out of poverty. Two percent of the participants vaguely stated that a successful business expands and the same percentage states that a successful business makes money.

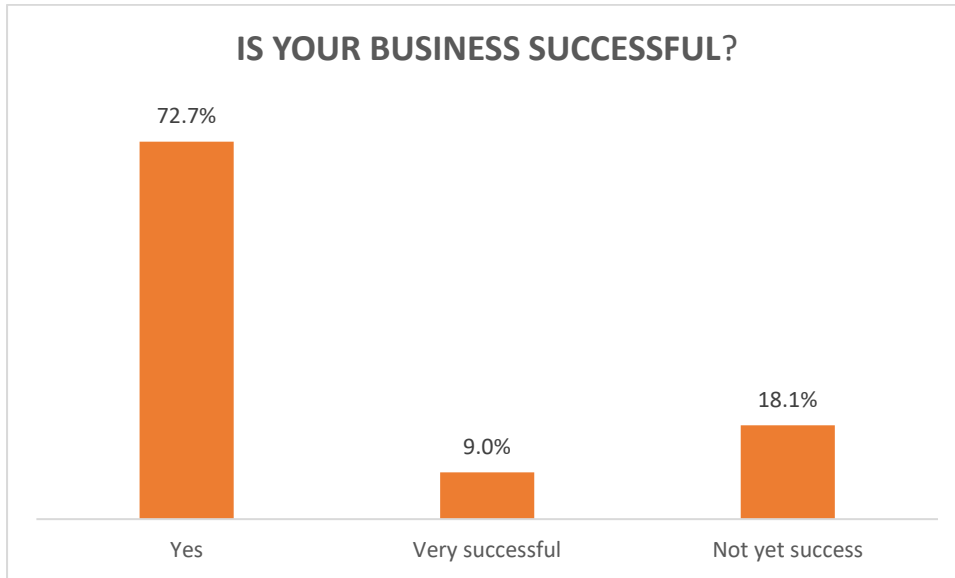


Figure 4.18: Is your business successful

The findings (Figure 4.18) present participants' views about opinions on success of their businesses, with 72 percent of the participants that believes their businesses were successful, nine percent indicated very successful and 18,1 percent felt their businesses were not yet successful.

Participants who believe their businesses are successful have different reasons to support their reasons and explanations, namely:

“Yes, it kind of successful because it makes profit even though it has not yet reached my goals for it” (Participants No 5 & No 13).

“Yes, it is. It is mobile, so I pay no rent for space. It generates profit and able to pay necessary expenses and it operate according to the business profile and able to make profit” (Participant No 6).

“Yes, it has created 20 job opportunities, it able to run with the money it makes and It also pays returns to SARS” (Participant No 7).

“Yes, it creates jobs for others and also makes profit even though it not makes the same profit every month, but employees always get paid every month” (Participant No 11).

Regarding unsuccessful businesses or their business have not reached their objectives, on the other have various reasons:

“Not yet, it has not yet reached the level of being successful” (Participant No 1).

“Not yet, it still have challenges with resources and finances” (Participant No 2).

“Not yet, I started the business in 2016 and the business is not yet met the targets. I am trying to expand it in order to reach the targets” (Participant No 17).

“Not yet, my business is still new. I still need to grow it in order to make profit that can cover all the costs” (Participant No 18).

“Not exactly, it not always make profit. It usually make profit during the peak period when it busy (month-end, holidays) and it sometimes quiet” (Participant No 27).

“Not yet successful as it has not yet reached the level that I want it to reach. It make profit and have sustainability but I feel there is more hard work that still need to makes be done in order to achieve what I want to achieve (Participant No 39).

INTERNAL FACTORS

4.2.4 Factors internal to the SME environment

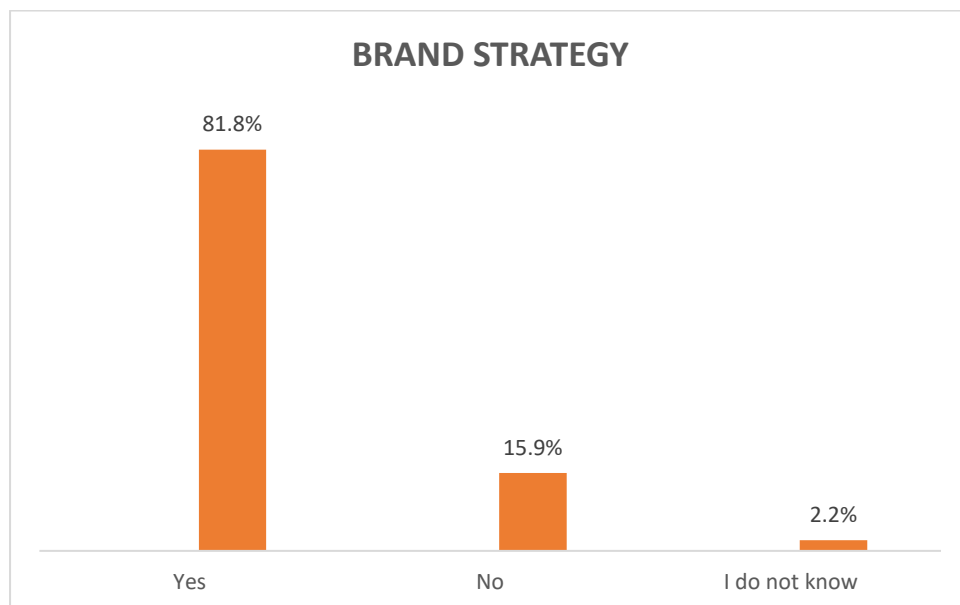


Figure 4.19: Existence of a brand strategy for your company

Existence of a brand strategy for your company reflected by the finding (Figure 4.19) illustrates that 81.8 percent of participants has a brand strategy in their businesses, 15.9 percent does not and 2.2 percent does not know it.

Participants claim that they have brand strategies because of the following different reasons below:

“Yes, I sell freshly prepared products” (Participant No 5).

“Yes, the business has the brand strategy and promote it on various social media platforms” (Participant No 6).

“Yes, specialises in manufacturing and selling big sizes women clothing to accommodate those women who are struggling to get sizes in stores” (Participant No 7).

“Yes, I have my brand designer and promoter” (Participant No 22).

“Yes, the target is defined, frame of reference and benefits delivered are defined. A branding company was involved in establishing it” (Participant No 23).

“Yes, our brand strategy for the company is to sell national, provincial and local holiday packages” (Participant 31).

Women entrepreneurs who participated in this research who have no brand strategy give the following reasons:

“No, the business recently formed and have not yet gone to that level” (Participant No 16).

“No, the business recently formed and have not yet gone to that level” (Participant No 35).

Participants who do not have justify their answers in the following statements:

“No, the business recently formed and have not yet gone to that level” (Participant No 16).

“No, the business recently formed and have not yet gone to that level” (Participant No 35).

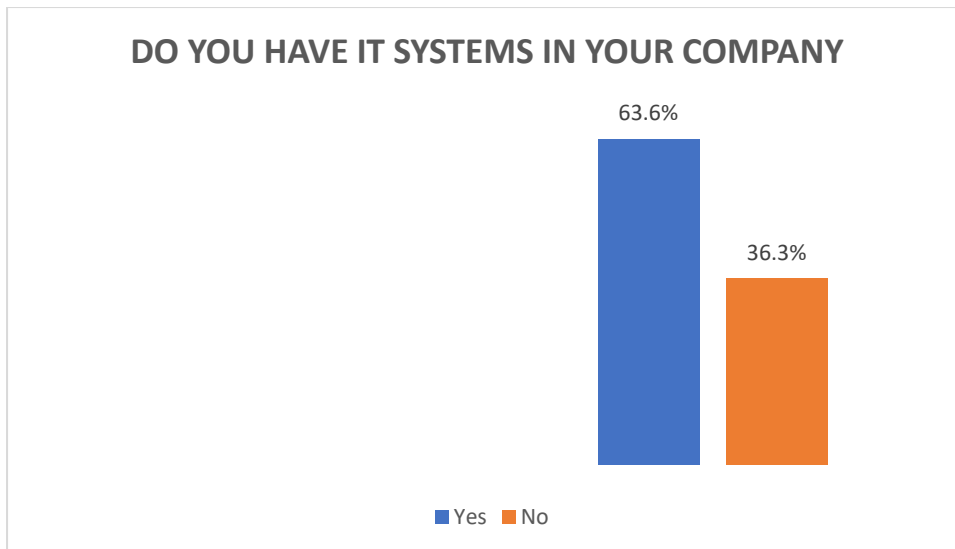


Figure 4.20: Existence of IT Systems in your company

Existence of IT System in business reflected by the findings (Figure 4.20) illustrates that 63.6 percent of participants has an IT System in their businesses, 36.3 percent do not.

Participants who have IT Systems define it differently including but not limited to:

“Computers” (Participants No 1, No 9, No 12), “a wix website for now” (Participant No 6), “I have a hidden cameras in the shop that linked to the computer screen where I am able to see everything happening in the shop” (Participants No 7, No 14, No 35), “Using software’s on the computer to simulate a certain hair style” (Participant No 8), “I also use social media to market my business and also as a communication channel with my stakeholders” (Participants No 9, No 13).

Individuals who do not have any IT System argue:

“Not, have any IT system in place. I am not really familiar with technology” (Participant No 3).

“Not available, it actually not necessary for the kind of business that I run” (Participant No 4).

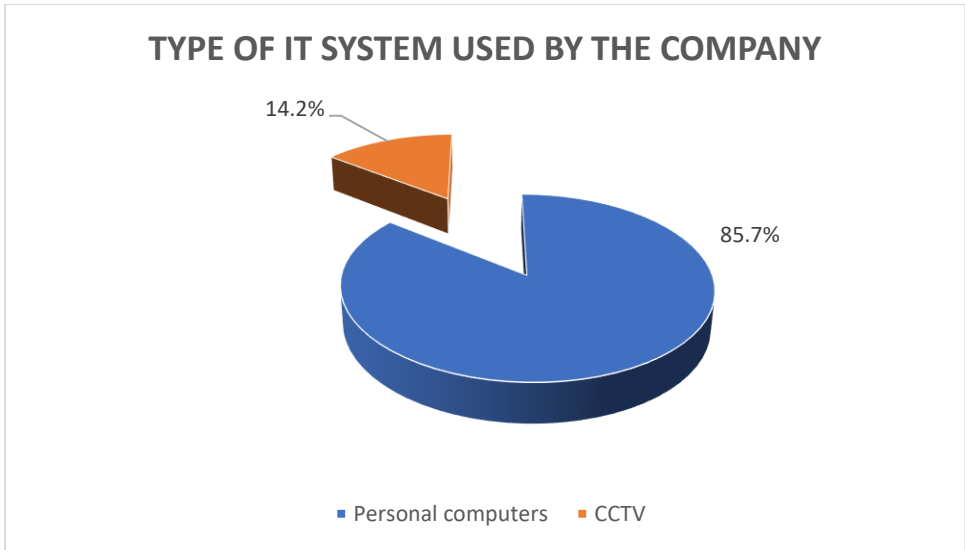


Figure 4.21: Type of IT System

The type of IT system used by the company reflected by the findings (Figure 4.21) illustrates almost all (85.7 percent) participants had personal computers in their businesses; 14,2 percent had CCTV in their businesses.

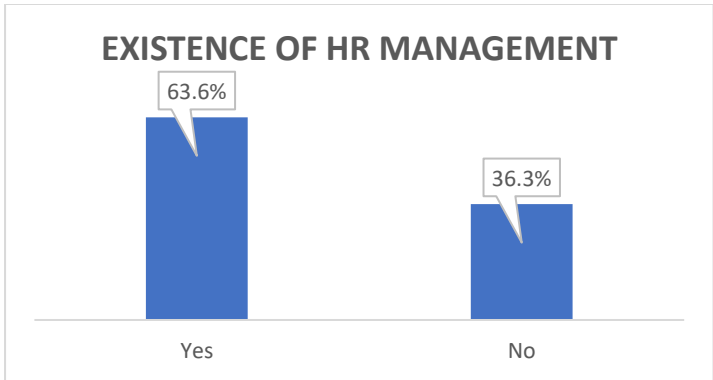


Figure 4.22: Existence of Human Resource Management Department

The study findings (Figure 4.22) revealed that 63.6 percent of business owners interviewed have a HR management department in their businesses, while 36.3 percent do not have this important department.

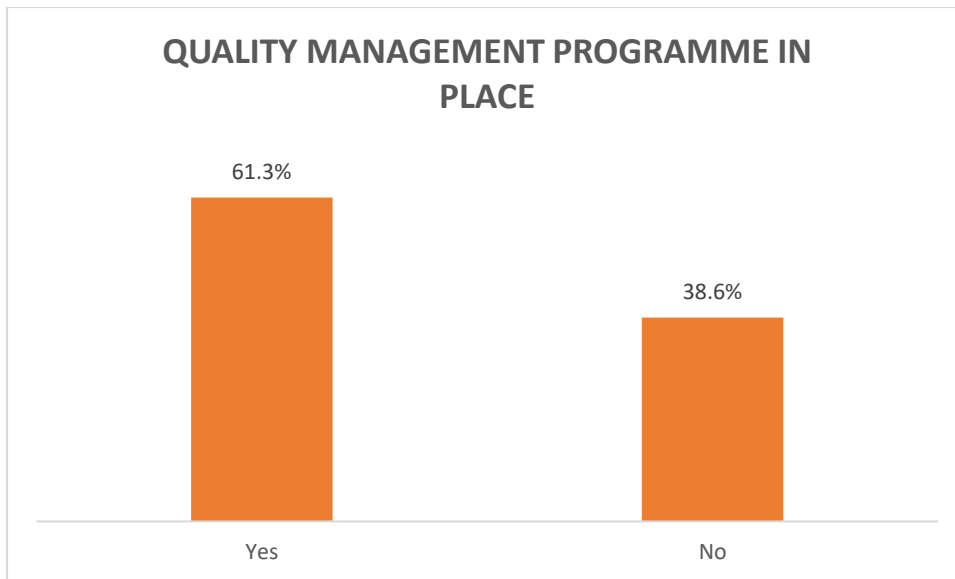


Figure 4.23: Existence of Quality management program

The study findings (Figure 4.23) revealed that 61.3 percent of business owners interviewed have a Quality management programme in their businesses, while 38.6 percent do not have this programme in their businesses.



Figure 4.24: Sharing experience and knowledge with your relevant stakeholders

The study findings (Figure 4.24) revealed that almost all (97.7 percent) of the business owners interviewed share their experiences and knowledge with their relevant stakeholders, while two percent do not have share their experiences and knowledge.



Figure 4.25: Are you happy with the location of your business?

Satisfaction with business location reflected by the findings (Figure 4.25) illustrates that 75.0 percent of participants were satisfied with business location of their businesses, 22.7 percent were not satisfied and not applicable to 2.2 percent as they run their business from their homes.

Various reasons justify participants' location satisfaction: "it is reachable to the target market" (Participants No 3, No 8, No 18, No 24), "it is located in town and that makes it reachable to the target market" (Participants No 4, No 5, No 11), "Yes, my property is situated at Hilcrest, in a good suburb and near to everything i.e. schools, shops etc." (Participant No 16).

Dissatisfaction is a result of the following constraints access, insecurity, lack of enough space, as the following participants state:

"No, the place is not conducive enough and is not reachable to the target market and mostly it is not safe for customers. I wish to locate my business in west street but I am currently not affording the rent" (Participant No 7).

"No, it is not reachable to the target market. It situated on the 5th floor and most people do not come to 5th floor but they usually buy from stores that located on the ground floor" (Participant No 9).

"No, I currently do not have enough office space. I work from and that makes it difficult for the business to be known" (Participant No 12).

Individuals who did not have anything to say run their business from home.

“No, I run my business from home and wish if I can have office in town or in one of the nearest malls but I see that might affect my profit since the rent is too much” (Participant No 21).

“No, it is located at home so as not to incur running costs. It is not fully reachable, but I also go to my clients” (Participant No 23).

“No, I am not happy at all. I work from home and most people are not aware of my business” (Participant No 13).

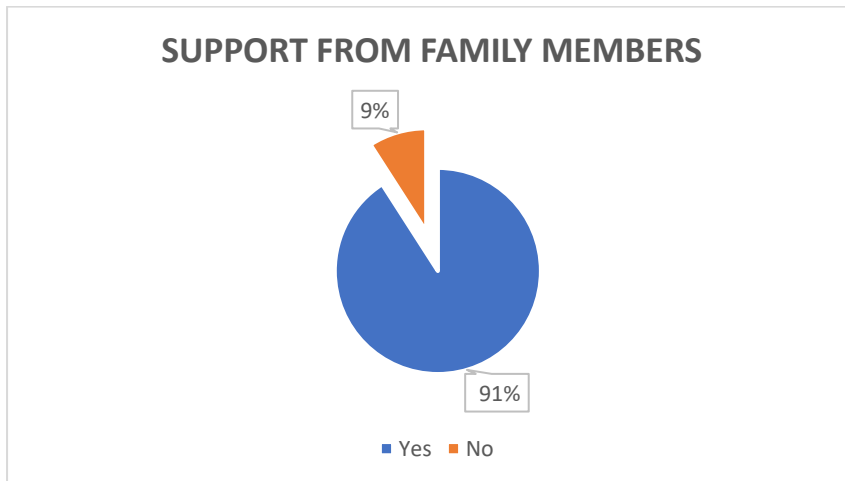


Figure 4.26: Support from family members

As illustrated (Figure 4.26), almost all (91 percent) of the participants rely on family members for numerous kinds of support, such as first investment and additional funding to the businesses, as Figure 4.26 demonstrates, in addition to long working hours without laying any complaint to the Labour Court, free or underpaid labour and so forth.

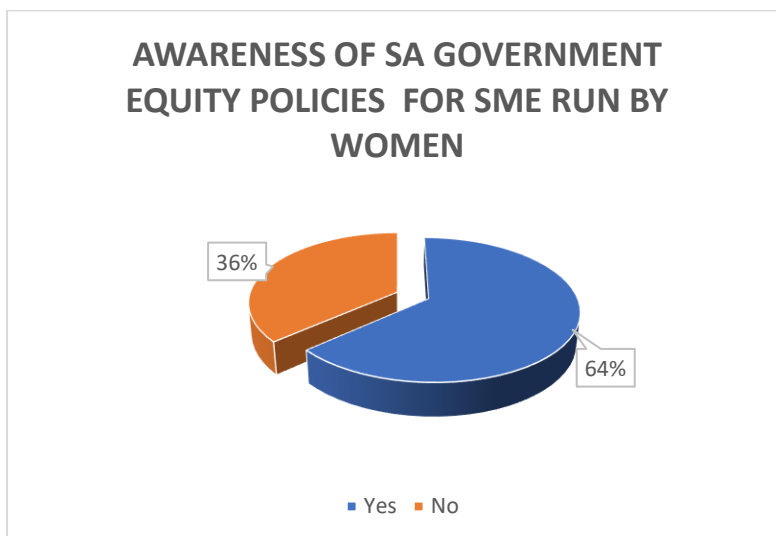


Figure 4.27: Awareness and happiness of different equity policies on SMEs

Figure 4.27 reveals that 36 percent of participants are not aware of the equity policies for retail SMEs owned by female entrepreneurs whilst 64 percent are aware of these policies.

The qualitative examination of Figure 4.27 is important for policy recommendations and a better understanding of quantitative data. NVivo coding revealed the following categories: “I am aware” and “I am not aware”. The first category consists of the four sub-categories: “I am happy”, “but I am not happy”, “I have mixed feelings about them”. The second category “I am not aware”.

I am aware of government SMEs policies

This category presents diverging views on these policies.

