

**AN ANALYSIS OF ENABLING AND CONSTRAINING FACTORS THAT IMPACT  
ON AFRICAN WOMEN BUSINESSES IN THE BERLIN AREA OF EAST LONDON,  
SOUTH AFRICA**

**DISSERTATION FOR  
MACHINGAMBI FAITH**

**SUBMITTED IN FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF**

**MASTERS OF SOCIAL SCIENCE IN AFRICAN STUDIES**



**UNIVERSITY OF FORT HARE**  
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**I declare that this mini-dissertation submitted by me, is my own work, that I have referenced all the sources that I have used, and no part was previously submitted at any tertiary institution.**

## ACKNOWLEDGEMENTS

I thank God the Almighty who gave me courage, wisdom and strength to complete this project. Through his power, I managed to overcome challenges that I confronted during the process of the study, and I managed to sail through. Like a soldier in the army, I fought hard and win the race.

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## DEDICATION

This thesis is dedicated to my family, my husband and my three sons: Innocent, Cuthbert and Ronald for encouraging me to work hard and to have confidence in my work .You are the sources of my success.



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## ACRONYMS AND ABBREVIATIONS

DTI:	Department of Trades and Industries
GEM:	Global Entrepreneurship Monitoring Program
SME:	Small-Medium Enterprises
ICT:	Information Communication Technology
ABET:	African Federation of Women Enterprises
AFWE:	African Federations of Women Enterprises



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## LIST OF TABLES

Table 1: Age range of participants.....	28
Table 2: Participants academic and professional qualifications.....	29
Table 3: Participants experience in running and managing their businesses.....	29
Table 4: Registration of participants' businesses.....	30
Table 5: Type of business by sector.....	33
Table 6: Factors that motivate women to do business.....	34
Table 7: Challenges faced by women entrepreneurs.....	36
Table 8: Sources of start-up capital for businesses.....	40
Table 9: Business needs of women entrepreneurs in Berlin.....	43



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## DECLARATION

I, FAITH MACHINGAMBI, student number 201315274 hereby declare that I am fully aware of the University of Fort Hare's policy on plagiarism and have taken every precaution to comply with the regulations.

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## ABSTRACT

This study analysed enabling and constraining factors that impact on African women entrepreneurs in Berlin Area of King Williams Town in South Africa. The study was located within the broad category of qualitative research in order to study the phenomena in their natural settings. The researcher found the approach to be very appropriate since it helped to study women businesses in places where they operate their businesses to gain a deeper understanding of the factors that enable them to run their businesses and the challenges that inhibit their development.

In-depth interviews were used to gather detailed information on how women operate their businesses. The research design was a case study with 10 female entrepreneurs in the Berlin Area. The research revealed that generally, women are confined to businesses that are informal and that are related to domestic roles as they had more to do with caring and nurturing businesses such as selling food and nursery schools.

Findings also revealed that although women play a significant role in contributing to the economic development, there are factors that motivate them to operate businesses while at the same time, there are factors that constrain the development of their businesses. The study revealed that women are drawn into business by a mix of push and pull factors which include: unemployment, poverty due to lack of financial resources and the interest to develop the community where they live. Factors that were identified to impede women's business include: lack of skills and information on how to manage businesses, poor financial resources and facilities to start-up businesses and lack of confidence in their business success.

It was also established that women in business are not given priority as much as men because government policies and regulations are still biased towards men, especially when it comes to financial access through loans or credits that require collateral such as land ownership and other valuable property, which most women are not in possession of.

## TABLE OF CONTENTS

Acknowledgements.....	ii
Dedication.....	iii
Acronyms and Abbreviations.....	iv
List of Tables.....	v
Declaration on plagiarism.....	vi
Abstract .....	vii

### CHAPTER ONE: INTRODUCTION TO THE STUDY

1.1 Introduction.....	1
1.2 History of Berlin and its business.....	1
1.3 Background of the study.....	2
1.4 Research Problems.....	3
1.5 Purpose of the Study.....	3
1.6 Research Objectives.....	4
1.7 Research Questions.....	4
1.8 Significance of the study.....	4
1.9 Rationale.....	5
1.10 Conclusion.....	6

### CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.0 Introduction.....	7
2.1 Women Business in Africa.....	8
2.3 Women Entrepreneurship at Global level.....	8
2.4 Why Research on Female Entrepreneurship.....	9
2.5 Theoretical Framework.....	12