I am happy with these policies

Within the group of individuals who are aware of government policies to promote SMEs owned by women, some participants are happy of these policies for several reasons, as the quotes below illustrate:

... I think the rules and regulations for the SMEs were set to benefit us, our businesses, government and communities and the results start to emerge through successful female business owners in the eThekweni Municipality... (Participant No 41).

Another Participant agrees arguing:

... I think [that] our government is playing big roles in supporting us [female entrepreneurs] and our businesses SMEs [owned by women]. I think these policies, laws and regulations are set to benefit us, female entrepreneurs; our businesses, community, employees and our county (Participant No 38).

I have mixed feelings about these laws

Other participants have mixed views on these policies.

... I am happy with some policies and not happy other policies. I am happy with the ones says all business need to be formally registered by the government. I think

formalising these businesses increases the chances of getting business funding, support from the government and make our businesses trusted by our potential and real customers. [but] I am not happy with the regulations that compel all businesses should pay tax whether they are successful or not (Participant No 21).

Another participant insists:

... I am reluctant to give my position on this question because I am not aware of all policies. However, for the policies that I am aware of, I detest the policies that establish and impose to us the guidelines how to treat and pay our employees. I think that those regulations are not fair because businesses are different and they face various challenges ... (Participant No 39).

I am not happy

Some participants are not happy at all with the policies as the following quotes illustrate:

“... I am aware but I am not happy with them because they are fair. Businesses are not doing the same, some are successful, and some are not” (Participant No 1).

“I am not happy because these policies “do not make enough funding available or fairly distribute the little which is available or simply not appropriate...” (Participant No 8).

“No at all, they are not suitable for all SMEs but they favour some SMEs especially the ones that are performing well. I think they need to revise them” (Participant No 28).

I am not aware of government SMEs policies

Other participants are not aware of these policies. “... I am in the dark. I am not aware of any government’s policies on SMEs owned by women” (Participant No 2). Another participant adds:

... I do not know any and this is the problem because female entrepreneurs face numerous challenges from gender discrimination to stereotyping women as less competent compared to their male counter parts. May be that is why government interferes with the day-to-day management of our businesses and more specifically how we should hire and pay our employees (labour law) (Participant No 22).

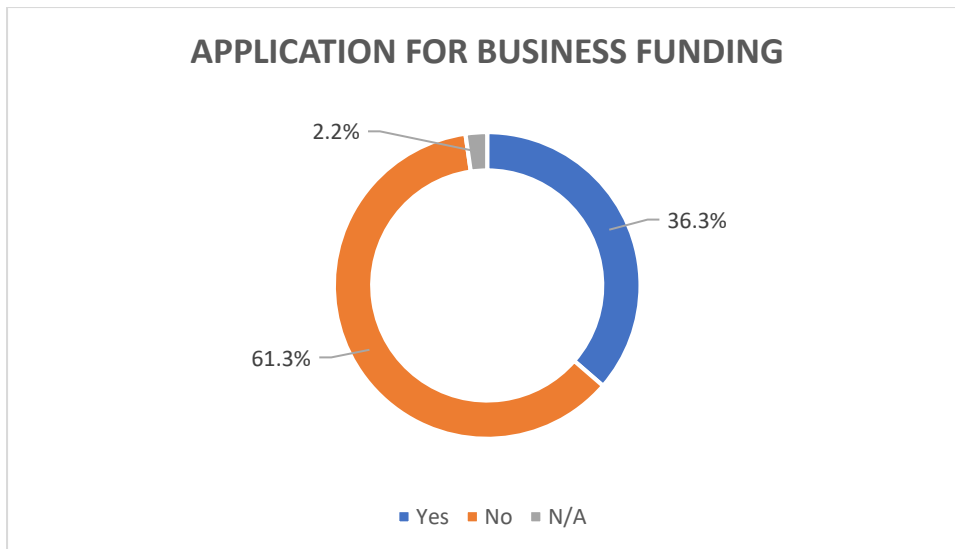


Figure 4.28: Application for business funding in SA

While 61 percent of participants have never applied for business funding, 36.3 percent did apply. Two percent did not have anything to say.

With regard to the application of external funding, the results show that no participants have ever applied for external investment capital because they are not aware of its existence.

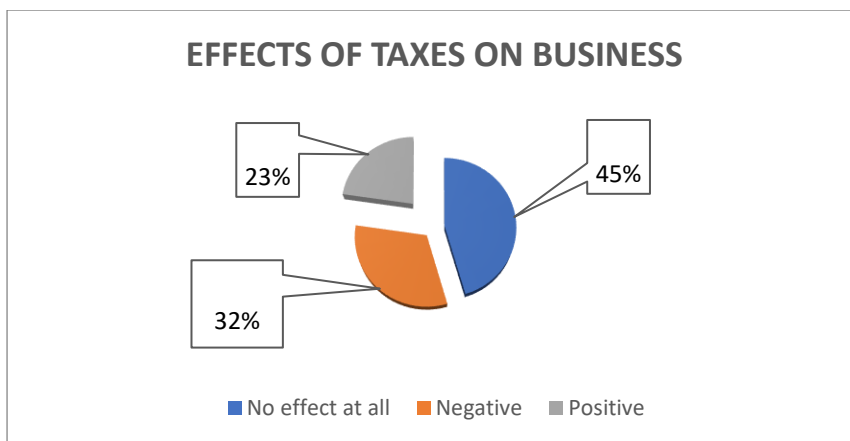


Figure 4.29: Effects of taxes on business and businesses

Three distinct results are revealed by the study results (Figure 4.29). The first group believes taxes have no effect at all (45 percent) on the growth of their activities because their businesses do not pay any tax since they are new, while 32 percent claims that tax has negative effects with 12 percent arguing that tax has positive effects.

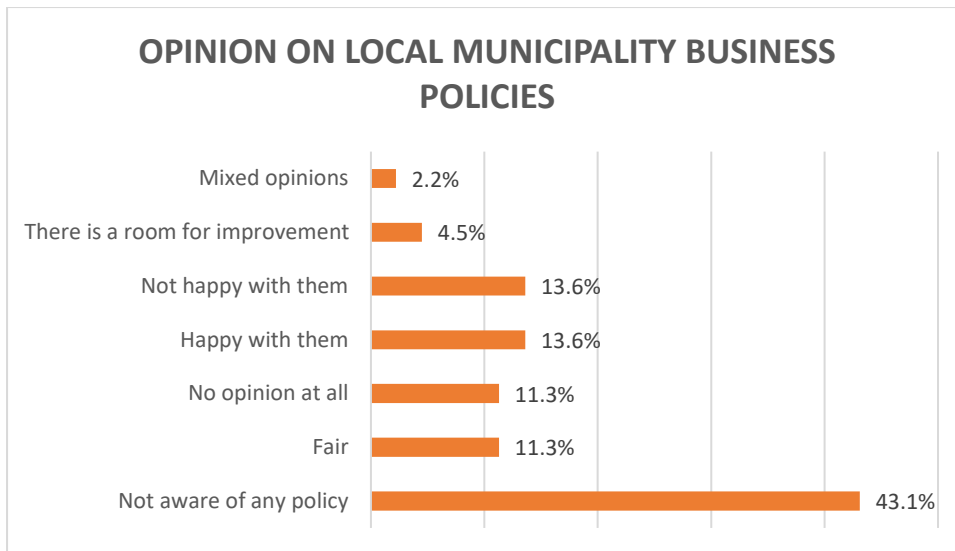


Figure 4.30: Opinion regarding the business policies of the local municipality

Opinion regarding the business policies of the local municipality reflected by the findings (Figure 4.30) illustrates that 43.1 percent of participants was not aware of the policies, 13.6 percent was not happy and another 13.6 percent was happy about policies, 11.3 percent had no opinion and the other felt the policies are fair, with 45 percent that believed there is room for improvement and 2.2 percent had mixed opinions about policies.

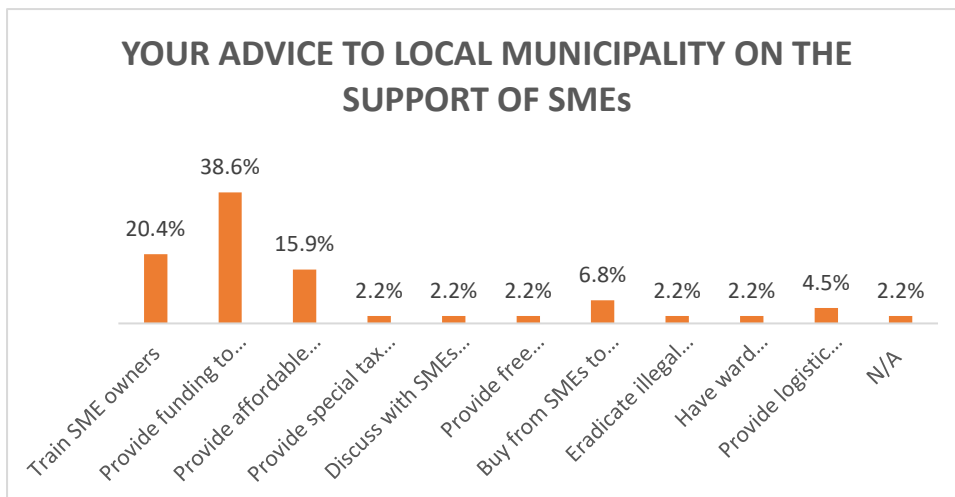


Figure 4.31: What could you advise the municipality to do to supports the SMEs

Advice to the municipality what do to in support of SMEs reflected by the findings (Figure 4.31) illustrates that 38.4, of participant advised on Business funding, 20,4 percent on Training for SMEs, 15.9 percent propose support for black owned businesses, 6.8 percent asked for the municipality to support their business by using their services/buy from them, while 4.5 percent

asked the municipality to provide logistics, 2.2 percent (special tax, affordable rented business premises, free business premises, and support youth in agricultural businesses, as well as provide rates and taxes that accommodate SMEs, and eradicate illegal trade) and others did not offer opinions.

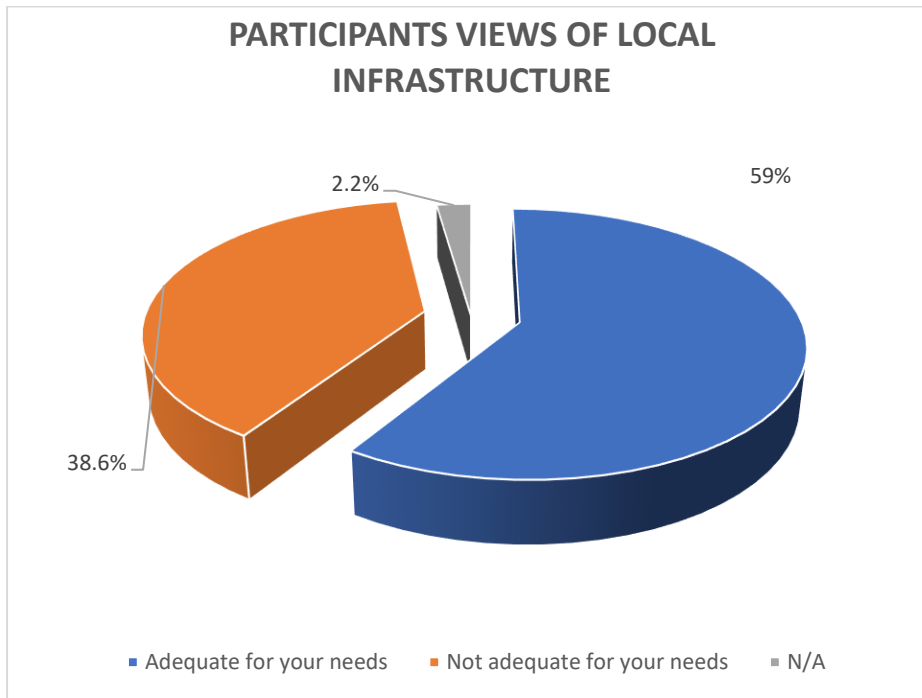


Figure 4.32: Satisfaction with local infrastructure for SMEs needs

Satisfaction with local infrastructure for SMEs needs reflected by the findings (Figure 4.32) illustrates that 59 percent of participants was satisfied and felt it adequate and met their needs, 38.6 felt it is not adequate for their needs and was not applicable to 2.2 percent as they were running their businesses from their homes.

Individuals who claim that local infrastructure is not adequate to their needs state:

“No, the business is located in the rural area and the infrastructure is not enough” (Participant No 1).

“No, I run my business from home in a rural area and the infrastructure is a problem” (Participant No 2).

“No, lifts are sometimes not working and my business is on 5th floor. The space is too small, there is no fitting room and toilets in the shop” (Participant No 7).

“No, the building is old, lifts are faulty and lots of customers decide not to come to 5th floor when lifts are not working” (Participant No 9).

“No, it is not. There is a problem of electricity in the building and dustbins that causes cockroaches and rats (Participant No 10).

“No, I work from home and the space at home is not enough and convenient for the type of business I run” (Participants No 12).

“No, I work from home and there is no enough space to keep the catering equipment for the business” (Participant No 13).

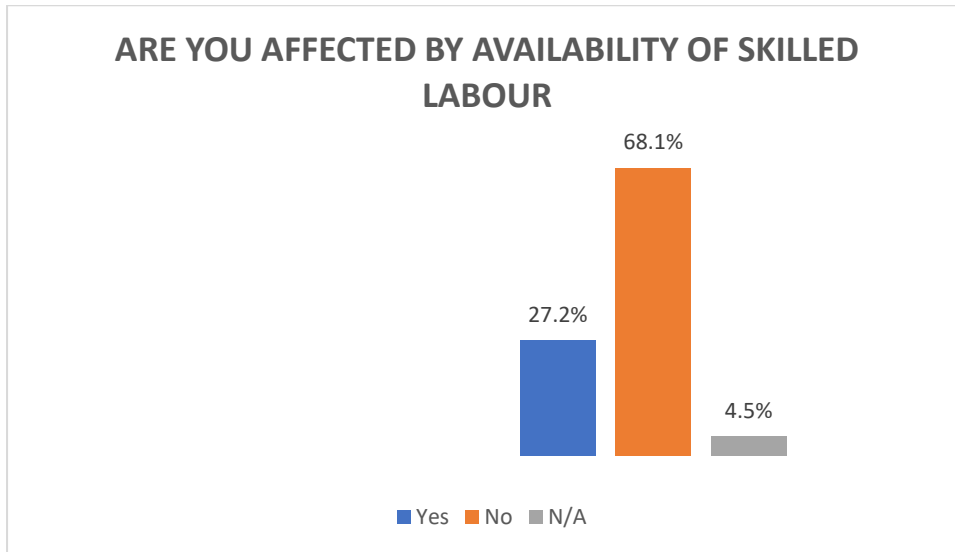


Figure 4.33: Impacts of the availability of skilled labour

Impacts of the availability of skilled labour reflected by the findings (Figure 4.33) illustrates that 68.1 percent of participants was not affected by availability of skilled labour in their businesses, 27.2 percent was affected by skilled labour and it was not applicable to 4.5 percent.

Participants who are negatively affected by skilled labour justify their claims as follows:

“Yes, most people I hire are unskilled and do not perform well. I end-up losing a lot of money because most of the clothes they produce becomes rejects (Participant No 7).

“Yes, most people I hire do not have a skill of designing clothe so I teach them myself and sometimes pay for them to attend short courses in order to perform well” (Participants No 9, No 11).

“Yes, access to them is difficult. It better if we can have a local database of all the unemployed skilled people both graduates, retrenched and retired” (Participant No 22).

“Yes, we need youth to join in the industry. Most of my employees in the industry are old, retired and some are about to retire. It becomes a challenge to get replacements when they retire” (Participant No 29).

“Yes, the kind of business we run require well trained employees who are well trained and who know their story because people who are not trained can make the business to lose customers. It hard to find people like that, some of people come from tertiary are not well trained” (Participant No 31).

“Yes, most of people I work with are not skilled and I have to train them to do work. I sometimes find it difficult because sometimes work has to stop when I train them and I sometimes find myself doing more than what I need to do because I end up doing what they need to do. They sometimes made mistakes that cost me a lot of money” (Participant No 39).

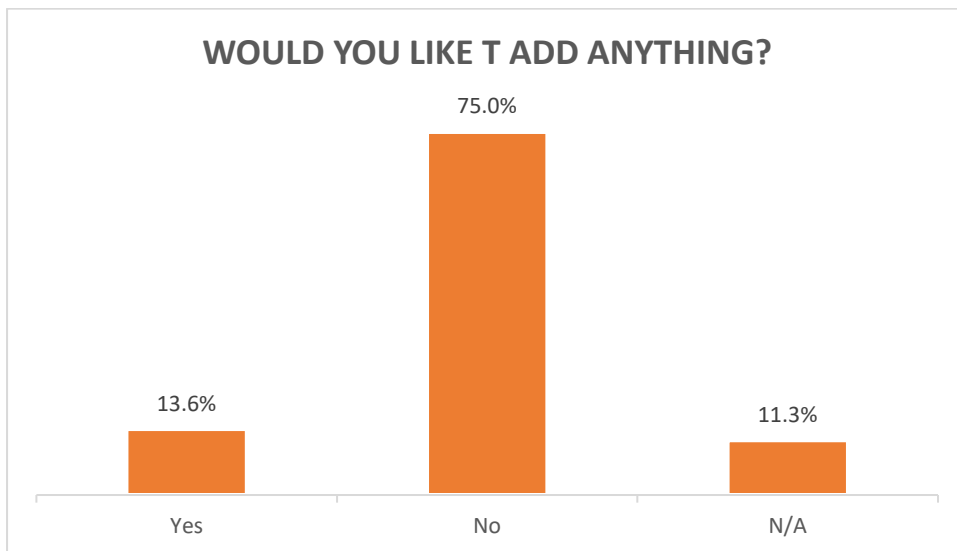


Figure 4.34: Additions to interview questions

Of the participants, 75 percent had nothing to add to the discussion; 11.3 percent did not answer this question, and 13.6 percent had something to add to the research questions. The last group posed numerous questions to the researcher, including the following:

“I would like to have a copy of this study once it complete” (Participants No 8, No 17).

“Yes, I would like to request our government to look at the challenges faced by women running businesses and also to support us by ensuring that we get funding and proper space where we can run our businesses in” (Participant No 9).

“Yes, but what and how are you going to help us to grow our businesses” (Participant No 28).

“Yes, is there any support available for people running fashion design businesses?” (Participant No 39).

4.3 PARTICIPANT CONTRIBUTIONS TO RESEARCH QUESTIONS

4.3.1 Research Question One - What motivates women to become entrepreneurs in retail SME sector?

Research results revealed the three following parent nodes or categories: ‘diversify source of income’, ‘employment’, and ‘dream of owning a business’. The first category comprises three sub-categories: ‘extra money’, ‘prepare for retirement’, ‘freedom to make money’. The second category stands alone without any sub-category. The last category includes three sub-categories: ‘imitate my employer’, ‘passion to own a business’, and ‘legacy of entrepreneurship’.

Diversify source of income

The need to ‘diversify their sources of income’ has three sub-categories including ‘earn extra money’, ‘prepare for [a dignified] retirement’, and ‘freedom to make money’.

Earn extra money

The quest to make some extra money in addition to the main income or spouse’s income and in so doing, improving the household financial status, has pushed women to become entrepreneurs as the quotes below points out:

“... I become entrepreneur with the intention of making some extra money and assisting my husband’s main source of income that provides a roof over our heads and supports our family. I was a housewife for several years. I depended solely on my husband during those years. Then a friend of mine who was already in business advised me to start a business so that I can be able to take care some of my needs and assist my family” (Participant 19).

In the same vein, another woman entrepreneur argues:

“I have joined the business community with a single objective: to make more money. In fact, after I completed my diploma in construction management, I worked for 3 and half years in a company situated in Umhlanga. I was happy with my job but was not

happy with the salary I was earning and that is where the idea of starting business came” (Participant 12).

Other participants echoed the same sentiment, arguing that they become entrepreneurs “to improve their financial status because the salary was not enough” (Participant 35; Participant 34); “to make extra cash to fulfil all their needs and wants” (Participant 3; Participant 2).

Prepare for retirement

Other interviewees, such as Participant No 20, stated that their working time is very short. They need to diversify their sources of income through entrepreneurship and make more money to prepare for the hard times ahead during their retirement because pensioners often have little or no support to supplement their pension and maintain the same standard of living when they retire.

Freedom to make money

The third sub-category of individuals who became entrepreneurs, through their vision of diversifying their sources of income, wanted to have the freedom of making money and doing what they enjoy the most: pay for expensive clothes and shoes, and have relaxing holidays in Five Star Hotels outside the country with their families (Participant 1; Participant 9).

Create employment

Many entrepreneurs came from poor and disadvantaged backgrounds. They face numerous challenges that require a multi-pronged approach to solve. Consequently, they created their business with more than one objective in mind, as the quotes below confirm:

“... I created my business to make a living because unemployment is rampant in our country. And in so doing, I can help my children. When my husband died 10 years ago, I struggled a lot because I was not working and had to support my children by paying their school fees, buy groceries etc. That is where the idea of starting a business came from” (Participant 14).

Job creation and financial freedom motivates the two participants below:

“... My parents died when I was 16 years and I had to look after my siblings since I was the first born. I drop-out from school to look for work. I got a job as a waiter at a

restaurant for 5 years without getting any living wage. I therefore decided to open my company to make money and support my family” (Participant 15).

“... I created this business to make money and support my family. When my husband who was a provider at home died, life became hard for me and the entire family. And remember, in Africa, family is not composed of husband, wife and children only. It includes in-laws from the husband and wife... I had to come up with a plan and the idea of starting a business came to me. I started small and the business started to grow after 4 years. It was not easy at all but I thank the support of my family, friends and the church” (Participant 34).

The legacy of the apartheid system, which created a society with numerous female household heads, is used by some individuals as motivation to work harder than others to lift themselves out of poverty and gain financial freedom.

“... I was raised by a single parent (mother). She did not afford to send me to University after I finished my matric. I had to look for the job in order to save money for the university. I got a job at the salon and then got pregnant after few months. I had to forget about school and concentrate in saving for my child. I fell in love with the job I was doing and decided to open my own salon after 4 years to make living and support my children” (Participant 27).

Dream of owning a business / Imitate my employer

“... The ability of doing people's hair and the love of attending their beauty needs. I saw the demand and a market niche in the industry and decided to take the opportunity and learn more about beauty therapy skills” (Participant 6).

Passion to own a business

The passion and dreams of owning a business for self-support and that of their families motivates other participants to create their own companies (Participants 5, 2, 4, and 38).

Another participant (Participant No 8) states:

“...The love of fashion. I decided to study Fashion design so that I can start my own business. It took me some time to start a business, I worked in different companies trying to save money. I managed to start my business after some time and my passion

was to design and sell big sizes clothing to cater those who are struggling to find sizes in stores, for example size 38-50.”

“...The love of fashion inspired me to study fashion design. I completed my degree and found a job, I worked in two different companies and felt I was not getting opportunity to showcase my talent and that is where I decided to open my own business” (Participant 9).

Legacy of entrepreneurship

“... The idea of becoming an entrepreneur came to me when I was studying my degree in the University, but I was not sure what to do. I then decided to enrol part-time course on furniture manufacturing and as I used to like to do house decorations (interior design). It was not easy. My friends were laughing at me and were asking me why I was doing male course. I never gave up but I completed my course. After few years working as an educator, I decided to resign in order to follow my dream. I am happy today because the business is doing well and I am able to support myself and my family” (Participant 43).

The dream of becoming an entrepreneur is also rooted in previous activities individuals were involved in (primary and secondary schools).

“A dream of having my own business developed when I was very young. It developed when I completed my degree in hospitality management and after I worked for two biggest known hotels as a senior chef. I was always getting complements from colleagues and managers about my work. I then decided to follow my dream, open my business to showcase my talent” (Participant 39).

4.3.2 Research Question Two - What factors influence the growth of women’s entrepreneurship in SMEs from the eThekweni Municipality?

The research findings presented two categories namely: ‘access to capital’ and ‘sound management’. ‘Access to capital’ has two sub-categories, ‘human capital’ and ‘financial capital’, with the first subdivided into its three own sub-categories. The category ‘sound management’ consists of the following sub-categories: ‘Human Resource programme’, ‘brand strategy’, ‘quality management system’, and ‘location of business.’

Access to capital

Access to human capital (education, family members, and friends) and financial capital are critical in the inception, growth and sustainability of businesses.

Human capital

The importance of formal and informal education was confirmed by the interviewees below. Informal education might have occurred through active learning, in which an employer/ mentor purposively transfers skills, and passive learning, when employees accumulate skills by doing the same activities for a long time.

Formal education

As the findings illustrate (Figure 4.2), 34 percent of participants obtained Diplomas, 30 percent Degrees, 20 percent have Matric Certificates, seven percent have Masters, and five percent have Other Certificates, whereas two percent respectively have Grade 10 and Grade 11 levels.

Active and passive learning

Individuals who did not obtain a formal education filled the vacuum with passive learning.

“The ability of doing people's hair and the love of attending their beauty needs allowed be to create my own business. I saw the demand in the industry and decided to take the opportunity and learn more about beauty therapy skills” (Participant 6).

“After I finished matric, I had nothing to do since my parents were not affording to send me to the university. I then looked for a job in the salon and got it. While I was working in the salon. I fell in love with what I was doing and I decided to open my own salon in order to make more than what I was earning” (Participant 12).

Skill development of staff

“My husband and I were working for the famous tourism company specialising with international tourism. We had the opportunities of attending many workshops, trainings and visits overseas to improve our output. I fell in love with tourism business and I then convinced my husband to open our own business and to focus on local and national tourism. We both agreed and decided to start out business” (Participant 32).

Financial capital

Access to money is important to start business. Indeed, as illustrated (Figure 4.5), 64 percent of participants saved money to start their business, 10 percent obtained loans from banks other than Ithala Bank, and eight percent used a spouse's money (loan, saving or others) as initial capital to start their businesses. Other participants used more than one source to fund their companies.

Sound management

Participants are aware of the role different components of sound management systems represents for their businesses. Many consistently have:

Human Resource programme

“... Yes, there is a team that check if all ingredients are mixed correct, check thickness of the washing paste and also check if the washing paste work well. They also make follow-up with our buyers to check how do they feel about our products and check product specification” (Participant 17).

Brand strategy

“We have a brand strategy that focuses on the defined target population, a frame of reference and benefits from the products that were delivered and sold. A branding company was involved in establishing it” (Participant 23, 24).

“My business specialises in design, manufacturing and selling of big sizes women clothing to accommodate individuals who are struggling to get sizes in stores which sell mainly” (Participant 7).

Quality management system

“... I work as a guest house manager and responsible in ensuring that the employees provide quality service to guests. Senior chef ensures that kitchen staff comply with the laws and regulations of the country and they prepare quality meals for our guests. Housekeeping supervisor is in charge the tidiness and cleanness of rooms and guest house” (Participant 24).

“... we usually call our clients after their trips back home and ask them to rate our service and to give us their reviews. We consider that information as quality management programme Location of business” (Participant 31).

Some business owners are fully involved in quality management:

“... I am personally responsible for a quality management programme in my business. There is a page open for people to review our services and there is also a form that guests use to rate our service. I always follow-up and attend guests reviews and comments in order to keep excellent quality service” (Participant 34).

“... I am the one who deal with a quality management program of the business. There is a strategy that I use to ensure it and I also request feedback about our service from clients and always improve wherever there is a need for improvement. It works very well for and I believe this part has to be controlled by the person who understand the business goals/objectives very well” (Participant 41).

4.3.3 Research Question Three – What challenges do gender stereotypes have on women entrepreneurs in SMEs

The results revealed three categories: ‘negative’, ‘neutral’ and ‘positive’. Category negative has three sub-categories: ‘deprives women of leadership position’, ‘diverts business from female entrepreneurs’ and ‘embarrassing and irritating’. Category ‘neutral’ does not any sub-category whilst ‘positive’ has two sub-categories: ‘incentive to prove they can deliver’ and ‘rewarding’.

Negative

Gender stereotypes are bad because they: deny business opportunities to female entrepreneurs, drive away business opportunities from female company owners and are embarrassing.

Deprives female with leadership position

“... I think Gender stereotypes reflect a disadvantage for women in male-dominated domains, as women are generally less likely than men to be associated with leadership in many industries” (Participant No 42).

Divert business from female entrepreneurs

“Some potential clients have a perception that men businesses perform better than female businesses. Some people prefer to use the service of man owned-business than us. Some even say it in front of me that it is better to do business with man than woman and so sad because even females prefer to do business with man than other females.

That perception has a bad effect or impact on us and our businesses” (Participant No 1).

“Other potential customers have a perception that the quality offered by men business is better than the one offered by women. As a female in a construction industry; I always come across with difficulties in getting business opportunities. Some people even say in front of me that a woman can know about construction because construction work is for males not females. I think that also have an impact when I apply for construction tenders. I so wish if we as females in construction and our businesses can be treated the same as males because we also qualified like them” (Participant No 3).

Embarrassing and irritating

“I feel people still have that stereotype that certain businesses are for men not women; I always notice that when I do business with so many people. I also noticed it when I was a worker in one of the IT companies. Some people do not believe that as a woman I am capable of fixing computers and deal with any IT related jobs. I still remember very well the treatment I received when I was sent to do work in one of the senior person’s office; he told me in my eyes that he needs to be assisted by a male and when I asked why. He said men do better job than women, I was so angry and embarrassed at the same time” (Participant No 18).

“There is still a perception that some kinds of businesses are for men not women. I always experience that as a person who is in a transport industry (tax owner). Males always jokes about why I decided to join the tax industry not food industry or clothing industry” (Participant No 26).

“I think gender stereotype will always affect us as women until certain rules and regulations are set. It is very hard for us to get business opportunities compare to men. It either we required to pay a certain money or have a “relationship” in order to be given some business opportunities” (Participant No 23).

Neutral/ has no impact at all

Gender stereotypes have neither negative nor positive effects on the business:

“... I think things has changed now; it is not like old days where people were not trusting businesses owned by female entrepreneurs even if we as a country need to improve or perfect these policies...” (Participant No 32).

Positive

Gender stereotypes have positive results in other businesses because they create opportunities for female entrepreneurs to sharpen their skills and prove they can deliver and meet consumer expectations. Traditionally, gender-oriented activities bring a unique opportunity for women to excel in the male dominated business environment.

Incentive to for women to prove that they can deliver

“I believe gender stereotype is something that need to be stopped by us as women and not by men. We need to prove ourselves that we are capable to do what men can do. We can only do that by specialising more in those industries that are called “men dominated industry, e.g. engineering industry, science and technology industry. Most of us tend to run food, clothing and retail businesses. My first business was a catering business and event planning business and I decided to grow it. I started a guest house in Newlands West and grow it to a big famous hotel in Ballito. It was very hard at the beginning because the business was new and not known. I had to market and advertise it by approaching one of the famous musicians to shoot his music video to my hotel for free and since then the business started to make wonders” (Participant No 29).

Other participants agree and state:

“Gender stereotype is existing everywhere, in business, work and even in our families. I still remember the way my so-called family were unhappy when I took over my father’s business. They told me that transport industry is for men and that I will not survive. It was very hard as I needed their support the most. I had to work hard to prove them wrong and with God on my side I manage to succeed. We as women are sometimes underestimated and it up to us change that” (Participant No 18).

“We as women are not taken seriously as men; sometimes this is caused by the way we conduct ourselves as women. I think it up to us to change that. We need to believe to ourselves, have a self-confident, be innovative, take risks if necessary and grab all opportunities that life bring” (Participant No 11).

Rewarding

“... As a person running business in the food industry; I do not experience any problem related to gender stereotypes. My business is doing very well indeed and it is expanding because of positive impacts of gender stereotypes. [In Africa, people know that women learn to cook from home and younger age]. My customers are happy with the service the business offer since it is a service entirely owned and run by African women. I offer the best recipe that some individuals have never experienced in their families...” (Participant No 28).

4.3.4 Research Question Four – What are the impacts of different equity SME policies - BEE, N-BEEE and others – on retail SME managed by women?

To answer this research question, it was demonstrated that 36 percent of participants is not aware of the equity policies for retail SMEs owned by female entrepreneurs whilst 64 percent is aware of these policies. Among those who are aware of these policies, opinions are diverse and sometimes conflicting. Some individuals are aware and happy:

“... I think the rules and regulations for the SMEs were set to benefit us, our businesses, government and communities and the results start to emerge through successful female business owners in the eThekweni Municipality...” (Participant No 41).

Others are aware but they have mixed feelings about these policies:

“... I am happy with some policies and not happy other policies. I am happy with the ones says all business need to be formally registered by the government... I am not happy with the regulations that compel all businesses should pay tax whether they are successful or not” (Participant No 21).

A third group is aware but not happy:

“... I am aware but I am not happy with them because they are not fair. Businesses are not doing the same, some are successful and some are not (Participant No 1). I am not happy because these policies “do not make enough funding available or fairly distribute the little which is available” (Participant No 8).

When one adds to these mixed feelings the 36 percent of participants who is not aware of these policies at all:

“... I do not know any and this is a problem because female entrepreneurs face numerous challenges from gender discrimination to stereotyping women as less competent compared to their male counter parts...” (Participant No 22).

The negative impacts of gender stereotypes (deprive women entrepreneurs of businesses, divert opportunities from female-owned retail MEs, and embarrass the participants) that these policies are intended to address:

... I think gender stereotypes reflect a disadvantage for women in male-dominated domains, as women are generally less likely than men to be associated with leadership in many industries (Participant No 42).

Another female business owner who shares her views with the previous interviewee argued:

“I think gender stereotype will always affect us as women until certain rules and regulations are set. It is very hard for us to get business opportunities compare to men. It either we required to pay a certain money or have a ‘relationship’ in order to be given some business opportunities” (Participant No 23).

According to different contributions of the participants, the impacts of different equity SME policies, namely BEE, B-BBEE, and others – on retail SMEs managed by women are mainly not satisfactory even though some positive aspects are visible.

4.4 CONCLUSION

The study findings set out in this chapter show that participants indicated 71 percent at least has diplomas, half are married, whilst 41 percent are single. They have small families or no children. The majority of participants operated as Closed Corporations in clothing (84 percent) whereas 16 percent have Sole Proprietorship. Other enterprises include beauty salons (18 percent), restaurants (14 percent), as well as event management enterprises (11 percent), whilst the remaining businesses share 30 percent. They run these businesses as professionals and indicated mixed feelings and reactions to the SA government’s equity SME policies and taxes. Although most participants are aware of these policies there is a critical number of individuals who are still in the dark.

Participants' capital sources were also discussed and while some participants used more than one source to obtain the first investment for their businesses, they mostly relied on family members for different kinds of assistance. Various reasons were offered as motivation for individuals to create businesses.

The next chapter discusses the research findings offering varied views on the success achieved by entrepreneurs in retail SMEs owned by women, in addition to challenges they face. These findings lay the foundations for policy recommendations to improve the results of different equity policies.

CHAPTER FIVE

DISCUSSION OF RESEARCH FINDINGS

5.1 INTRODUCTION

Results from research on factors that shape women's entrepreneurship growth in retail SMEs from the eThekweni Municipality, Durban, were presented in the previous chapter, which allows for their discussion in this chapter. This is done according to the research questions and objectives through existing literature in SA and other countries, where applicable.

The purpose of the discussion is to shed light on contributions by participants to this research. It offers different perspectives on the successful stories of women entrepreneurs in retail SMEs of the KZN province and the challenges faced by the less successful. This chapter also provides the basis for policy recommendations to eThekweni Municipality, with the potential to improve the results of different equity policies pertaining to the empowerment of women and entrepreneurship, particularly within the municipal area researched.

5.2 RESEARCH FINDINGS AND DISCUSSIONS

5.2.1 Biographical data

5.2.1.1 Gender

All participants were women.

5.2.1.2 Ages of participants

The majority that of the 44 participants are aged between 36 and 45 years (40.9 percent), 31.81 percent between 26 and 35 years, 15.9 percent between 46 and 55 years, and nine percent of participants are aged between 56 and 65 years. Participants who are younger than 25 years made up 2.27 percent, as did those who are older than 65 years.

These findings are in line with those by Roomi (2013: 29), who stated that 25–44 years is the age at which women are most likely to become entrepreneurs in groups within low to middle income countries. In addition, a study by Nsengimana (2017: 84) shows most women entrepreneurs are between 29-43 years, the majority with a primary or secondary school or formation educational level, with many indicating their status as married.

5.2.1.3 Marital status of participants

Half of the participants (50 percent) indicated their status as married, whilst 41 percent of female entrepreneurs who participated in this study stated they are single, with nine percent being widows.

The findings concur with those by Derera (2011: 133), which leads to the assumption that married women tend to be the ones who mostly become entrepreneurs. The reason might be due to family demands or it could be that some are housewives and thus have enough time to invest in business.

5.2.1.4 Number of children per household

The highest number of participants were shown to have small families (a cumulative 53 percent), with 27 percent stating they have two children and 25 percent having only one child. The percentage of participants who do not have any children (18 percent) was slightly higher than those with three children (16 percent), while 12 percent has four children and two Participants indicated they have five children

5.2.1.5 Level of education of participants

The current study found the educational level of participants reflecting 37 percent that had achieved Diplomas, 34 percent of participants indicated they had obtained degrees, with 20 percent having achieved matric certificates. Five percent indicated Other Certificates and two percent respectively achieved Grade 10 and Grade 11 levels.

These findings are in line with those determined by Roomi (2013: 29), who stated that women are most likely to become entrepreneurs in groups within low to middle income countries at the age between 25–44 years. In addition, a study by Nsengimana (2017: 84) shows most women entrepreneurs are aged between 29-43 years, the majority with a primary or secondary school or formation educational level, with many indicating their status as married.

These results correspond with those of Nieman, Hough, and Nieuwenhuizen (2007: 29) and Derera (2011: 134), who maintain that one's capacity to pursue entrepreneurial activities increases with a secondary education, while the durability of entrepreneurial activity is increased by a tertiary education. Contrary to this, involvement in small business enterprises is

determined to generally be low among people who have not completed secondary education. Those without who did not complete secondary school are found to most likely participate in consumer-oriented initiatives, such as buying and selling, instead of service provision.

In addition, the more education, training and skills, at all levels, that women have, specifically higher education, the more they are likely to engage in business activities. Education assists individuals in adapting and solving complicated life problems, even though this view is open to discussion (Nsengimana 2017: 32). Furthermore, education assists individuals in identifying and utilising business opportunities.

There is also an increased chance of an individual operating a successful small business and a solid basis is created for owners of business, mainly due to it assisting in the development of critical thinking skills and that it offers a general understanding regarding the planning, management and accounting of business (Derera 2011: 29). Thus, women who are less educated will probably not start their own enterprises, while lower education levels may also add to lower rates of survival among SMEs that are women-owned (Stupnytska *et al.* 2014).

SECTION B: BUSINESS CHARACTERISTICS

5.3 CHARACTERISTICS OF RETAIL SMES IN ETHEKWINI MUNICIPALITY

All the participants operate their businesses in the formal sector of the economy. They registered either as Closed Corporations or a Sole Proprietors.

Most businesses (84 percent) were found to operate as Closed Corporations. These businesses consist of one or more persons, not exceeding ten members (RSA 1984). A much smaller percentage (16 percent) indicated they were Sole Proprietors. The sole proprietorship is a popular type of business due to its simplicity and easy setup and management. Most small business owners are sole proprietors, with more than 23 million people having sole proprietorship of a company or other organization. As defined by Indeed Editorial Team, (2021).