2.6 Socialist Feminist.....12



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2.7	Liberal Feminism.....	13
2.8	Nature or types of women business.....	13
2.9	Factors that influence choice of entrepreneurs.....	15
2.10	Challenges faced by women entrepreneurs.....	17
2.11	Conclusion.....	19

### **CHAPTER THREE: RESEARCH METHODOLOGY**

3.1	Introduction.....	20
3.2	Research Paradigm.....	21
3.3	Research Design.....	21
3.4	Research Site.....	22
3.5	Geographical.....	22
3.6	Social Identity.....	22
3.7	Population.....	22
3.8	Sample and Sampling.....	22
3.9	Research Instruments.....	23
3.10	Reliability and validity of Instruments.....	24
3.11	Data Analysis and Interpretations.....	25
3.12	Ethical Considerations.....	25
3.13	Conclusion.....	26

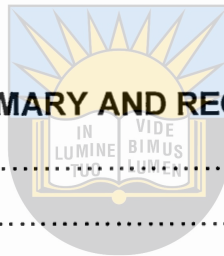


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### **CHAPTER 4: DATA PRESENTATION**

4.0	Introduction.....	27
4.1	Data Presentation.....	27
4.2	Age Ranges of Participants.....	27
4.3	Activities done by women in Berlin.....	32
4.3.1	Business characteristics, the business idea and its market.....	32
4.3.2	Legal Status.....	32
4.3.3	Type of business.....	33
4.3.4	Markets.....	33
4.3.5	Factors that enable women to do business.....	4
4.3.6	How do women raise funds for starting up their businesses?.....	36
4.4	Challenges faced by women entrepreneurs.....	36
4.4.1	Poor customer care.....	37

4.4.2	Lack of resources and facilities.....	37
4.4.3	Onerous procedures.....	40
4.4.4	Constrained mobility and delays.....	40
4.4.5	Harassment .....	41
4.5.	Strategies for overcoming obstacles affecting women business.....	42
4.5.1	Sources of support and needs.....	42
4.5.2	Awareness and experience of support providers.....	42
4.5.3	Women business associations .....	43
4.6	Case Studies of some of the participants.....	44



## **CHAPTER 5: CONCLUSION, SUMMARY AND RECOMMENDATIONS**

5.1	Introduction.....	47
5.2	Summary of Findings.....	48
5.2.1	Types/Nature of business done by women entrepreneurs.....	48
5.2.2	Cultural stereotypes.....	48
5.2.3	Factors that motivate women to do business.....	49
5.2.4	Challenges.....	49
5.2.5	Ingredients for a successful business.....	50
5.2.6	Resources and support.....	55
5.3	Recommendations.....	57
5.7	Conclusion.....	57

## CHAPTER ONE

### BACKGROUND OF THE STUDY

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#### 1 Introduction

In Africa, the achievement of equal rights for women and their participation in the social, cultural, economic and political life have remained elusive. Women are still the main victims of poverty, social prejudice as well as lack of access to health and education (Binks & Vale, 1980). This resulted in various researchers engaging in efforts aimed at documenting cases of impacts of development projects in women. Susan (1987) alludes that women's presence in retail trade in some places is truly an extension of their domestic work. Very few women are engaged in large scale business such as construction, manufacturing, management of supermarkets, butcheries and grinding mills. Therefore, this study intends to examine factors that enable and constrain African women who are involved in business in the Berlin area of South Africa. Moreover, this study intends to find out reasons why women are involved in the type of businesses that they run.

#### 1.2 History of Berlin and its business

Berlin is a small town is under Buffalo City Metropolitan Municipality of Eastern Cape Province of South Africa. The place is a farming area occupied by many farmers for cattle, chickens, vegetables, maize and milk. There are also factories in Berlin that produce various products; these include a company called Augus that makes parts of Mercedes Benz vehicles, Epol that produces animal feeds and sacks for animal feeds. Other factories produce mobile toilets using zinc sheets, produce plastic bags and moulding breaks. Many people who live in Berlin work in farms and some in factories. Farms and factories influenced farmers to develop a shopping centre so that the workers can have a nearby shopping centre for buying groceries and clothes. Prominent farmers such as Jaireh built a big grocery supermarket and a shop for building materials as well as a service station. Other farmers have butcheries, funeral

parlous and bottle stores for farmers' convenience. They also influenced the Chinese people to operate their businesses in the area of study where they sell clothes, fruit and vegetables, furniture and farm supplies as well as offering services such as internet cafés. Buffalo City Metropolitan Municipality (BCMM) provided the town centre with clinic, post office, library and hall for entertainment purposes.