A high number of women entrepreneurs that responded to the study indicated their involvement in retail clothing enterprises (27.27 percent). Therefore, the assumption here is that women

tend to specialise in certain kinds of businesses. This is attributed to them not being motivated enough yet to join other types of business, specifically those believed to be dominated by men. Therefore, the government ought to put more effort into encouraging women to join male-dominated sectors, by making more business funding available, while also offering skills training, and so forth.

The findings are consistent with global studies conducted by Business Environment Specialist (2013), which state that there has been a rapid rise in recent years in the number of women entrepreneurs, with their businesses tending to be more focused in particular sectors. These were identified to typically be those with lower market entry requirements, such as services and retail. However, this pattern is starting to change, especially in economies that are more developed, with women having become a presence that has increased in sectors that are traditionally male-dominated, such as construction (Business Environment Specialist 2013).

Most organisations are disinclined to formulate significant programmes that will allow women to balance their obligations regarding their careers and homes (Derera 2011: 47). Where entrepreneurship is concerned, the majority of women still encounter problems in maintaining a balance between these two roles. Obligations of work and family are not easy to balance, with different degrees of attention needed for these roles at different times. In addition, there is also a perception within society that women and men have diverse economic roles. Due to this, women and men function in locations and sections that differ within the economy.

5.3.1 Sector of business

Of the participants, 75.0 percent of participants were in tertiary business sector, 18.1 secondary, 4.5 percent in primary and 2.2 percent do not know the sector of their businesses.

5.3.1.1 Nature of business

A high number of women entrepreneurs that responded to the study indicated their involvement in retail clothing enterprises (27.27 percent). Therefore, the assumption here is that women tend to specialise in certain kinds of businesses. This is attributed to them not being motivated enough yet to join other types of business, specifically those believed to be dominated by men. Therefore, the government ought to put more effort into encouraging women to join male-

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As a consequence of more men working in the USA construction and manufacturing sectors, it is more likely that men will start businesses in engineering and construction areas, while women would more likely concentrate their activities in the service industry (Derera 2011:50). The results obtained by the current study are consistent with research commissioned by the SA DTI (GEM 2006), which highlights that in SA, half of the business force is comprised by women, however, there has not been adequate nurturing of their contribution. Furthermore, the study also indicates that most South African women entrepreneurs operate within the crafts, hawkers, personal services and retail sectors.

5.3.1.2 Size of Business

Almost all participants (99 percent) were in SMEs whilst one percent operated in Medium enterprises.

5.3.1.3 Staff complement/ number of employees

All businesses have 50 or less employees.

The findings are consistent with global studies conducted by Business Environment Specialist (2013), which state that there has been a rapid rise in recent years in the number of women entrepreneurs, with their businesses tending to be more focused in particular sectors. These were identified to typically be those with lower market entry requirements, such as services and retail. However, this pattern is starting to change, especially in economies that are more developed, with women having become a presence that has increased in sectors that are traditionally male-dominated, such as construction (Business Environment Specialist 2013).

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5.3.1.4 Legal Status of businesses

Most businesses (84 percent) were found to operate as Closed Corporations. These businesses consist of one or more persons, not exceeding ten members (RSA 1984). A much smaller percentage (16 percent) indicated they were Sole Proprietors. As defined by

“A sole proprietorship is a business that is owned and operated by a natural person (individual). This is the simplest form of business entity...The business has no existence separate from the owner who is called the proprietor. The owner must include the income

from such business in his or her own income tax return and is responsible for the payment of taxes thereon.”

None of the businesses run by women entrepreneurs was registered as a Business Trust. Moore Stephens (2019: 3) defines a trust as:

... a legal entity which is created to hold assets for the benefit of certain persons or entities. It is not a juristic (legal) person but there time when, in terms of certain statuses, a trust is regarded as having a separate legal entity for example for tax purposes in term of the Income Tax Act.

5.3.1.5 Place of Interview

Of the participants, 40.9 percent were aged between 36 and 45 years, with 31.81 percent between 26 and 35 years, 15.9 percent between 46 and 55 years, and nine percent of participants are aged between 56 and 65 years. Participants who are younger than 25 years made up 2.27 percent, as did those who are older than 65 years.

SECTION C: ENTREPRENEURSHIP

5.4 SOURCES OF ENTRENEURSHIP INSPIRATION/MOTIVATION

5.4.1 Source of inspiration to become an entrepreneur

Of the participants, 36.3 percent were inspired by to make money and support their families, 31,8 percent were inspired by passion to own a business, 13.6 percent were inspired by financial freedom with extra income, 6.8 percent were inspired by passion to empower people, two percent got inspired when with their school days and 4.5 percent were inspired by market niche and another 4.5 percent were inspired by their former managers.

Participants revealed they are motivated by different factors to become entrepreneurs. One such is to diversify their source of income, another is to create employment for themselves, while others follow their dream of owning a business or it could be a combination of factors. These motives can be categorised into external and internal, push and pull factors or challenges and opportunities, depending on the author’s preferences.

These findings support Fatoki's (2014: 184) research results that revealed various motivations by individuals for becoming an entrepreneur. In addition, the growth of an entrepreneur's orientation is a function of motivation. Fatoki's (2014: 84) (2010) agreed that motives of entrepreneurs when initiating a business are a major factor in the prediction of how a business performs.

Krishna (2013) determined the classification of motivational factors as internal and external. Internal factors are associated with the entrepreneur's personality and produce a preference to engage in entrepreneurial activity. These comprise educational circumstances, work-related capabilities, the aspiration to do something ground-breaking and original, and the wish to be self-determining and free, in addition to family history. External factors offer backing and act as an entrepreneurship incentive. They contain support from government and financial backing from institutes.

It was established by Charles and Gherman (2013) that incentives for women can be categorised under push and pull factors. Whereas push factors are deemed as influences that push individuals in the direction of entrepreneurship, pull factors pull people in a similar manner.

Push factors are typified by factors that are personal or external. These incorporate the necessity to assist the family with extra income, problems in locating employment, divorces, and a downturn in the economy, along with loss of work. Pull factors are stimuli associated with prospects and advanced requirements. These consist of individuality, subjective growth, accomplishment, and social standing, added to financial inspiration and control (Kirkwood *et al.* 2013).

Fatoki (2014: 187) argues that motivating factors for women entrepreneurs consist of entrepreneurship disputes/enticements, independence/self-rule, family affairs, and inadequate career progress, along with the need to contribute on a social basis. Women appear more driven by pull factors and not by obligation/ push factors.

On the one hand, Nsengimana's (2017) research findings have categorised factors that affect such incentives into personal qualities, life-path conditions, and ecological factors. Nsengimana's (2017) rearrange these into push and pull factors. The researcher state that push

factors are the main driving force for women to engage in entrepreneurship. Push factors take account of aggravation, job discontent, joblessness, and divorce, in addition to monotony in their former employment. Pull factors contain liberation, self-sufficiency, instruction, and family indemnity.

Entrepreneurial accomplishment of goals, growth targets, earnings and originality are all perceived as enticing women in the direction of entrepreneurship (Fatoki 2014: 188). Even though women alter their mental picture from being a homemaker and progress to entrepreneurship, Nieuwenhuizen (2011: 43) assert refinement is an adversary of women's incentives toward free enterprise.

These motivational factors add up to necessity, such as having no other means of income to survive. However, there are some women who detect a prospect and decide to take advantage of it. In both developing and developed countries, "opportunity female entrepreneurship performs better than necessity female entrepreneurship" (Nsengimana 2017: 33). "Developed and developing nations have similarities and differences in terms of women's motivation toward entrepreneurship." This can be attributed to women's culture, education, economic level, and the social order, among others. For instance, in an unindustrialised country, finance and culture create anxieties, while in industrialised countries women need to fulfil their business aspirations (Nsengimana 2017: 33).

In Sweden, the USA, Norway, and Canada, pull factors for example, liberation, self-rule, family protection, and capabilities, as well as know-how, in general incentivise women to begin their business (Nsengimana 2017: 33). Nsengimana (2017: 33) state that "in developed countries personal push factors, such as the 'glass ceiling' and job dissatisfaction, motivate women toward entrepreneurship." Nonetheless, women in Western countries prefer "not to start a business during their reproductive years," opting instead to start a family (Nsengimana 2017: 33).

A study covering developing countries in Asia, from Brunei, Bangladesh, Malaysia, and Cambodia, to India, Indonesia, Hong Kong, and China, as well as Pakistan, Nepal, Singapore, and the Philippines, in addition to Thailand, Vietnam, and South Korea, reported that pull factors, for example, the liberty of being independent and being a business owner, are definitely present. Nonetheless, "push factors including joblessness, poverty, and the unexpected loss of

a job or a partner, are more likely to influence women from Asian countries to attempt entrepreneurship. Women who are well-educated, well-positioned, and well-paid tend to be less interested in entrepreneurship” (Nsengimana 2017: 33).

A country’s economic status and the financial status of a family have additionally been found to impact entrepreneurial activity of women (Roomi 2013: 33-34). On the one hand, Fatoki (2014: 186) finds the three most important aspects that motivate women to start business are to amplify earnings, to have the safety of a job and to preserve individual liberty and self-rule. On the other hand, the need for autonomy, financial incentives, and stimuli associated with work such as joblessness, redundancy, and not having a job or prospects for a career, in addition to family-related incentives are seen as four key motivators of entrepreneurial incentives.

Generation of income, economic independence, interest in business, and being self-dependent, as well as social status, self-prestige and family encouragement, were established as aspects inspiring women to become entrepreneurs in India’s Chittoor district (Geetha and Rajani 2017: 752). The finding is in accord with the study of Derera (2011: 137), who ascertained that women entrepreneurs stated the desire for additional income and control as their motive for establishing a business. Furthermore, the roles and position of women in the workforce and society have a substantial impact on the range and type of their enterprise (Roomi 2013: 33-34).

Derera (2011: 137) findings indicate that many women’s aspirations to make their own decisions is the main driving force for starting a business, followed by the need for self-accomplishment and the need to provide for their family. The desire for added income and control was also determined as a motivating reason by women entrepreneurs. The desire for social status was stated as a lesser reason, indicating that women are not as motivated by social standing in starting up small businesses. This sentiment tends to be a partial explanation as to the reasons for women-owned business usually remaining small as there is an association between social standing and the growth of a business. Several authors also highlight that the revenue and number of employees of businesses owned by women are found to be small, more so when these are compared with enterprises owned by men (Derera 2011: 138).

5.4.2 Source of first investment/ capital for business

Of the participants, 64 percent of participants had saved money to start their businesses, 10 percent obtained loans from banks other than Ithala Bank, and eight percent used a spouse's money (loan, saving or others). Others used more than one source to obtain more start-up capital and fund their companies.

The source of first investments was indicated by the participants as 64 percent having used saved money, 10 percent acquired loans from banks, and eight percent used a spouse's money (loan, saving or others) as initial capital to start their businesses. Others made use of more than one source to obtain more start-up capital and fund their companies.

Women have been shown to experience challenges with the sourcing of first investment/ capital when they start their businesses. These findings are supported by those of the IFC (2011), which state that in women-operated enterprises, their main start-up and expansion financial sources come from family loans/contributions and their personal savings. It is likely that women-owned SMEs will face borrowing costs that are higher, while they are also required to provide collateral for a higher share of loans and be offered shorter-term loans as opposed to SMEs that are male-owned (Goldman Sachs, 2014). The researcher believes this can be attributed to the perception by banks that the creditworthiness of women is weaker.

Shava (2018) observes that women entrepreneurs are disadvantaged by several hindrances. Their personal histories and experience of employment deny them access to various entrepreneurial resources, as do the cultural and socio-economic contexts wherein their businesses function. Furthermore, various studies have produced evidence indicating that formal finance access by women is lower than that provided to men (Shava 2018).

In SA women entrepreneurs deal with a variety of challenges when they access formal finance (Shava 2018). As example, it was discovered that after two years of operation there was a total of only five percent female clients in the BEE equity fund.

The current study findings concur with the IFC (2011), which determined that with regard to start-up and expansion funds of women-operated enterprises, their main financial sources come from family loans/contributions and personal savings. It is likely that women-owned SMEs face higher costs of borrowing, and be required to provide collateral for a higher share of loans,

with shorter-term loans than male-owned SMEs. This could be attributed to creditworthiness of women being perceived by banks as weaker (Goldman Sachs, 2014).

In addition, Derera (2011) states that personal experiences of women showed use by most of both personal savings and other funding sources, such as bank loans, family savings and family loans to start their own enterprises. In addition, with most women experiencing access to capital as a major barrier, strategies have been adopted by women to deal with this challenge. The strategy most used was starting the business with a minimum of resources, in other words, 'starting small' and in time, expanding as and when resources allow (Derera 2011: 141).

According to Mpe (2018: 37), most SMEs survive for less than four years. Mpe (2018: 37) claims that SMEs do not last longer in most developing countries because of various challenges, including the lack of financial support. While the list features poor profitability and the lack of access to finance as the main reasons why SMEs close, locally, a further risk is that of the Reserve Bank interest rate (Mpe 2018: 37).

5.4.3 Support from financial institutions

Of the participants, 75 percent of participant were aware of financial institutions that supports SMEs in the city, 23 percent were not aware and two percent did not disclose.

percent) did not apply for support. However, 43.2 percent did approach these institutions but their applications were declined for several reasons. One of the reasons was that of age restriction, as attested to by a 27-year-old female business owner. Other reasons include not being able to provide any collateral and not having an endorsement letter from their husband. There is thus an assumption that women experience challenges with receiving financial support from Institutions that support SMEs in the city.

Chinomona and Maziriri (2015) argues that barriers to entry and business growth faced by women-owned SMEs include training and education access, cultural and legal obstacles and challenges that are infrastructure-related. Financing is also usually stated as a challenge for SMEs. These issues are frequently exaggerated by factors that are gender-related, which include the lack of collateral by women, property rights that are weak, as well as regulations customs and laws that are discriminatory.

5.4.4 Have you approached them for any support and why?

Of the participants, 61.3 percent of participants did not apply for business funding, 36 percent applied for business funding and 2.2 percent were not aware of any business funding.

Participants have different reasons. Those who “have not” elaborate as follows:

“No, I will apply when I decide to enlarge the territories of the business” (Participant No 7).

“No, I do not want any department or other people to have a say on how I should run my business” (Participant No 15).

“No, there is a red tape. I tried to apply for it from one government institutions and the assistants in the departments were kept on sending applicants back without being specific of what they actual want from them” (Participant No 22).

“No, lot of red tape. More documents and information are required that some us do not have. Though submitted e.g. business plans (not good enough for sponsoring)” (Participant No 26).

The findings are in agreement with Stupnytska *et al.* (2014) and Business Environment Specialist (2013), who find access to finance or obtaining financial support to grow their businesses as key constraints to women-owned SMEs. Other factors found to be the main common challenges identified by these authors comprise access to training and education, cultural and legal obstacles and challenges related to infrastructure.

Compared to their male counterparts, women entrepreneurs have restricted access to finance. The yearly financial needs that are unmet by worldwide women-owned businesses are projected as between \$260bn and \$320bn (SME South Africa 2019). Access to finance has been determined a very important obstacle to small enterprise start-ups (Ebben 2008: 346; Hussain, Millman and Matlay 2006: 585; Macht and Robinson 2009: 188; Underwood 2009: 570).

Many creative ideas are not pursued or cultivated due to a lack of capital during the period in which the business is developing (Nieman *et al.* 2007: 32; Macht and Robinson 2009: 188). To successfully launch a business venture, an entrepreneur requires adequate finance to allow fixed assets to be purchased, as well as having working capital available until the business is able to balance its books. Derera (2011: 22) confirm this and highlight that finance for capital expenses is needed by all new business ventures.

New business undertakings have need of operating capital to “cover business costs and personal drawings for the entrepreneur during the start-up period” (Derera (2011: 22)). Therefore, access to “appropriate forms of finance is necessary to ensure financial freedom within the small business sector” A lack of finance frequently results in failure of the business and at times, business growth may be limited (Derera 2011: 22).

Similarly, Derera (2011: 22) highlight that “lack of adequate finance leads to liquidity problems in the business”. Since entrepreneurs contend with problems in gaining access to finance, most entrepreneurs are forced to use “personal investment for start-up capital” (Nieman *et al.* 2007: 32). According to Derera (2011: 23), personal investments include “money accrued from previous employment, as well as loans and financial gifts from family and friends”. When a loan is received by an entrepreneur from family and friends, they should draw up a “contract of agreement with terms and conditions, in case of future disputes”.

The absence of information with regard to small business funding access is recognised by Nieman *et al.* (2007: 160) as “one of the reasons why the majority of entrepreneurs use personal investments as start-up capital for their business”. Nieman *et al.* (2007: 160) and Hussain *et al.* (2006: 489) state that “entrepreneurs should be advised on the different sources of finance available to the small business sector”. Finance sources include “bridging finance, overdrafts, equity finance and venture capital finance, to mention a few”. Entrepreneurs must be made aware of the disadvantages and advantages of the various sources of finance (Nieman *et al.* 2007: 160; Hussain *et al.* 2006: 489).

The inability to access bank loans as a result of not having security and records of achievement is another problem faced by most entrepreneurs during the initial start-up phase. Derera (2011: 23) is in support of this assessment, having determined that future entrepreneurs have difficulty in proving their financial standing to private investors.

Derera (2011: 23) finds that obtaining finance by means of credit has been noted as a major determining factor of small business success. Most investors and financial sponsors are eager to advance loans on a short-term basis to entrepreneurs starting up, instead of long-term loans, because of the risk entailed in advancing funds to customers without collateral or a track record.

5.4.5 Willingness to take risks to further career

Willingness to take risks to further careers reflected by the finding illustrates that 77 percent of participants were willing to take risk to further career while 23 percent were not willing to take risks.

The findings echo those of Levie and Autio (2013: 25), who suggest that entrepreneur's growth intentions, at individual level, are as a result of individual traits and affected to a lesser extent by environmental effects. Entrepreneurs are more likely to be growth oriented when they are innovative, achievement-oriented and more inclined to risk-taking. Levie and Autio (2013: 25) offer further evidence proving that it is more likely that entrepreneurs are growth-oriented when motivated by wealth. They add that where high proportions of wealth-seeking entrepreneurs are prevalent and there are lower proportions of independence-seeking entrepreneurs, countries have more growth-oriented entrepreneurs.

5.4.6 Time willing to spend on pursuing for new opportunities

Time willing to spend on pursuing for new opportunities reflected by the finding illustrates that 34 percent of participants were do not know, 20.4 percent to spend three years percent, 54.4 percent shares the rest.

5.4.7 Awareness of government equity policies

Of the participants, 64 percent of participant were aware of SA Government Equity Policies for SMEs run by women while 36 percent were not aware.

5.4.8 Amount of money to spend in new business opportunities

The amount of money willing to spent in new opportunities reflected by the finding illustrates that 29.5 percent of participants were willing to spend any money and some were willing to spend 100 000- 500 000, 15.9 percent of participants do not know how much they were willing to spend; 13.6 percent were willing to spend 600 000 to one million and 4.5 percent were willing to spend 2-5 million.

5.4.9 Personal inventions or innovations to the business

Of the reflected by the finding illustrates that 71 percent of participants were determined to grow their businesses, 11 percent do not have it and others had unique brand strategy. 5 percent

considered academic/professional qualification as innovation and two percent considered skills transfer to staff as business innovation.

5.4.10 Skill development of employees

Skills development of employees reflected by the finding illustrates that 79.5 percent of participants offer skill development to their employees, 13.3 percent do not offer it and were not applicable to 6.8 percent.

5.4.11 Understanding of successful business

The findings present participants' understanding of successful business. Almost all (91 percent) of the participants believe a successful business grows, breaks even and makes a profit for the owner(s). Five percent state that to succeed, and therefore operate a successful business, it requires repayment/contributing to the entrepreneurs' community and helping to lift them out of poverty. Two percent of the participants vaguely stated that a successful business expands and the same percentage states that a successful business makes money.

These results echo those of Neneh and Vanzyl (2014: 172) who perceive growth as a good businesses goal and an important business success measure. They also describe it as a key driver in employment, wealth creation, and every country's economic development. The findings obtained are likewise consistent with Roomi (2013:42), who define the growth of a business as possibly the most widely-known and well-liked measure of any company's success.

On the one hand, Eravia, Handayani, and Julina, (2015) state that business growth also signifies business and financial accomplishment, increasing the opportunities for a firm's survival. Fatoki (2013) on the other hand, describes business growth as usually defined and determined by means of fixed or qualified changes in employment, assets, sales, and output, in addition to earnings and increased profits.

5.4.12 Is your business successful

The findings present participants' views about opinions on success of their businesses. 72 percent of the participants believe their businesses were successful, 9 percent very successful and 18,1 percent felt their businesses were not yet successful.

Participants who believe that their businesses are successful have different reasons to support their reasons and explanations, namely:

“Yes, its kind of successful because it makes profit even though it has not yet reached my goals for it” (Participants No 5 and No 13).

“Yes, it is. It is mobile so I pay no rent for space. It generates profit and able to pay necessary expenses and it operate according to the business profile and able to make profit” (Participant No 6).

“Yes, it has created 20 job opportunities, it able to run with the money it makes and It also pays returns to SARS” (Participant No 7).

“Yes, it creates jobs for others and also makes profit even though it not makes the same profit every month, but employees always get paid every month” (Participants No 11).

Regarding unsuccessful businesses or their business have not reached their objectives, on the other have various reasons:

“Not yet, it has not yet reached the level of being successful” (Participant No 1).

“Not yet, it still have challenges with resources and finances” (Participant No 2).

“Not yet, I started the business in 2016 and the business is not yet met the targets. I am trying to expand it in order to reach the targets” (Participant No 17).

“Not yet, my business is still new. I still need to grow it in order to make profit that can cover all the costs” (Participant No 18).

“Not exactly, it not always make profit. It usually make profit during the peak period when it busy (month-end, holidays) and it sometimes quiet” (Participant No 27).

“Not yet successful as it has not yet reached the level that I want it to reach. It make profit and have sustainability but I feel there is more hard work that still need to makes be done in order to achieve what I want to achieve (Participant No 39).

5.5 INTERNAL FACTORS

5.5.1 Existence of a brand strategy for your company

Of the participants, 81.8 percent of participants with brand strategy in their businesses, 15.9 percent do not have one and 2.2 percent do not know it.

Participants claim that they have brand strategies because of the following different reasons below:

“Yes, I sell freshly prepared products” (Participant No 5).

Ref 6 “Yes, the business has the brand strategy and promote it on various social media platforms” (Participant No 6).

“Yes, specialises in manufacturing and selling big sizes women clothing to accommodate those women who are struggling to get sizes in stores” (Participant No 7).

“Yes, I have my brand designer and promoter” (Participant No 22).

“Yes, the target is defined, frame of reference and benefits delivered are defined. A branding company was involved in establishing it” (Participant No 23)

“Yes, our brand strategy for the company is to sell national, provincial and local holiday packages” (Participant No 31).

Women entrepreneurs who participated in this research who have no brand strategy give the following reasons:

“No, the business recently formed and have not yet gone to that level” (Participant No 16).

“No, the business recently formed and have not yet gone to that level” (Participant No 35).

Brand strategy is vital to every business. Brand might be a logo, signage or any other physical items that need to be marketed and sold, whether a product or a service (Smithson, 2015). The majority (82 percent) of participants indicated that they have brand strategies for their businesses, with 16 percent that do not and two percent that do not understand it.

These findings are in line with Smithson (2015), who considers branding as a promise made to customers in order to let them know what they can expect from the business and what makes the business stand out from the rest of its competitors. The business logo, marketing materials, business website and more should work to support this when branding is done correctly. In addition, the longer a business owner goes without defining his/her business brand, the more difficult it becomes to do so. “Bigger brands got to where they are for reasons; they have tapped into a needed market, made a name for themselves, and crafted a brand that sticks” (Smithson 2015). Small businesses with limited resources need to, therefore, work harder to reach a point where their brand is established and recognition of it is second nature.

5.5.2 Existence of IT Systems in your company

Of the participants, 63.6 percent of participants with IT System in their businesses, 36.3 percent do not have it.

Participants who have IT Systems define it differently including but not limited to:

“Computers” (Participants No 1, No 9, No 12), “a wix website for now” (Participant No 6), “I have a hidden cameras in the shop that linked to the computer screen where I am able to see everything happening in the shop” (Participants No 7, No 14, No 35), “Using software’s on the computer to simulate a certain hair style” (Participant No 8), “I also use social media to market my business and also as a communication channel with my stakeholders” (Participants No 9, No 13).

Individuals who do not have any IT System argue:

“Not, have any IT system in place. I am not really familiar with technology” (Participant No 3).

“Not available, it actually not necessary for the kind of business that I run” (Participant No 4)

5.5.3 Type of IT System

Of the participants (85.7 percent) of participants had personal computers to their businesses; 14.2 percent had CCTV to their businesses as Type of IT Systems.

5.5.4 Existence of Human Resource Management Department

Of the participants, 63.6 percent of business owners interviewed have a HR management department in their businesses, while 36.3 percent do not have this important department.

Of the participants, 63.6 percent have a department of HR management in their businesses, while 36.3 percent do not. In an organisation, the HR department is responsible for and has the capability to manage the company’s most valuable and important resources. Without a HR department that functions properly, a company can fail in achieving efficiency at a high level and at its management of the workforce (Chhugani 2017). Mayhew (2019) insists that the HR or personnel function can be helpful to small and large businesses alike and in more ways than merely processing the payroll or dealing with seasonal or annual trainee uptake.

The role played by HR is essential in the development of a company's strategy, in addition to dealing with employee-centred activities of the organisation. It is important to have an in-house HR function, as understanding the importance to the company of human capital can be increased. Human capital is critical, specifically for small businesses, due to such a large

number of smaller firms with employees performing duties that are cross-functional. Where there is a workforce that is smaller, having a single person depart can leave the company with a huge opening that has to be filled and potentially threaten its financial viability (Mayhew 2019).

The tremendous interest in Human Resources Management (HRM) is associated with HR being regarded as one of the most beneficial resources of any business, vitally engaged in developing the competitive advantage of the firm (Derera 2011). Heathfield (2019) mentions that employee efforts need to be recognised by small business owners, because it is part of encouraging efficient operations.

While HR is recognised as a component crucial to the firm's overall success, Nieman *et al.* (2007: 34) additionally maintain that problems and challenges often encountered by entrepreneurs, specifically when people relations are dealt with in the workplace. Pansiri and Temtime (2008: 253) find a lack of proper systematic HRM and organisational structure in small businesses, particularly where enticing, engaging and developing of employees is concerned.

Most entrepreneurs require skills in both leadership and management to correctly attend to employee expectations, attitudes, and skills. As a result of small business capacity and nature, Pansiri and Temtime (2008: 253) observe that for a business to be successful, SMEs need only a few employees who are dedicated and hardworking. It has, nonetheless, been shown that for entrepreneurs it is a major challenge to find the right employees, because where recruitment is concerned, they are more likely to depend on word-of-mouth by means of social networks (Barrett, Neeson and Billington 2007: 686; Barringer and Ireland 2008: 262; Pansiri and Temtime 2008: 253).

Barringer and Ireland (2008: 262) state that to find the right candidate for a job takes extensive experience and a good network system. According to Pansiri and Temtime (2008: 253), it can be dangerous to trust social networks for recruitment, which only becomes apparent once the firm grows to a point where family ties and friends that were previously suitable are no longer sufficient. Wrong decisions in the process of recruiting employees are further mentioned as potentially costly to the small business (Barrett *et al.* 2007: 693; Barringer and Ireland 2008: 262).

5.5.5 Existence of Quality management programme

The study findings revealed that 61.3 percent of business owners interviewed have a Quality management programme in their businesses, while 38.6 percent do not have this program in their businesses.

5.5.6 Sharing experience and knowledge with your relevant stakeholders

Almost all (97.7 percent) of business owners interviewed share their experiences and knowledge with their relevant stakeholders, while 2 percent do not have share their experiences and knowledge.

5.5.7 Are you happy with the location of your business?

Satisfaction with business location reflected by the finding illustrates that 75.0 percent of participants were satisfied with business location of their businesses, 22.7 percent were not satisfied and not applicable to 2.2 percent as they run their business from their homes.

Various reasons justify participants' satisfaction of the location: "...it is reachable to the target market" (Participants No 3, No 8, No 18, No 24), "... it is located in town and that makes it reachable to the target market" (Participants No 4, No 5, 11), "Yes, my property is situated at Hilcrest, in a good suburb and near to everything i.e. schools, shops and etc" (Participant No 16)

Dissatisfaction is a result of the following constraints access, insecurity, lack of enough space, as the following participants state:

"No, the place is not conducive enough and is not reachable to the target market and mostly it is not safe for customers. I wish to locate my business in west street but I am currently not affording the rent" (Participant No 7).

"No, it is not reachable to the target market. It situated on the 5th floor and most people do not come to 5th floor but they usually buy from stores that located on the ground floor" (Participant No 9).

"No, I currently do not have enough office space. I work from and that makes it difficult for the business to be known (Participant No 12).

5.6 EXTERNAL FACTORS

5.6.1 Support from family members

Almost all (91 percent) of the participants rely on family members for numerous kinds of support, such as first investment and additional funding to the businesses, in addition to long working hours without laying any complaint to the Labour Court, free or underpaid labour and so forth.

5.6.2 Awareness and happiness of different equity policies on SMEs

36 percent of participants are not aware of the equity policies for retail SMEs owned by female entrepreneurs whilst 64 percent are aware of these policies. These findings concur with Roomi *et al.* (2009: 283). They state that an optimistic position that is taken by family, and in particular a spouse, together with their emotional and physical encouragement, contributes greatly to helping women entrepreneurs attain a positive outcome in the performance of their small businesses’.

It is assumed by Botha (2006: 126) that entrepreneurs with an established and encouraging personal history are inclined to exceed in business. In addition, Imbaya (2012) contends that personal proficiencies of women and the encouragement they receive from their family, significantly influence their functioning in SMEs. Moreover, the capacity of women to manage the enterprise and social groups influences the level at which they function in business. It also assists when the women’s abilities are reinforced by family support and credit accessibility, making it more likely for women to perform well in business. Inadequate support from family, relations and associates is an impediment that inhibits women in establishing small businesses. Opposition and dissuasion from family and colleagues in setting up small businesses has been extensively recognised in entrepreneurship works (Roomi *et al.* 2009: 280; Afza and Rashid 2009: 248).

Support from a spouse is an integral part of women entrepreneurial assistance groups and a major benefit to small businesses owned by women (Aneke 2015: 36). Likewise, Derera (2011: 46) note that a vital role is played by family during the initial start-up phase, regardless of the female entrepreneur’s marital status. Surprisingly, single women also view support by a partner and family as an important advantage for women entrepreneurship. The study shows a marginal

view of husbands being a source of limitation as they were unaccommodating in women's entrepreneurial work (Derera (2011: 46).

The qualitative examination of Figure 4.27 is important for policy recommendations and a better understanding of quantitative data. NVivo coding revealed the following categories: "I am aware" and "I am not aware". The first category consists of the four sub-categories: "I am happy", "but I am not happy", "I have mixed feelings about them". The second category "I am not aware".

I am aware of government SMEs policies

This category presents diverging views on these policies.

I am happy with these policies

Within the group of individuals who are aware of government policies to promote SMEs owned by women, some participants are happy of these policies for several reasons, as the quotes below illustrate:

... I think the rules and regulations for the SMEs were set to benefit us, our businesses, government and communities and the results start to emerge through successful female business owners in the eThekweni Municipality... (Participant No 41).

Another participant agrees arguing:

... I think [that] our government is playing big roles in supporting us [female entrepreneurs] and our businesses SMEs [owned by women]. I think these policies, laws and regulations are set to benefit us, female entrepreneurs; our businesses, community, employees and our county (Participant No 38).

I have mixed feelings about these laws

Other participants have mixed views on these policies.

... I am happy with some policies and not happy other policies. I am happy with the ones says all business need to be formally registered by the government. I think formalising these businesses increases the chances of getting business funding, support from the government and make our businesses trusted by our potential and real customers. [but] I am not happy with the regulations that compel all businesses should pay tax whether they are successful or not (Participant No 21).

Another participant insists:

... I am reluctant to give my position on this question because I am not aware of all policies. However, for the policies that I am aware of, I detest the policies that establish and impose to us the guidelines how to treat and pay our employees. I think that those regulations are not fair because businesses are different and they face various challenges ... (Participant No 39).

I am not happy

Some participants are not happy at all with the policies as the following quotes illustrate:

“... I am aware but I am not happy with them because they are fair. Businesses are not doing the same, some are successful, and some are not (Participant No 1).

“I am not happy because these policies do not make enough funding available or fairly distribute the little which is available or simply not appropriate (Participant No 8).

“... No at all, they are not suitable for all SMEs but they favour some SMEs especially the ones that are performing well. I think they need to revise them (Participant No 28).

I am not aware of government SMEs policies

Other participants are not aware of these policies. “... I am in the dark. I am not aware of any government’s policies on SMEs owned by women” (Participant No 2). Another participant adds:

... I do not know any and this is the problem because female entrepreneurs face numerous challenges from gender discrimination to stereotyping women as less competent compared to their male counter parts. May be that is why government interferes with the day-to-day management of our businesses and more specifically how we should hire and pay our employees (labour law) (Participant No 22).

5.6.3 Application for business funding in SA

Sixty-one percent of participants have never applied for business funding whereas 36.3 percent did apply. Two percent did not have anything to say.

With regard to application of external funding, all participants were shown to have never applied for external investment capital because they are not aware its existence.

5.6.4 Effects of taxes on business and businesses

Three distinct results are revealed by the study results with the first group believing taxes have no effect at all (45 percent) on the growth of their activities because their businesses do not pay any tax since they are new. Thirty-two percent claims that tax of negative effects whilst 12 percent argue that tax has positive effects.

Some of the participants were of the opinion that taxes are bad as they: do not receive anything in exchange (31.8 percent), or any tender from the government (28.5 percent). Participants additionally indicated taxes as bad because their businesses are not doing well (28.5 percent), their businesses are still new (21.4 percent), tax is too much for small businesses (14.2 percent) or simply because they have no idea (7,1 percent).

The third group contended that taxes have positive effects on their businesses (22.7 percent) because SARS assists businesses that do not perform well (50 percent); and SARS uses tax money to empower SME owners through business seminars (50 percent).

According to SARS, all businesses income is subjected to tax. In other words, the business is subjected to a tax levied on the company's profit; which is the business income less expenses that are deductible. The manner in which that tax is paid is contingent on the kind of business. Small businesses, such as sole proprietors and single-member Limited Liability Companies (LLCs), partners in partnerships, and S-corporation owners pay taxes by means of personal income tax returns. This model is known as "pass-through tax" and is constant for all these types of business (SARS 2019). An S-corporation connotes a kind of business that fit explicit conditions of the Internal Revenue Code. "The requirements give a corporation with 100 shareholders or less the benefit of incorporation while being taxed as a partnership" (Kagan 2020).

The function of tax is to pay for government expenses. A major use of taxes is to fund public services and goods, for example street lighting, cleaning of streets and maintenance of roads. An additional and prominent facet that is noted by Metenche (2017), is that a government is comprised of various parts. For instance, the funds paid in taxes also is used to pay government

workers' salaries, including officials who make laws, officers responsible for law enforcements, such as judges, firefighters and police, and so on. Should people stop paying taxes the country would not be able to perform its intended functions and ground to a halt. "There would be no funds with which to pay law enforcement agencies or finance the public goods and services. The country would be ungovernable" (Metenche 2017).

5.6.5 Opinion regarding the business policies of the local municipality

Opinion regarding the business policies of the local municipality is reflected by the finding that 43.1 percent of participants were not aware of the policies, 13.6 percent not happy and another 13.6 percent happy about policies, 11.3 percent had no opinion and the other felt the policies are fair, 45 percent believed there is a room for improvement and 2.2 percent had mixed opinion about policies.

5.6.6 What could you advise the municipality to do to supports SMEs?

Advice the municipality to do to supports the SMEs reflected by the finding that 38.4, of participant advised on Business funding, 20,4 percent on Training for SMEs, 15.9 support for black owned businesses, 6.8 percent asked for the municipality to support their business by using their services/buy from them, 4.5 percent asked the municipality to provide logistics, 2.2 percent (special tax, affordable rented business premises, free business premises, support youth in agricultural businesses, provide rates and taxes that accommodate SMEs, eradicate illegal) and others do not have opinions.

5.6.7 Satisfaction with local infrastructure for SME needs

Of the participants, 59 percent were satisfied and felt it adequate and met their needs, 38.6 felt it is not adequate for their needs and was not applicable to 2.2 percent as they were running their businesses from their homes.

Individuals who claim that local infrastructure is not adequate to their needs state:

"No, the business is located in the rural area and the infrastructure is not enough" (Participant No 1).

"No, I run my business from home in a rural area and the infrastructure is a problem" (Participant No 2).

"No, lifts are sometimes not working and my business is on 5th floor. The space is too small, there is no fitting room and toilets in the shop" (Participant No 7).

“No, the building is old, lifts are faulty and lots of customers decide not to come to 5th floor when lifts are not working” (Participant No 9).

“No, it is not. There is a problem of electricity in the building and dustbins that causes cockroaches and rats (Participant No 10).

Ref 12 – “No, I work from home and the space at home is not enough and convenient for the type of business I run” (Participants No 12).

“No, I work from home and there is no enough space to keep the catering equipment for the business” (Participant No 13).

5.6.8 Impacts of the availability of skilled labour

Impacts of the availability of skilled labour reflected by the finding illustrates that, 68.1 percent of participants were not affected by availability of skilled labour in their businesses, 27.2 percent were affected by skilled labour and it was not applicable to 4.5 percent.

Participants who are negatively affected by skilled labour justify their claims as follows:

“Yes, most of people I hire are unskilled and do not perform well. I end-up losing a lot of money because most of the clothes they produce becomes rejects (Participant No 7).

“Yes, most people I hire do not have a skill of designing clothe so I teach them myself and sometimes pay for them to attend short courses in order to perform well” (Participants No 9, No 11).

“Yes, access to them is difficult. It better if we can have a local database of all the unemployed skilled people both graduates, retrenched and retired” (Participant No 22).

“Yes, we need youth to join in the industry. Most of my employees in the industry are old, retired and some are about to retire. It becomes a challenge to get replacements when they retire” (Participant No 29).

“Yes, the kind of business we run require well trained employees who are well trained and who know their story because people who are not trained can make the business to lose customers. It hard to find people like that, some of people come from tertiary are not well trained” (Participant No 31).

“Yes, most of people I work with are not skilled and I have to train them to do work. I sometimes find it difficult because sometimes work has to stop when I train them and I sometimes find myself doing more than what I need to do because I end up doing what they need to do. They sometimes made mistakes that cost me a lot of money” (Participant No 39).

5.6.9 Additions to interview questions

Of the participants, 75 percent have nothing to add to our discussion; 11.3 percent did not answer to this question, and 13.6 percent had something to add to research questions. The last group numerous questions to the author of this research including the following:

“I would like to have a copy of this study once it complete” (Participants No 8, No 17).

“Yes, I would like to request our government to look at the challenges faced by women running businesses and also to support us by ensuring that we get funding and proper space where we can run our businesses in” (Participant No 9).

“Yes, but what and how are you going to help us to grow our businesses” (Participant No 28).

“Yes, is there any support available for people running fashion design businesses?” (Participant No 39).