### **1.3 Background to the study**

South African women in both urban and rural areas are mostly confined to the informal sector of entrepreneurship. The concentration of activities of women in business is located in the areas of crafts, hawking, personal services and the retail sector (Simbwaya, 2002:3). There are low participation levels of women entrepreneurs in value-adding business opportunities. In most cases, female entrepreneurs are restricted to activities that are related to their domestic sphere as they sell products that are related to their household needs and activities that are related to child rearing or child care such as edu-centres (Valla, 2001:2).

Most of the chief barriers to promoting women business include: cultural and societal problems, the psychological impact of cultural norms, employment legislation and policy (Special Report, 2005:9). Robertson (1998) identifies major constraints to the expansion of entrepreneurial activities for African women entrepreneurs as lack of capital, being landless, labour education, family discrimination and training. McClelland et al. (2005:87) state that women confront a variety of challenges in developing countries for running a business, and many argue that significant barriers still remain for women establishing and growing businesses.

The nature of challenges and obstacles faced by women entrepreneurs suggest that their full economic potential is not actualised, and women do not feature in the mainstream of economic agenda (Special Report, 2005). This led to more and more women engaging themselves in the informal sector of entrepreneurship. The Special Report (2005:9) revealed that women in Africa tend to work in small-scale enterprises

and went on elaborating that African women in informal sector activities seem to be the norm of the continent.

#### **1.4. Research Problems**

In many parts of Africa, women are perceived to be victims of poverty because they have not been accorded equal opportunities like men to enter the labour force due to various factors, Valla (2001:2) These factors include: patriarchal domination where men dominate the public sphere while women work in the private sphere doing all the domestic work such as bearing and rearing children. Another factor is that of cultural stereotypes, where men and women were socialised in terms of different roles, which were believed to be appropriate to their gender (Zwart,1993). Women are also deprived of equal opportunities to own land and property, which is a prerequisite for one to access credit.



The legacy of colonial policies on women's involvement in public life is also key to the understanding of female entrepreneurship in many post-independent states of Africa. As noted by Makamure (1984), a number of colonial policies helped spread Western notions of domesticity and narrowed the space available for African women to participate in public life. Carter and Cannon (1992) elaborate on this issue by asserting that the focus on domesticity also emphasised the role that colonial and mission policies played in socialising African women into European gender norms and 'appropriate' forms of social organisation. These influences propagated an ideology of female domesticity that laid stress on women's reproductive and nurturing roles above their autonomy and productivity. This has led most women to focus mostly on small entrepreneurship that requires use of personal funds. In this study, I intend to examine, enable and constrain factors that impact on business African women engaged in Berlin area of South Africa. This study, therefore, seeks to examine the factors that enable, as well as constrain, African women in business in the Berlin area of South Africa.

#### **1.5 Purpose of the study**

There are several factors that influence women's choice of business. These factors have a negative and positive impact on African women's choice of business. This study, therefore, seeks to analyse how these factors have impacted on African Women's Business.

### **1.6 Research Objectives**

The objectives of this study are to:

- 1.6.1** develop an understanding of the nature of business preferred by women;
- 1.6.2** provide an insight on the factors that enable the success of women's business;
- 1.6.3** highlight the factors that constrain women business; and
- 1.6.4** provide strategies for overcoming the obstacles that hinder the success of women's businesses.



### **1.7 Research questions**

Based on the objectives above, this research shall address the following four questions:

- 1.7.1** What types of business do African women prefer in Berlin?
- 1.7.2** What factors enable and constrain women businesses in Berlin?
- 1.7.3** How can constraints faced by women in business be overcome?
- 1.7.4** What strategies can be used to overcome the constraints faced by women in business?

### **1.8 Significance of the study**

Firstly, this research will assist to document the kind of business women in Berlin are involved in and also give reasons for their choice of businesses. The research will also help to identify factors that enable and constrain African women in businesses in Berlin. This will help develop an awareness of factors that need to be addressed so as to promote African women's businesses. Incorporating women fully in business activities is one important way of empowering the society and promoting equity in socio-economic development. This is important as it helps create social stability in the country. By promoting women business, it is hoped that the quality of community life will, thus, be improved, thereby contributing to overall social development. This opinion

is supported by Kamberidou (2013) when he said “women-owned businesses make an increasingly important contribution to economies; women entrepreneurs make a significant impact on the economy not only in their ability to create jobs for themselves but also in creating jobs for others and by ensuring that existing programmes take into account the women’s situation”.