5.7 PARTICIPANTS’ CONTRIBUTIONS TO RESEARCH QUESTIONS

5.7.1 Key Research Questions

5.7.1.1 Research Question One – What motivates women to become entrepreneurs in the retail SME sector?

Participants revealed they are motivated by different factors to become entrepreneurs. One such is to diversify their source of income, another is to create employment for themselves, while others follow their dream of owning a business or it could be a combination of factors. These motives can be categorised into external and internal, push and pull factors or challenges and opportunities, depending on the author’s preferences.

These finding support Fatoki’s (2014: 184) research results that revealed various motivations by individuals for becoming an entrepreneur. In addition, the growth of an entrepreneur’s orientation is a function of motivation. Fatoki’s (2014: 84) (2010) agreed that motives of entrepreneurs when initiating a business are a major factor in the prediction of how a business performs.

Krishna (2013) determined the classification of motivational factors as internal and external. Internal factors are associated with the entrepreneur’s personality and produce a preference to engage in entrepreneurial activity. These comprise educational circumstances, work-related capabilities, the aspiration to do something ground-breaking and original, and the wish to be

self-determining and free, in addition to family history. External factors offer backing and act as an entrepreneurship incentive. They contain support from government and financial backing from institutes.

It was established by Kirkwood *et al.* (2013) that incentives for women can be categorised under push and pull factors. Whereas push factors are deemed as influences that push individuals in the direction of entrepreneurship, pull factors pull people in a similar manner.

Push factors are typified by factors that are personal or external. These incorporate the necessity to assist the family with extra income, problems in locating employment, divorces, and a downturn in the economy, along with loss of work. Pull factors are stimuli associated with prospects and advanced requirements. These consist of individuality, subjective growth, accomplishment, and social standing, added to financial inspiration and control (Kirkwood *et al.* 2013).

Fatoki (2014: 187) argues that motivating factors for women entrepreneurs consist of entrepreneurship disputes/enticements, independence/self-rule, family affairs, and inadequate career progress, along with the need to contribute on a social basis. Women appear more driven by pull factors and not by obligation/ push factors.

On the one hand, Nsengimana's (2017) research findings have categorised factors that affect such incentives into personal qualities, life-path conditions, and ecological factors. Nsengimana (2017) rearranges these into push and pull factors, stating that push factors are the main driving force for women to engage in entrepreneurship. Push factors take account of aggravation, job discontent, joblessness, and divorce, in addition to monotony in their former employment. Pull factors contain liberation, self-sufficiency, instruction, and family indemnity.

These motivational factors add up to necessity, such as having no other means of income to survive. However, there are some women who detect a prospect and decide to take advantage of it. In both developing and developed countries, "opportunity female entrepreneurship performs better than necessity female entrepreneurship" (Nsengimana 2017: 33). "Developed and developing nations have similarities and differences in terms of women's motivation toward entrepreneurship." This can be attributed to women's culture, education, economic

level, and the social order, among others. For instance, in an unindustrialised country, finance and culture create anxieties, while in industrialised countries women need to fulfil their business aspirations (Nsengimana 2017: 33).

In Sweden, the USA, Norway, and Canada, pull factors for example, liberation, self-rule, family protection, and capabilities, as well as know-how, in general incentivise women to begin their business (Nsengimana 2017). “In developed countries personal push factors, such as the ‘glass ceiling’ and job dissatisfaction, motivate women toward entrepreneurship. Nonetheless, women in Western countries prefer “not to start a business during their reproductive years,” opting instead to start a family (Nsengimana 2017: 33).

A study covering developing countries in Asia, from Brunei, Bangladesh, Malaysia, and Cambodia, to India, Indonesia, Hong Kong, and China, as well as Pakistan, Nepal, Singapore, and the Philippines, in addition to Thailand, Vietnam, and South Korea, reported that pull factors, for example, the liberty of being independent and being a business owner, are definitely present. Nonetheless, “push factors including joblessness, poverty, and the unexpected loss of a job or a partner, are more likely to influence women from Asian countries to attempt entrepreneurship. Women who are well-educated, well-positioned, and well-paid tend to be less interested in entrepreneurship” (Nsengimana 2017: 33).

A country’s economic status and the financial status of a family have additionally been found to impact entrepreneurial activity of women (Roomi 2013: 33-34). On the one hand, Fatoki (2014: 186) finds the three most important aspects that motivate women to start business are to amplify earnings, to have the safety of a job and to preserve individual liberty and self-rule. On the other hand, the need for autonomy, financial incentives, and stimuli associated with work such as joblessness, redundancy, and not having a job or prospects for a career, in addition to family-related incentives are seen as four key motivators of entrepreneurial incentives.

Generation of income, economic independence, interest in business, and being self-dependent, as well as social status, self-prestige and family encouragement, were established as aspects inspiring women to become entrepreneurs in India’s Chittoor district (Geetha and Rajani 2017: 752). The finding is in accord with the study of Derera (2011: 137), who ascertained that women entrepreneurs stated the desire for additional income and control as their motive for establishing a business. Furthermore, the roles and position of women in the workforce and

society have a substantial impact on the range and type of their enterprise (Roomi 2013: 33-34).

Derera (2011: 137) finds that many women's aspirations to make their own decisions is the main driving force for starting a business, followed by the need for self-accomplishment and the need to provide for their family. The desire for added income and control was also determined as a motivating reason by women entrepreneurs. The desire for social status was stated as a lesser reason, indicating that women are not as motivated by social standing in starting up small businesses. This sentiment tends to be a partial explanation as to the reasons for women-owned business usually remaining small as there is an association between social standing and the growth of a business. Several authors also highlight that the revenue and number of employees of businesses owned by women are found to be small, more so when these are compared with enterprises owned by men (Derera 2011: 138).

5.7.1.2 Research Question Two - What factors influence the growth of women's entrepreneurship in SMEs in the eThekweni Municipality?

There are specific characteristics found in women entrepreneurs who are successful, these include that they have enthusiasm, a leaning towards the consumer and product, resolve, and execution intelligence. Added to this are motivation to achieve, an 'internal locus of control', originality and resourcefulness, as well as risk-taking, self-confidence, training and ambition. Other qualities comprise maintaining the balance between business and home duties, honesty, long-term projection and goal-orientation (Nsengimana 2017: 15). Yet, these characteristics are only relevant when potential entrepreneurs have access to or have established some fundamentals and the present research has confirmed this.

Human Capital

Access to human capital, for example, financial capital, friends and family members, as well as education, are crucial in the establishment, growth and durability of businesses. Statistics in 2018 showed that women had a meagre 2, 2 percent share of the \$130 billion spent on venture capital and that was a \$1 billion improvement over the prior year. Matters did not improve in the beginning of 2019, with only 17 percent of venture capital dollars going to companies with at least one female founder (Blake 2019).

Human capital is defined by Cetindamar *et al.* (2012) as competencies, skills, knowledge and additional individual traits applicable to economic pursuits. The author points out that production is improved by skills and knowledge through enabling individuals to undertake value creating activities. With human capital being saleable as well as transferable, it centres on the manner in which knowledge and skills are acquired by individuals, allowing them to improve their effectiveness and efficiency.

In accordance with the above, Hundera (2013) establishes a positive link between education and an entrepreneur's experience, and the enterprise's subsequent success. A good educational background allows entrepreneurs to obtain the best possible returns from business activities. Moreover, where entrepreneurs have a high education level, they have the ability to decide more effectively and build up durable enterprises. Characteristics included in human capital comprise skills, knowledge, experience and education.

The theory of human capital was developed originally to assess the distribution of income for employees from their investments in human capital (Unger *et al.* 2011). Unger *et al.* (2011) stated the definition of human capital as the knowledge and skills individuals developed through investing in education, hands-on training, and other types of proficiencies.

The basis of human capital can be found in there not being a replacement for learning and knowledge, innovation and creativity, capabilities and aptitudes, as where a country's overall economic development is concerned (Roomi 2013: 249). Research regarding human capital distinguishes schooling, prescribed training and education, the range and features of capability, as well as the duration of practice in any specific industry, as significant human capital sources (Roomi 2013: 249).

Both formal and informal education are important. Informal education may occur through active learning where an employer/ mentor intentionally transfers skills to an employee. Passive learning transpires when the same activities are performed over extended time by employees in accumulating skills. This was confirmed by Participants to the current study.

Unger *et al.* (2011) articulate that as a theory, human capital clarifies the reward expected by people for their human capital investments. It is proposed that for success, human capital is crucial where existing knowledge and skills are concerned, when they are task-related.

Everyday signs of investments in human capital are stated by Unger *et al.* (2011) to be education and experiences.

Nonetheless, a common perception is that human capital to lead high-growth start-ups is not a right women are entitled to. This perception is predicated on two main suppositions. It is firstly believed that women neither have the appropriate learning nor the required or appropriate experience professionally (Brush *et al.* 2004). In addition, education empowers women who lack the correct human capital, background, skills in leadership, and skills in strategy to select areas suitable to growth, markets and products. Women predominantly create enterprises in typical female industries such as services, retail, and hospitality (Roomi 2013: 104).

There is consensus that human capital is associated with an enterprise's success (Roomi 2013: 105). In growing a business, training that is management related is seen as very helpful. The significance of human capital with regard to success in entrepreneurship features prominently as a theme in literature on entrepreneurship. Studies reveal men and women have dissimilar histories in human capital with certain differences possibly affecting the success of their undertakings (Roomi 2013: 107). Research further emphasises the influence entrepreneurial education has on managerial execution by women entrepreneurs.

Financial Capital

While both women and men entrepreneurs face shortages of start-up capital, Brixiová and Kangoye (2016: 3) maintain that the shortages are more pronounced among women. Furthermore, the authors find access to finance, including that of start-up capital, has been acknowledged as an entrepreneurial activity barrier in developing and emerging market countries in Africa.

In addition, SMEs have stated that being able to access credit as women entrepreneurs' most severe limitation, in the developing and the developed world. Moreover, it has been verified that women-owned businesses generally experience additional limited external finance access than what male-owned businesses encounter (Stupnytska *et al.* 2014). This is valid from both the supply-side (providers of financial services) and the demand-side (users of these financial services) (Mauchi *et al.* 2014).

It is concurred by Carranza, Dhakal and Love (2018: 2) that the minimal utilisation of external finance is probably a mixture of supply- and demand-side limitations. It is explained that supply-side restrictions have to do with gender prejudice in financial markets that controls access to credit by women or escalates credit rates, while demand-side restrictions refer to those instances when women do not apply for external finance due to their being more opposed to risk, have an expectation of rejection or perceive banks in a negative light.

With businesses that are managed by women being undersized, based at home, and located in the service sector, add to factors that both determine their financial restrictions and their results. “It is a determinant because banks objectively lend less to these types of businesses and a constraint because due to women lacking external finance, they are forced into low capital requirement sectors” (Carranza *et al.* 2018: 2).

Access to finance in developing countries is generally seen as a significant obstacle to the success of a business. For instance, having entry to finances was determined to be a more important obstacle to female business owners’ advancement in Lithuania and Ukraine than to males. Further to this, it was also established that firms managed by women were not expected to secure a loan from a bank and should loan applications be approved, they are charged higher interest rates (Carranza *et al.* 2018: 22). In addition, there was more of a likelihood that female borrowers would be subjected to higher rates of interest with more stringent collateral conditions (Carranza *et al.* 2018: 22).

Sound management system

Business theory, developed by Fournier and Grey in 1999, makes it clear that in having access to skills in management of business, the success rate of entrepreneurs is affected in the long run (Still and Timms 2000). These skills comprise, among others: administration, financial, risk, and human resource management, as well as quality management, production, marketing, corporate communication, and brand strategy, in addition to skills dealing with industrial relations. It is further argued by Still and Timms (2000) that women entrepreneurs in most developing countries do not possess some of these personal qualities that could make their business successful.

This corresponds with findings by Kutanis and Bayraktaroglu (2002) who state that entrepreneurship gender differences are based on three main concepts: first, female

entrepreneurs worry about personal prospects, whereas male entrepreneurs experience anxiety over economic expectations, with both related to gender roles. The second view is that female entrepreneurs rely on more advanced levels of social support in the process of business growth than male entrepreneurs. Thirdly, it was found that perceptions of self by female entrepreneurs perceive reflected them as having more sophisticated entrepreneurial competences, as opposed to male entrepreneurs.

According to Casson (2005), entrepreneurship theory is a much-needed component of any comprehensive combination of business theories. The entrepreneurship theory is instinctively established to function as a consolidating framework wherein an amalgamation of other concepts can occur.

While firm theory was clear-cut in the 1970's, today it is a many-side and collaborative topic that attempts an explanation of a variety of diverse aspects in the behaviour of a firm. Now more emphasis is placed on the analysis of individual firms' success and failure, with extensive strategic management expressions being used a reflection of more use being made of the firm in education and management. Similarly, James (2001) defines internal control as the process used by management structures of an organisation to offer guarantees of a business operating successfully and commendably. Internal control is fundamental to a management system that is sound, while it also has a reliable financial reporting system and meets the terms of laws and regulations appropriate to the industry and sector.

An internal control system has as its objective to assist staff and other stakeholders to better grasp the approach and purpose of an organisation. According to James (2001), reasonable assurance is provided by means of internal controls to customers and related interest groups that proper recording of transactions is done in the appropriate time. There are five mechanisms that ensure internal control consisting of monitoring, control activities, information and communication, assessment of risk and the control environment. Monitoring has to do with evaluation of employee performance and is accomplished through the completion of self-assessments or reviews by peers, with activities of control assist in reducing and managing risk in an organisation.

James (2001) finds that in not establishing an internal control system a lack of direction for an entity is shown which undermines the management system. Numerous owners of small

businesses are adamant that employees have to sign documents to show they have perused the policies and procedures manual. Limited protection is provided for business owners should an employee breach policy and the organisation is exposed to the risk of legal action. Consequently, Habas (2019) expands on this and states that measures of internal control avoid that employees take advantage of business. Habas (2019) added that the significance of a system with internal controls is relevant to the prevention of fraud, thievery and damage to property taking place in an organisation.

5.7.1.3 Research Question Three – What challenges do gender stereotypes have on women entrepreneurs in SMEs?

Stereotypes influence women entrepreneurship in varied ways. A negative impact of stereotypes is when female entrepreneurs are denied business opportunities and business opportunities are driven away from female company owners because of typecasting. This outcome prompted Okafor and Amalu (2010) to formulate the theory of liberal feminism in entrepreneurship, which discusses how gender and sex are intimately associated with the functioning of different organisations. Liberal feminism perceives women as deprived and needy in comparison to men, due to explicit prejudice and universal causes that leave them dispossessed of means that are fundamental to business-related and monetary decisions including financial matters, schooling and tuition, as well as practical involvement.

Lewis (2016) describes the primary goal of liberal feminism as fairness with regard to gender in the public domain, balanced and uniform access to education, equal remuneration, and the end to job sex separation, along with improved working circumstances. In trying to lessen their responsibilities and enhance the living surroundings of millions of women around the world, liberal feminists campaign for the welfare, education and health reforms for women. According to Lewis (2016), this perspective supports that reform is only possible socially and economically when women are allowed the same opportunities and status as men, who are party to matters related to economic development. Dealing with liberal feminism theory is universal with regard to conventional feminist theory, suggesting a consistent manner that men and women are exposed to global risks.

Feminist research and policies mainly allow the domain of women to become similar to that of men through removing general ways of discrimination mostly focused on women (Kutanis and Bayraktaroglu 2002; Fischer *et al.* 1993). Gender discrimination is generally accepted as

adhered to by society, with women continuing to be subjected to segregation according to gender, which is also true for the territory occupies by small business. Derera (2011: 45) encounter prejudice to do with gender in advancing of loans, as a consequence of partiality and typecasting. The line of reasoning offered to defend discrimination in lending according to gender is that the business ventures proposed are not viable economically.

Topical issues raised in the Women Empowerment and Gender Equality Bill considered by Parliament, attempts to force authorised bodies to guarantee that women occupy half of their positions related to decision-making. This is founded on the conviction that “pervasive discriminatory patriarchal attitudes” withhold opportunities to women and suspend their social and economic progress (SBP 2013: 9). Women are additionally subjected to difficulties in their attempts to find or secure premises for business and engaging labour, as society generally does not consider women in a serious light (Derera 2011).

The discrimination against women based on their gender dissuades women from engaging in entrepreneurship and lessens their earnings, as well as their eagerness to start a business (Nsengimana 2017). As a result, a study by Nhleko (2017) encourages the government of SA to guarantee entrepreneurial policy promotes opportunities that are equal and do away with discrimination according to gender.

Typecasting of women entrepreneurs result in negative impacts when they deprive them of leadership positions or divert business opportunities from women. These social constructs are quite exasperating. Derera (2011: 45) states that among the reasons women have selected a career through entrepreneurship, workplace gender discrimination is the most prominent. Most of the time, even under circumstances where women are able to acquire all the needed production factors, Derera (2011) finds they do not have the required aptitude to make use of these resources in a manner that is gainful and supportable due to not having adequate training in basic management.

Society is generally seen to favour men more than women in providing them with business opportunities. This is attributed to social and cultural viewpoints in Africa as well as community principles that insist women remain in dominated roles, perpetuating preconceived notions of women who are owners of small enterprises. It is further contended by Derera (2011:

38) that the matter of gender impacts women entrepreneurs as it influences their self-assurance, outlook on success and their motivation to achieve.

In Rwanda, it is still maintained through the prevailing culture that the entirely responsibility of family finances rests with the man (Derera 2011: 39). This patriarchal point of view puts women off in their pursuit of business opportunities. Discrimination according to gender put women in a deprived position where entrepreneurship is concerned. Rwandese society has for many years thought of entrepreneurship as purely an activity for male, which is the reason women have not had more of a say in business activities (Derera 2011: 39). SA agencies created to advance entrepreneurship offer more to male entrepreneurs than their female counterparts, which can be seen in the preference of networks to work with male entrepreneurs (Nsengimana 2017: 35).

The current study's participants also argue that stereotypes embarrass and irritate women entrepreneurs because they are perceived as inferior to their male counter-parts. This finding is relevant to the fate of women across many countries. Women in India are seen as men's helpers, performing as commanded by men. They are not allowed to decide much for themselves, with most labour performed being physical, and have to start working when very young. Of course, their aptitude and ability to start and manage a business is affected by these circumstances (Geetha and Rajani 2017: 752).

Married women who wish to start a business require their partners' permission. Furthermore, gender is considered by lenders in analysis of applications for loans as start-up capital, and as capital to expand businesses, with more likelihood of male entrepreneurs obtaining loans than female entrepreneurs. Women entrepreneurs also have insufficient access to finance merely based on the fact that they are women (Nsengimana 2017: 35).

The parts played in the household by men and women, as well as in the workforce and society, are imposed by social customs. Women can thus be disadvantaged in countries and communities where early marriage is expected, while they also bear the responsibility for childrearing and the family's general welfare. These obligations negatively impact the ability of women in starting and growing their businesses, with limits of their unpaid work affecting their movements and diminishing the volume of time devoted to their businesses (Stupnytska *et al.* 2014).

Furthermore, women are at times dismissed because it is assumed they are unable to manage money (Derera 2011: 40). Some men are of the opinion that to finance women in business approximates 'setting money on fire', as they believe women do not have any capacity for decision-making, administration or to be professional and thus will be unable to successfully manage a business (Nsengimana 2017).

Stereotypes can also be positive in some market niches traditionally reserved to and owned by women, such as catering where, in the context of Africa and numerous developing and poor countries, cooking is mainly reserved for women, regardless of their social status. Nsengimana (2017) also state that stereotypes can additionally create opportunities for women to prove to the world that they are equally competent.

This is similar to findings by Kwesiga (2008: 472), who states that female entrepreneurs accordingly need personal development to overcome societal biases. Insufficiency of suitable skills is another entrepreneurship obstacle women are faced with (Derera 2011: 48).