The findings of the study will, thus, be of great interest to social scientists, government agencies, non-governmental organisations and all those that have a stake in social development to hold workshops focussing on developing entrepreneurial skills and to enlighten women on ways to overcome the difficulties they encounter when starting and operating a business. It was also noted that research on women’s business was neglected. Moore and Butler (1997:19) assert that until beginning of 1980s, almost nothing was known about women entrepreneurship, and this study will make an important contribution in filling the gaps that might exist. Mitchel (2004:170) supports this idea when he pointed out that “It is imperative that a better understanding of women entrepreneurs and the specific constraints they face in starting and operating a business is made so as to develop appropriate programmes and policies.

Moreover, it is also quite interesting to carry out research on factors that enable and constrain women to become successful entrepreneurs because the findings reveal current information on the status as well as the profile of women business; such information is critical to find out how best women entrepreneurs can be assisted.

## **1.9 Rationale**

As a woman, experience has shown me that rural women’s business activities are mostly confined to informal sectors of entrepreneurship and the researcher had noticed that women face various challenges which restrict them to operate small businesses. The researcher also noticed that most of the women conduct their businesses on black markets and on vulnerable places such as streets. This shows that most of them are not registered, and such businesses are mostly meant for self-sustenance merely to enable themselves to meet their needs and wants, not for economic growth. This led the researcher to examine the factors that influence the choice of business activities operated by women.

## 1.10 Definition of Terms

### (a) Entrepreneurship

Singh et al. (2007) define entrepreneurship as a virtue that is capable of removing major vices associated with economic growth, social disparities and employment. According to Kuratko and Hodgetts (1989), entrepreneurship is the dynamic process of creating incremental wealth. This wealth is created by individuals who assume the major risks in terms of equity, time and career. Keeble et al. (1990) believe that entrepreneurship is widely considered as an important ingredient in the modern economic development recipe. This means entrepreneurship is a process of initiating a business for the purpose of generating wealth, and this wealth is generally obtained by people who accommodate risks.

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### (b) Entrepreneur

Is an individual who propelled by an idea, personal goals, and ambition, brings together the financial capital, people, equipment and facilities and manages a business enterprise (Donnelly et al., 1990).

## 1.11 Conclusion

Chapter 1 presented the nature of the problems experienced by women businesses in the Berlin area. Research problems were highlighted as well as the background of the study. The purpose of the study was also outlined. In the next chapters, the researcher will review literature, methodology, data presentation and analysis as well as conclusion.

## CHAPTER TWO

### LITERATURE REVIEW AND THEORETICAL FRAMEWORK

#### 2.0. Introduction

The purpose of this chapter is to review literature on factors that influence women's choices of businesses and the factors that constrain and enable women in running their businesses. This chapter comprises the following sub-sections: theoretical framework, Liberal Feminism, types of women businesses, factors that influence women's choice of businesses and the challenges faced by women entrepreneurs. In particular, the study is informed by ideas from Socialist Feminist Theory.

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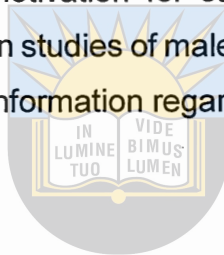
Entrepreneurship is increasingly recognised as an important driver of economic growth, productivity, innovation and employment, and it is widely accepted as a key aspect of economic dynamism. In support of this, the Department of Trade and Industry alludes that entrepreneurship lies at the heart of job creation, black economic empowerment and bringing the second economy into the mainstream economy. Studies have revealed that by international and African standards, South Africa can do much more to achieve its full potential, and women entrepreneurship lies at the heart of this process.

#### 2.1: Women Business in South Africa

In South Africa, much attention is focussed in stimulating small business development by providing financial initiatives, creating infrastructure and de-regulating restrictive legislation (Mitchell, 2004). In a study in rural South Africa, Preston-Whyte and Nene found that most women in the rural informal sector had been raised in strict traditional homes, had little education, married relatively young and had little or no urban experience. This, in some way, explains how the type of economic activity women

engage in is related to their knowledge and skills, prior work experience, socio-cultural factors and the opportunity structure. It becomes apparent why most rural women depend on traditional and low income activities. This argument is parallel with Kongstad and Monsted's survey on rural household in Kenya which found that approximately 70% of the peasant wives were involved in trade, either through marketing their own crops or through retail trading. More than 80% of the women who traded regularly did not receive regular support from their husbands for family expenses.