5.7.1.4 Research Question Four - What are the impacts of different equity SME policies, namely BEE, B-BBEE, and others – on retail SMEs managed by women?

Participants concurred that the impacts of different equity SME policies, such as BEE, B-BBEE, and others on retail SMEs managed by women are mainly not satisfactory, even though some positive aspects are visible. These policies were shown to be known by only some of the participants. Those who are aware have mixed feelings about the outcomes of these policies. This is ascribed to the policies not addressing structural exclusion based on stereotypes that undermine the contributions of women to socio-economic development of the eThekweni Municipality.

Nhleko (2017) recommends that the government policy on entrepreneurship in SA should deal with apprehension by women with regard to support programmes by government. This can be achieved through clear strategies, better information access regarding international markets and competences provided by information and communication technology (ICT). Appropriate networks should be stimulated that will provide the applicable expertise and tools required for the enhancement and growth of women entrepreneurship (Nhleko 2017). Other countries face the same challenges.

Nsengimana (2017: 88) argues that government support for small enterprises seems non-existent in many countries. Therefore, government and other interested parties ought to make enough capital available to these businesses and focus specifically on women's enterprises, as entrepreneurship presents a potential answer to redundancy and joblessness as well as socio-economic progress (Nsengimana 2017: 89). Hence, the building of capacity should act in response to the context of SA, instead of merely putting Western programmes in place that are generally not successful in developing countries.

Mpe (2018: 82) agrees, arguing that training offered by government agencies is inadequate. Furthermore, it is advised that there should be follow-up by the government in policy and regulation implementation that creates a more user-friendly business environment for start-up and growth. This ought to comprise of interest rates that are lower, enhanced access to capital, and adjustment of taxes that lead to women quitting business and put potential women entrepreneurs off to start new businesses, to encourage women entrepreneurship.

Nhleko (2017) urges the government of SA to safeguard that policies for the entrepreneurial sector support opportunities that are equal and do away with discrimination according to gender. The government and well-established business managers should thus be encouraged to train SMEs in management skills (Nsengimana 2017). This could include management courses in business, finances, marketing and customer relations. Lack of sufficient training impacts negatively on the growth and expansion of women-owned SMEs in this study.

5.8 CONCLUSION

Overall, it emerged that gender-based discrimination inspired by social constructs, traditional gender roles, and stereotypes makes for a compelling negative impact on women entrepreneurs from eThekweni Municipality. These limitations lead to unequal access to information around different opportunities that government policies create for women entrepreneurs. Restrictions such as these discourage individuals who are aware of these policies to claim them; and undermine the entrepreneurial spirit of women in retail SMEs.

Gender-based discrimination and stereotypes entail insufficient access to readily available funding or a lack thereof, despite women entrepreneurs' numerous motivations to become

entrepreneurs in retail SMEs. It also includes their willingness to take risks to improve and expand their businesses and education levels that represent human capital. Further to this is the safety net that spouses, partners, and other family members represent for the business to take off, grow and become sustainable. Yet, these challenges are not unique to SA.

Women entrepreneurs across several developing and poor countries in Africa and Asia, and to some extent industrialised countries, face similar problems. Global effort is therefore needed to address these issues and create incentives for women entrepreneurs to establish and expand businesses. In this way, economic freedom will become a given right whereby women negotiate their various rights in a male dominated society, from households to both the public and private spheres, without fear of victimisation or abuses.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.1 INTRODUCTION

Data collected from the interviews, focus group discussions, and participant observation, were discussed in chapter five, in addition to various factors that impact the growth of businesses owned by women. Furthermore, challenges faced by women-owned businesses were analysed and presented by the researcher. This chapter aims to deliberate on the summary of findings established in chapter five, accompanied by the conclusions reached regarding research objectives, while also offering recommendations according to the presented data that emerged from the study.

6.2 RATIONALE OF THE RESEARCH

There is general agreement among policy makers, economists and business experts that SMEs are considered as key drivers of economic growth in all countries whether developed or developing. Previous research has also highlighted the substantial role SMEs play, especially where unemployment reduction, poverty and other social ills are concerned (Abor and Quartey 2010; Price, Stoica and Boncella 2013). In addition, SMEs improve the social and economic conditions of the poor, establish greater utilisation of home-grown resources and unprocessed materials, while also furthering countries' economic growth (Geremewe 2018).

In SA, it is estimated that SMEs are responsible for approximately 60 percent of private sector employment and contribute approximately 57 percent to the GDP of the country (Mahohoma 2018: 16). SMEs play much more of a role in the economy of SA than previously and are considered as a relief to the country's growing economy, providing much needed opportunities for employment. The future of the success of SA is to a large extent reliant on new and growing businesses in the formal and informal sectors being successful, as SMEs contribute from 52 to 57 percent of GDP in the country.

Seda is positioned to groom and develop SMMEs, assisting business owners to build sustainable business and job opportunities (Seda). Entrepreneurship in SA faces many challenges, the department of small business development and its agencies, the Sector

Education and Training Authority (SETA) and Seda, and other organisations involved in small enterprise development play a huge role in assisting entrepreneurs to navigate this challenging environment.

These challenges create a fear of failure in many aspiring entrepreneurs in SA, with access to funding identified as the biggest challenge in their effort to grow and sustain their small enterprises. Other challenges faced by SMEs are poor infrastructure, labour laws, inadequately educated workforce, and a high level of crime, along with insufficient access to market, as well as various threats faced by SMEs (Imbadu Official quarterly publication 2016).

According to Mahohoma (2018: 17), the unemployment rate for the first quarter of 2017 was approximately 27, 7 percent. SA experiences high levels of income inequality and poverty, with roughly 57 percent of South Africans living in absolute poverty.

According to Rosa and Sylla (2016), several reports highlight the majority of female-owned enterprises as trailing most enterprises owned by men with regard to profits, sales, innovation, and employment, as well as exports, approval of loans, and growth of both sales and employment. This reduced functioning is ascribed to the sectors of industry wherein female entrepreneurs operate, their personal qualities and inclinations, along with their strategies in management and institutional limitations. It has been shown that female entrepreneurs are more likely to engage in business in service industries and in retail enterprises. Further to this, female entrepreneurs also spend less time exerting themselves in their businesses and have less proficiency and previous employment. Moreover, they are considered to be more averse to risk and are faced with financial restrictions where loans from banks and credit are concerned, as well as with rates charged on interest.

Irene (2017) states that the key to unlocking South African economic growth could be that of female entrepreneurship, however, more effort would be needed to target support of female entrepreneurs. The report asserts that a significant way through which the SA economy may be developed would be to motivate and develop self-employment for women, while also pursuing programmes of intervention focused on encouraging and strengthening women's involvement in business. According to the report, it is easier and less risky to finance female entrepreneurs than it is to do so for their male counterparts; a lower business failure rate could be achieved by female-owned businesses, and they would create more jobs in comparison.

Notwithstanding, there is 1.7 times more chance for male entrepreneurs rather than women to engage in entrepreneurship at the early-stage or turn out to be established as business managers. Irene (2017) additionally determined that SA has the lowest level of new and established firms, which signifies that the entrepreneurial sector's contribution is less than the standard for other developing countries. This could be considerably improved through the development of the female entrepreneurial market.

Millions of Rand were apportioned by the DTI to assist female-owned SMEs through government subsidies, grants, training, and advice-giving support but the rates of failure by these female-owned enterprise have remained high (Irene 2017).

eThekwini Municipality's BSU introduced a Women Empowerment Programme in 2006 (eThekwini municipality 2011). The main aim of the programme was to elevate the portrayal of women in business, even as the BSU unceasingly strives to concentrate on their business needs in putting the Productive Capacity Building Programme into practice; this is comprised of mentorship and training. The programme has grown into an annual event, with the purpose to establish openings for discussions regarding a variety of opportunities and issues women are daily faced with in business (eThekwini municipality 2017). The eThekwini Municipality hosted a Women Economic Empowerment Webinar in September 2020; themed "Disruptive value chains opportunities for women in business" in supporting women entrepreneurship to achieve economic emancipation of women (eThekwini Municipality 2020).

The study aim is two-fold. First, the effects (both positive and negative) of global clichés on the ability of women to choose entrepreneurial careers and their ability to operate successful retail SMEs are investigated by the study. Second, the study examines the reasons why some women entrepreneurs seem to be trapped in unsuccessful environments preventing the expansion of retail SMEs.

6.3 RE-STATEMENT OF THE PROBLEM

Economic problems present significant threats to social cohesion and development in the eThekwini Municipality, in the province of KZN, characterised by a history of political violence, and in the country at large. SMEs generally, and retail SMEs managed by women in

particular, have the potential to contribute to some of the solutions to these challenges (SBP 2013; Gichuki *et al.* 2014). Yet, in SA women-owned firms, in SA and globally, are usually smaller in absolute size when compared to firms owned by men (Nsengimana 2017), The South African government has acknowledged the significance of expanding a strong SMMEs which could encourage and achieve economic growth, wealth creation and job creation. The government has focused on the development of individuals considered to be previously disadvantaged, especially female entrepreneurs (Okeke-Uzodike *et al.* 2018).

Women entrepreneurs contribute to economic development of the KZN province and SA at large, even though they remain under-represented. In fact, an IFC report shows that women play critical roles in the economy; from traditional gender roles of raising children, looking after the sick and running households daily, to new functions such as the search for waged labour and job creation (IFC 2014).

6.4 RE-STATEMENT OF RESEARCH OBJECTIVES

This research comprises four objectives:

- The first objective is to explore the reasons why women become entrepreneurs in retail SMEs.
- The second objective is to identify factors that shape women entrepreneurship development in retail SMEs from eThekweni Municipality.
- The third objective is to examine the impact gender stereotypes have on women's entrepreneurship in retail SMEs predominantly operated by men.
- The fourth objective is to analyse the impact of different government equity policies, such as BEE, B-BBEE, and others, on retail SMEs managed by women.

6.5 RESEARCH METHODOLOGY

This qualitative research used a purposive sampling method (Ames *et al.* 2019) to select 44 participants. Purposeful sampling is usually used in qualitative research for the identification and assortment of information-rich cases related to the phenomenon that is under investigation (Palinkas *et al.* 2015). To be eligible for inclusion, the potential participants had to be (1) women, (2) business entrepreneurs, (3) actively involved in SME retail market niche and based

in the eThekweni Metropolitan Municipality. This sampling size of 44 participants was enough according to what the research wanted to understand. The research used the interviews with closed and open-ended questions and participant observation to collect primary data. Participant observation assisted the research to fill the gap between what the participants said, and the reality on the ground as lived and observed by stakeholders. Yet, the research findings cannot be generalised by the sampling is not a probability sample. Secondary data came from published and unpublished studies, research reports, and policy documents. The NVivo software (Jackson and Bazeley 2019) was used to analyse primary data. The findings of this research were then discussed through the light of existing body of knowledge in the research field.

6.6 SUMMARY OF KEY FINDINGS

The study investigated the effects global plitudes have on women's ability to choose entrepreneurial careers and their ability to operate successful retail SMEs. In addition, reasons were examined to determine why some women entrepreneurs are seemingly trapped in unsuccessful environments that prevent retail SME expansion. Based on the study results, the following conclusions are drawn:

6.6.1 Biographic Data

Information was obtained from 44 females who took part in the study, with ages ranging from 23 to 65 years. The majority of participants are married females, followed by single women and a few widows. Most of the participants indicated their highest educational level as a Diploma, and they have one child and specialise in the tertiary /service sector.

6.6.2 Motivational orientations/factors of entrepreneurship for Women to become entrepreneurs

- On average, the participants from this study were between 36-45 years, followed by 35 years and below, which indicates the average age for women that own businesses in the study area.
- The findings show the target sample comprised mostly married women who had become entrepreneurs, followed by single women and widows, with 50 percent of participants indicating their status as married, 40 percent as single and 10 percent as widows.

- Women entrepreneurs from the study were shown to have a smaller number of children as 31 percent have two children, 31 percent have one child, 23 percent have three children, and eight percent have five children, while seven percent have no children.
- Factors such as their desires, passion to run own businesses, making profit, and the ability to support their families, as well as growing financially, making extra income and creating jobs were mentioned as women's inspiration to becoming entrepreneurs. While some stated they had been entrepreneurs since their school days, for others it took the passing away of a bread winning spouse to be inspired to start their own businesses.

6.6.3 Factors shaping the growth of women's entrepreneurship

- Most participants consider education as important in business and believe it has a good impact on a business's success and growth. Participants mentioned factors such as education shape the business foundation, while it also increases self- confidence, improves the usage of technology, identifies new opportunities, and improves the chance to succeed in business. In addition, education further contributes to business growth, the ability to run a business efficiently, and save and invest accordingly.

Education affords women entrepreneurs the opportunity or teaches them how to make use of all facilities available to support their business. Examples include funding, financial support institutions, and trainings/courses, while also being a positive influence to assist in choosing the right type of business and understanding the key aspects to consider when running a business.

Another factor stated was that it teaches a person how to cope with certain business situations such as conflict and emotional intelligence, acting as an 'eye-opener' to entrepreneurs, as it helps them to see things differently and positively. Moreover, education helps entrepreneurs to understand their business vision, objectives/goals and ensure that they adhere to these.

- The level of education of women entrepreneurs was identified by the study as a factor that may shape their growth. The majority of participants indicated a tertiary level of education with 32 percent having completed a Diploma, 29 percent hold a Degree, and 18 percent had completed matric. A further 14 percent had achieved grade 10 and 11 and college certificates, with seven percent that had completed a master's degree.

This corroborates the reviewed literature wherein it is stated that more educated women tend to become entrepreneurs as opposed to those who are less educated. Women who

achieve higher education levels are therefore perceived as being involved with business projects when compared to those with lower educational achievements.

- The majority of participants have a brand strategy for their businesses and were able to reveal these strategies during interviews. Brand structures included: Freshly prepared products with weighing period, specialising in certain sizes of clothing, selling a 3-in-1 laundry paste, and leather products were mentioned by participants as part of their brand strategy.
- Participants listed computers, websites, social networks, and cameras and alarm systems as part of their businesses' ICT System. Even though the results provide an idea of IT systems in place, it is not a 100 percent reflection as open-ended responses indicate some participants without any IT systems in place.
- Participant responses indicate that very few participants clearly understand the meaning of having a quality management programme in business, even though half of the participants (61.3 percent) indicated that their enterprises do have quality management in place.
- Almost all participants (97.7 percent) indicated that they share their skills and experience with their stakeholders; in meetings, emails, on social media, and via telephone, as well as through short messaging service (SMS), and noticeboards.
- Most participants (75 percent) mainly stated that they were happy with their business locations, as they are accessible and reachable to their target market. A few of the participants mentioned their business locations as not reachable to target markets. Some of the businesses were located in the rural area, with some working from their homes, while others operated in an environment where the location is described as not safe for customers, not easily accessible, or with insufficient space.
- The majority of the participants receive family support. Factors mentioned include family members assisting in various ways such as, financial support, making use of the business' service, working in the business and asking how the business is doing.
- Local infrastructure was found by the majority of participants to be adequate and suitable for their needs. A few stated that infrastructure was not adequate for their needs due to various factors. These include faulty lifts, the state and safety of business premises, inadequate space, and cockroaches and rats in buildings, along with bathroom problems were mentioned as some of the main challenges.
- Most participants are not affected by the availability of skilled labour, with only a few stating that they are affected. Examples of the challenges involved include having to find

skilled people when replacing retired employees, and the fact that people sometimes lied about knowing the job.

6.6.4 Challenges of gender stereotypes for women entrepreneurs in SMEs

- Most of the participants are affected by gender discrimination and only a few stated it has not affected them.
- It was found that some customers prefer to use the service of businesses owned by men, as opposed to those businesses owned by women. This supports stereotypical thinking of men performing better than women and that men are smarter than women.
- Some customers have a perception that the quality of service offered by men is better than that offered by women. One participant in the construction industry believes gender discrimination impacts women negatively in finding business opportunities. The participant stated that her applications are often rejected when applying for business tenders. She added that some people adhere to the stereotypical belief that certain industries are not for women, such as construction.
- One participant urged government and municipalities to set rules and regulations that will stop gender discrimination.
- It was stated by one participant that gender stereotyping and discrimination can be stopped by them as women. The participant added that women need to prove themselves capable of doing what men can do; specialise in those so called ‘male dominated industries’, for example engineering and the science and technology industry, as opposed to catering, clothing and retail businesses.
- One participant maintained that gender discrimination is everywhere (business, work, home and communities) and that her family did not support her when she took over her father’s transport business after he passed away. She attributed this to her gender.
- Women feel they are not taken as seriously as men and this is caused by the way they conduct themselves. One participant encouraged women to believe in themselves, have self-confidence, be innovative, and excel at what they do, take risks where necessary and grab all opportunities that life brings.
- All the participants operate their businesses in the formal sector of the economy. The majority of the study participants operate in the tertiary/service sector, few in secondary and very few in primary sector. This result signifies that most women prefer to focus in tertiary sector business other than primary and secondary sector.

- Most of the women-owned entrepreneurs interviewed were shown to choose events management, retail, salons, catering, and accommodation. Of the 44 participants, only two indicated they own construction businesses. This denotes there are still businesses that are more female dominated, such as events management, retail, catering, salons and restaurants.
- A greater number of the participants operate in the form of closed corporations, with a few having companies and very few trade as sole proprietorships. This result is an indicator that most women-owned businesses are closed corporations. Most businesses (84 percent) were found to operate as Closed Corporations.
- The majority of the participants own small businesses and only two of the 44 participants own medium-sized businesses. reveals that the participants own 99 percent of businesses are SMEs with one percent Medium enterprises.
- Women-owned businesses have a small quantity of staff. All businesses have 50 or less employees.
- Women use their savings, bank loans, self-funding, and funding from their spouse and or family relatives as a first investment for their businesses. The start-up capital sources reflected by the findings were banks other than Ithala Bank, and eight percent used a spouse's money (loan, saving or others). Others used more than one source to obtain more start-up capital and fund their companies.
- The majority of participants mentioned banks as the main financial institution that support them and their businesses. Other institutions mentioned were government departments such as the BSU at the municipality and the SETA. A few participants stated they always encounter difficulties when trying to obtain financial support for their businesses from institutions that offer support. Two participants mentioned "red tape", stating that the financial institutions usually check the financial status of the business and require documents that are impossible to obtain.
- The largest number of participants indicated their willingness to spend up to six years in terms of pursuing new opportunities and were willing to spend between R50 000 to R2 million in pursuing new opportunities. However, some participants indicated they were not willing to spend time or money in pursuit of new opportunities. Time willing to spend on pursuing new opportunities reflected by the findings illustrates that 34 percent of participants does not know, 20.4 percent were willing to spend three years, with 54.4 percent sharing the rest.

- Most participants have good internal management systems in place for their business while others do not have any internal systems. The researcher observed that a few of the participants neither understand the term ‘internal management systems’ nor its importance in the business. Therefore, this highlights the need for training on business management.
- The majority of participants described their efforts to grow their businesses as ‘business innovations’ or ‘inventions’; some went as far as mentioning the qualifications they are pursuing. Service delivery, branding and marketing are what they deem as ‘innovations or inventions’ that drive their businesses, while some simply consider growing the business and creating more jobs as their ‘innovations or inventions’.
- Factors mentioned by most participants as part of employee development included sending employees to skills development training, workshops and seminars. A few participants stated that they usually ask employees to develop each other, with a few indicating that they invite people to come and train their employees and others train their employees themselves.
- Participants defined a successful business as a business that grows, makes a profit, and eventually pay salaries, as well as generating job opportunities, a great turnover and offers many other opportunities. Some participants defined a business as operating for a long time, being sustainable, paying tax on returns, having a clear vision and direction, and satisfying customers’ needs, as well as being recognised, able to save for the future and to reach targets. The participants believe a successful business grows, breaks even and makes a profit for the owner(s). Five percent state that to succeed, and therefore operate a successful business, it requires repayment/contributing to the entrepreneurs’ community and helping to lift them out of poverty. Two percent of the participants vaguely stated that a successful business expands and the same percentage states that a successful business makes money.
- Although a few participants stated their businesses are not yet successful and are still faced with challenges, most participants indicated successes. Some of those who indicated successes further stated that rising profits and the fact that they can create jobs are signs of the claimed successes.

6.6.5 Impacts of different empowerment policies directed to address the discrimination against women in SMEs in the eThekweni Municipality

- Most participants are aware of government rules and regulations for SMEs. The researcher observed that most participants are not happy with government rules and regulations and

some participants were not telling the truth when saying they know them because they were unable to mention even one rule and regulation. Very few participants feel government rules and regulations for SMEs are fair to them and their businesses, while others are not even aware of them.

- Many participants are aware of available business funding and have applied for it. Most who had applied for business funding did not receive it; only one participant managed. Only a few participants are not aware of business funding available for SMMEs; while some said they do not need business funding as they prefer to use their own money.
- Most participants do not believe in external funding and have not approached any institutions for this. Some of the reasons mentioned by a few participants were that they worked hard for their businesses, and they do not want anyone to change how they run their businesses and benefit from what they have built. Some are not even aware of such funding, while a few indicated their lack of trust in such external investors.
- Most who participated are not informed regarding local municipality business policies. Some of those that are aware think they are fair, while others say there is no support from the municipality through those policies.
- Due to the majority of participants indicating non-payment of any taxes they do not have an idea of any effects taxes have on their businesses. However, those who are paying taxes are not happy doing so; they stated the reason as not even being awarded any business tenders. Some further stated that the benefits of paying taxes are quite small. Very few participants are fine with paying taxes, with others stating they see a need for it as it contributes positively to them and their businesses. They further stated that they understand the government and municipality uses tax money to pay for business workshops, seminars and exhibitions for them and indicated they had an opportunity to attend few of the workshops/seminars.
- Almost all participants advised the municipality to offer some kind of support and that it should include support such as the provision of sewing machines and training events. Furthermore, these SME owners claim to be in need of support, such as the provision of buildings, support of local business products and a reduction in taxes.
- Participants urged the government to examine and consider challenges faced by women entrepreneurs and their businesses and support them. Some are urging more young people to join the business industry. While women are economically marginalised across SA, their position is particularly weak in KZN, one of the poorest provinces in the country (Stats SA

2017). Therefore, there is a necessity for the studies that will empower and motivates women to become entrepreneurs to reduce unemployment rate, poverty and contribute to economic growth.

6.7 RECOMMENDATIONS

The study revealed that several factors shape the Growth of Women's Entrepreneurship in Retail SMEs in the eThekweni Municipality, Durban. Commerce and industry characterise factors that include sector, nature, size of business and staff complement. Entrepreneurship factors include inspiration towards becoming entrepreneur, first investment for business, financial institutions, and willingness to take risks, along with insufficient leadership, decision-making, and a technology deficiency, while they also have inadequate experience, as well as a lack of education, time and money needed to pursue new opportunities, and good internal management systems. In addition to this, personal plans/innovations for business, development of employees, definition of successful business and status of business are also considered entrepreneurship factors.

Internal factors include brand strategy, IT system, HR programme, and a quality management programme, along with experience and knowledge sharing with stakeholders, and the business location. The external factors include family support, SA government rules and regulations, business funding, and external investment capital, as well as the effect of taxes, business policies, and support by the municipality, along with adequate infrastructure and availability of skilled labour.

The following recommendations are made, based on these findings:

- a. Financial institutions to offer more support to women-owned businesses and women entrepreneurs to approach financial institutions for business support.
- b. Women to take calculated risks in order to further their business careers. Taking risks has a positive impact on business growth. Entrepreneurs are more likely to be growth oriented when they are innovative, achievement-oriented and more inclined to risk-taking (Levie and Autio 2013: 25).
- c. Women entrepreneurs to dedicate time and money in pursuit of new opportunities.
- d. To ensure the smooth running of their businesses and business growth women entrepreneurs should have good internal management systems, personal plans/innovations,

a specific brand strategy, and IT systems in place, along with HR programme systems for their businesses.

- e. Women entrepreneurs are encouraged to share their experiences and knowledge with stakeholders. According to Janus (2016), a knowledge-sharing organisation systematically learns from its mistakes and builds on its successes. Knowledge is seen as an important currency by this type of organisation, which values its operational experiences as learning opportunities for both staff and external partners.
- f. Families ought to support women entrepreneurs as it is of importance to them and their businesses. Support plays an important role for women entrepreneurs to succeed in their businesses. Imbaya (2012) contends that the individual capabilities of women and the support women receive from their family have a significant impact on their performance in SMEs.
- g. The government and municipalities should make more business funding available for women-owned businesses and share information about funding available to women entrepreneurs/businesses. According to Derera (2011: 23), finance through credit has been observed to be one of the important determinants of small business success. The MDGs – the SDGs address the need for the South African government to ensure gender parity due to the dual impacts of both the apartheid and traditional systems that disempowered women economically. As such, there has been an increase not only in research on gender parity among scholars, but also on women generally and on the entrepreneurial nature and activities of women (Lekhanya 2016).

The main shared challenge identified by researchers as the foremost constraints to women-owned SMEs is access to finance or obtaining financial support to grow their businesses. In addition, access to training and education, cultural and legal barriers and challenges related to infrastructure were also identified as significant (Stupnytska *et al.* 2014; Wube 2010; Anatolia 2013; Khatun and Kabir 2014; Business Environment Specialist 2013).

- h. The government and municipality should share information with women entrepreneurs concerning rules and regulations of the SA government for SMEs.
- i. Information has to be shared on the subject of the advantages and disadvantages of external investment capital.
- j. A review of business taxes should be undertaken by the government and information regarding the advantages and importance of paying business taxes ought to be shared.
- k. The eThekweni municipality is supposed to share information about its business policies.

- l. The eThekweni municipality has a duty to offer the kind of support that includes the provision of relevant business equipment and business training, workshops and seminars. This assistance includes the provision of buildings, support of local business products and a reduction in taxes.
- m. The government has to ensure policies on gender equality in SMEs are adhered to and where they are lacking, they should be developed, initiated and enforced.
- n. Majority of women entrepreneurs that responded to were involve in retail clothing enterprises, followed by beauty salons, restaurants, Event Management enterprises, therefore, the assumption here is that women tend to specialise in certain kinds of businesses. This is attributed to them not being motivated enough yet to join other types of business, specifically those believed to be dominated by men. Therefore, the government need to put more effort into encouraging women to join male-dominated sectors, by making more business funding available, while also offering skills training, and so forth.

6.8 RECOMMENDATIONS FOR FURTHER STUDY

Identifying factors that impact the growth of retail SMEs where women entrepreneurs and entrepreneurship is concerned has a very clear importance for business growth of enterprises that are women-owned. The study recommends further research on the following topics:

- Challenges confronting women entrepreneurs/entrepreneurship in SMEs.
- Access of business Funding/Finance being the foremost obstacle women entrepreneurs' face in growing their businesses.
- Challenges and impacts of gender stereotypes on women entrepreneurs in SMEs.
- The importance of good internal management systems on women- owned SMEs.
- The importance of Business Innovation and Technology (IT systems) to Women SMEs
- Brand strategy as the key to Women-SMEs Growth and Success.

6.9 CONCLUSION

Women entrepreneurs and company owners are clearly small minorities in the SME environment because women are provided with insufficient support to become successful entrepreneurs (SBP 2013). A GEM survey indicates that women-owned businesses tend to be smaller in size than those that are owned by men, with regard to turnover and staff numbers

(SBP 2013: 2-3). This is corroborated by the study findings; however, it has also been determined that women play crucial roles in start-up enterprises and managing existing enterprises. SMEs owned by women have the potential to not only contribute to SAs economy but also act as solutions to challenges related to poverty and the socio-economic conditions of the poor, improve their own businesses growth, the health and welfare of their families and, in the process, positively impact the economic growth of their communities.

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APPENDICES

Appendix A: Research Questions

Date:

Place of interview:

Section A: Biographical Details

1. Name:

2. Surname:

3. Maiden Name:

4. Gender:

1 2 3 1= Female, 2= Transgender; 3= Non-specified

5. Age:

≤19 20-25 26-35 36-45 Other

6. Marital status:

Single Married Widowed Divorce Other

7. No of children:

8. Education Level:

No education Primary

Matric

Other

Diploma Degree

Section B: Business Characteristics

9. Sector of business: e.g. construction, finance...

10. Nature of business: e.g. architecture, quantity survey, consulting; banking, insurance, advisory...

11. Legal status:

Separate e.g. companies, close corporations, business trusts

...

Joint e.g. individual and business are one in the same; sole proprietor

(sole trader), partnership

12. Size of the business:

Small including micro: < 1million rand

Medium: ≥1-5million rand

13. Staff Complement:

Small enterprise: 50 or less

Medium enterprise: 200

14. Place of Interview:

Section B: Entrepreneurship

15. What inspired you to become an entrepreneur?

16. Where did you get the first investment for your business? Could you disclose the source? If you cannot, it is also fine with me.

17. Are you aware of financial institutions which support the Small, Medium-sized Enterprises in the city?

18. If you are, have you approached them for loan and any other financial support? If yes, elaborate; otherwise, explain?

19. Are you willing to take risks to further your career? If yes, please explain it. If no, why not?

20. How much time are you willing to spend on pursuing for new opportunities? Please elaborate.

21. Would you give me the amount of money that you are willing to spend in new business opportunities? If you cannot, it is also fine with me.

22. What are your personal inventions or innovations for the business?

23. Do you develop your employees? If yes, how? Otherwise why not -----

24. How would define a successful business?

25. Is your business successful? If yes, explain? Otherwise, give reasons.

a. Internal Factors

26. Do you have a brand strategy for your company? If yes, please explain it. If no, why not?

27. What Information Technology systems do you have in place or you use in your company? If you do not comfortable to disclose this information, it is fine with me.

28. Do you have an HR program in place (structured regular job training, job recruitment process, dedicated HR Manager/person in charge)? If yes, please explain. If no, why not?

29. Do you have a quality management program in place? If yes, how? If no, why not?

30. Do you share your experiences and knowledge with your relevant stakeholders? If yes, how? If no, why not?

31. Are you happy with the location of your business, is it reachable to the target market and to everyone? If yes, please explain it. If no, why not?

b. External Factors

32. Does your family support you and your business? Please explain.

33. Are you aware of different policies of South African government on SMEs? What would think about them?

34. Have you apply for Business Funding? If yes, explain. If no, why not?

35. Have you apply for external investment capital? If yes, is it readily available to you?

36. What are the effects of taxes on you and your business?

37. What is your opinion regarding the business policies of the local municipality?

38. What could you advise the local municipality to do to support the Small, Medium-sized Enterprise?

39. Do you find local infrastructure adequate for your needs? If no, what are missing?

40. Are you affected by the availability of skilled labour? If yes, how?

Appendix B: Letter of Information



LETTER OF INFORMATION

Title of the Research Study: “Factors Shaping the Growth of Women’s Entrepreneurship in Retail Small and Medium-sized in the eThekweni Municipality, Durban.”

Principal Investigator/s/researcher: Mrs. Nomalungelo Duduzile Siyaya (Masters in Management Sciences: Business Administration).

Co-Investigator/s/supervisor/s: Dr. Baruti B. Amisi

Brief Introduction and Purpose of the Study: The study looks at the contribution of women in creating jobs, promoting greater economic growth, and harnessing the productive capacity of women through entrepreneurial ventures. Increasing the economic opportunities of women and how their enterprises can boost their economic freedom and so foster much needed gender equality in society. SMEs can also positively contribute to per capita income growth, fair distribution of resources and therefore reduce poverty in more sustainable ways. The study purpose is to identify and analyse key success factors influencing women entrepreneurship growth, retail SMEs particularly within the eThekweni Municipality. In so doing, create a checklist of sorts with key indicators of commercial and operational success.

Outline of the Procedures: The responsibility of the participant will be to partake in the study by answering questions based on the biographical data of each subject as well as the information required for statistical analysis of the independent and dependent variables need to be examined.

Risks or Discomforts to the Participant: There will be no risks or discomfort to the participants.

Benefits: The study will benefit the participants, Municipality and researchers whilst adding to the body of knowledge.

Reason/s why the Participant May Be Withdrawn from the Study: (Non-compliance, illness, adverse reactions, etc. Need to state that there will be no adverse consequences for the participant should they choose to withdraw).

Remuneration: No

Costs of the Study: No

Confidentiality: Confidentiality relates to the protection of data collected, it can be maintained by not disclosing the information collected from participant and by ensuring that collected data stored in a safe area unauthorised access is prevented. The researcher needs to be clear about the level of confidentiality of that data itself and how this will be respected as well as clarity about the level of confidentiality that can and cannot be guaranteed.

Research-related Injury: No

Persons to Contact in the Event of Any Problems or Queries: (Dr Baruti 0785786629) Please contact the researcher (tel no.), my supervisor (tel no.) or the Institutional Research Ethics administrator on 031 373 2900. Complaints can be reported to the DVC: TIP, Prof F. Otieno on 031 373 2382 or dvctip@dut.ac.za.

General: Potential participants must be assured that participation is voluntary and the approximate number of participants to be included should be disclosed. A copy of the information letter should be

issued to participants. The information letter and consent form must be translated and provided in the primary spoken language of the research population e.g. isiZulu.

Appendix C: Consent Letter



CONSENT

Statement of Agreement to Participate in the Research Study:

- I hereby confirm that I have been informed by the researcher, Mrs. Nomalungelo Duduzile Siyaya, about the nature, conduct, benefits and risks of this study - Research Ethics Clearance Number: _____,
- I have also received, read and understood the above written information (Participant Letter of Information) regarding the study.
- I am aware that the results of the study, including personal details regarding my sex, age, date of birth, initials and diagnosis will be anonymously processed into a study report.
- In view of the requirements of research, I agree that the data collected during this study can be processed in a computerised system by the researcher.
- I may, at any stage, without prejudice, withdraw my consent and participation in the study.
- I have had sufficient opportunity to ask questions and (of my own free will) declare myself prepared to participate in the study.
- I understand that significant new findings developed during the course of this research which may relate to my participation will be made available to me.

Full Name of Participant	Date	Time	Signature/Right Thumbprint
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I, Mrs. Nomalungelo Duduzile Siyaya, herewith confirm that the above participant has been fully informed about the nature, conduct and risks of the above study.

Mrs. Nomalungelo Duduzile Siyaya

Full Name of Researcher	Date	Signature
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Full Name of Witness (If applicable)	Date	Signature
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Full Name of Legal Guardian (If applicable)	Date	Signature
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Please note the following:

Research details must be provided in a clear, simple and culturally appropriate manner and prospective participants should be helped to arrive at an informed decision by use of appropriate language (grade 10 level - use Flesch Reading Ease Scores on Microsoft Word), selecting of a non-threatening environment for interaction and the availability of peer counseling (Department of Health, 2004) If the potential participant is unable to read/illiterate, then a right thumb print is required and an impartial

witness, who is literate and knows the participant e.g. parent, sibling, friend, pastor, etc. should verify in writing, duly signed that informed verbal consent was obtained (Department of Health, 2004). If anyone makes a mistake completing this document e.g. wrong date or spelling mistake a new document has to be completed. The incomplete original document has to be kept in the participant file and not thrown away and copies thereof must be issued to the participant.

References:

Department of Health: 2004. *Ethics in Health Research: Principles, Structures and Processes*
<http://www.doh.gov.za/docs/factsheets/guidelines/ethnics/>

Department of Health. 2006. *South African Good Clinical Practice Guidelines*. 2nd Ed. Available at:
http://www.nhrec.org.za/?page_id=14

Appendix D: Consent Form



CONSENT

Statement of Agreement to Participate in the Research Study:

- I hereby confirm that I have been informed by the researcher, Mrs. Nomalungelo Duduzile Siyaya, about the nature, conduct, benefits and risks of this study - Research Ethics Clearance Number: _____,
- I have also received, read and understood the above written information (Participant Letter of Information) regarding the study.
- I am aware that the results of the study, including personal details regarding my sex, age, date of birth, initials and diagnosis will be anonymously processed into a study report.
- In view of the requirements of research, I agree that the data collected during this study can be processed in a computerised system by the researcher.
- I may, at any stage, without prejudice, withdraw my consent and participation in the study.
- I have had sufficient opportunity to ask questions and (of my own free will) declare myself prepared to participate in the study.
- I understand that significant new findings developed during the course of this research which may relate to my participation will be made available to me.

Full Name of Participant Date Time Signature/Right Thumbprint

I, Mrs. Nomalungelo Duduzile Siyaya, herewith confirm that the above participant has been fully informed about the nature, conduct and risks of the above study.

Mrs. Nomalungelo Duduzile Siyaya

Full Name of Researcher Date Signature

Full Name of Witness (If applicable) Date Signature

Full Name of Legal Guardian (If applicable) Date Signature

Please note the following:

Research details must be provided in a clear, simple and culturally appropriate manner and prospective participants should be helped to arrive at an informed decision by use of appropriate language (grade 10 level - use Flesch Reading Ease Scores on Microsoft Word), selecting of a non-threatening environment for interaction and the availability of peer counseling (Department of Health, 2004) If the potential participant is unable to read/illiterate, then a right thumb print is required and an impartial

witness, who is literate and knows the participant e.g. parent, sibling, friend, pastor, etc. should verify in writing, duly signed that informed verbal consent was obtained (Department of Health, 2004). If anyone makes a mistake completing this document e.g. wrong date or spelling mistake a new document has to be completed. The incomplete original document has to be kept in the participant file and not thrown away and copies thereof must be issued to the participant.

References:

Department of Health: 2004. *Ethics in Health Research: Principles, Structures and Processes*
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Appendix E: Gatekeeper's Letter

Gatekeeper's Letter

Mrs. Nomalungelo Duduzile Siyaya

Telephone Number: 031 819 9296 (Work)

073 260 9285 (Mobile)

E-mail: siyayand@mut.ac.za

Date 2016-06-15

Dear Sir/ Madam

APPLICATION FOR CONDUCTING RESEARCH

I would like to apply for your permission to conduct research in your business through in-depth interviews with you or/ and the personnel of your company within the eThekweni Municipality.

I am currently a postgraduate student in Business Administration at Durban University of Technology.

The topic of my study is "**Factors Shaping the Growth of Women's Entrepreneurship in Retail Small and Medium-sized in the eThekweni Municipality, Durban**". The study intends to investigate the factors that determine success or failure of women entrepreneurs involved in the retail SMEs in eThekweni Municipality.

This research is important for the sector of your business since it contribute to our understanding of the opportunities and challenges of this particular sector in order for policy-makers informed decision.

Your contributions to the interview will be strictly confidential and the results will be used by DUT for research purpose only. Your participation in this study is voluntary and all efforts to protect your identity and maintain the information confidential will be taken.

Please confirm to my email if you are willing to participate to the study. My email address is siyayand@mut.ac.za

Yours sincerely

Mrs. Nomalungelo Siyaya

Appendix F: Editor's Certificate

Helen Richter
Advanced Editing, Proofreading
& Copywriting
feetjieding@gmail.com
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01 August 2020

To whom it may concern

CERTIFICATE OF EDITING & AUTHENTICATION

I have proofread and language edited the Master's thesis titled:

**“Factors Shaping the Growth of Women’s Entrepreneurship in Small and
Medium-sized Retail Enterprises in the eThekweni Municipality, Durban”**

by

Nomalungelo Duduzile Siyaya

To the best of my knowledge, the work remains free of spelling, grammar, structural and stylistic errors, according to Institutional parameters advised and the contents are certified as the author's own work.

With thanks.

H. S. Richter