According to Hisrich and Brush (in Mitchell, 2004), most of what is known about entrepreneurs, their background, motivation for starting a business and business problems faced by them are based on studies of male entrepreneurs. Erwee in Mitchell (2004) argues that there is meagre information regarding motivating factors for female entrepreneurs in South Africa.



## **2.2: Women Business in Africa**

It is often the case in Africa that the women are the sole providers of the women's basic needs. Africa, comprising more than 800 million people in 54 different countries, is by far the world's poorest inhabited continent. African countries have been reported as consistent underperformers in the United Nations' Human Development Report (2003). Armed conflicts in the region have been reported as the prime reasons for discouraging private investment, thus destroying infrastructure and hindering development (Singh et al., 2007).

## **2.3: Women Entrepreneurship at Global Level**

Singh et al (2007) pointed out that the issue of women entrepreneurship is becoming increasingly popular across the globe. The participation of women entrepreneurs is increasingly being viewed as one of the prime contributions in economic growth. Irrespective of their involvement in small/medium-scale enterprises or in their informal /formal sectors, their contribution to output and value addition is substantial.

Since the beginning of the Global Entrepreneurship Monitor program project in 1999, data has shown that the participation of women in entrepreneurship is significant, and that its range varies significantly from country to country. In spite of national variations, women's participation rates across countries is measurable at about two thirds that of men. These results suggest that women are influenced by many of the same factors that affect men when making entrepreneurship decisions (Minniti & Arenius 2003).

On the other hand, the systematically lower rate of female participation indicates that some differences also exist. Unfortunately, the nature and causes for these differences are not fully understood. Evidence suggests that entrepreneurship contributes in various ways to economic development and job creation. As a result, adult women represent a readily available pool of potential entrepreneurial activity that countries may leverage to improve their economies (Manniti et al, 2003). The same author further went on to elaborate that this potential exists among nations in various stages of development and with different demographic patterns and labour force conditions. Singh (2007) revealed that women's entrepreneurship is expanding around the world. Studies have shown that women-owned businesses comprise between one quarter and one third of businesses in the formal economy, and they are likely to play an even greater role in informal sectors. GEM data shows that the likelihood of starting a new business is significantly higher among women who perceive themselves as lacking such skills. This result places great emphasis on individual awareness and perception processes and points out the importance of local social norms (Manniti & Arenius, 2003).

Many countries of the world are actively seeking ways and means to promote women entrepreneurship. In many countries, women entrepreneurs are taking leading roles in helping their respective governments to establish and develop strong small and medium enterprises (SMEs) that contribute significantly to poverty reduction (Keeble et al., 1990). Hailey (1997) indicated that the importance of SMEs reflects the need to provide employment, enhance economic growth, and generate additional capital for large-scale operations in less developed countries. Muma (2002) argues that SMEs contribute to self-sustained growth and development of nations.

## 2.4: Why Research on Female Entrepreneurs?

With regards to the necessity of studying and understanding more on women entrepreneurs, Cromie (1992) pointed out that most previous studies have been concerned with the motivation of male entrepreneurs and he stressed that there is grossly inadequate information on female entrepreneurs. Moore (1990) further observed that although women have been included in a number of studies on entrepreneurship, in recent years, however, there has been little focus on challenging traditional definitions of entrepreneurship or on developing new methods to collect information on entrepreneurship.

In a survey by Goffee and Scase (1985), it was noted that in most cases, women are either totally excluded from consideration or are assumed to behave in much the same way as men. Buttler and Moore (1997) call for extending knowledge pertaining to entrepreneurial motivation by studying women rather than relying on the models of entrepreneurship-developed using male samples. Through entrepreneurship, the women sought the opportunity to expand their skills and experience and freedom to control their destiny.

Mitchell's (2004) research on women entrepreneurs is very important as it has provided new insights and research directions that do not reproduce women's subordination but capture more and richer aspects of women entrepreneurs.

Research articles on women entrepreneurship reveal results that show that there is a tendency to create the idea of women as being secondary to men and of women businesses as being less significant or at best, as being a complement of male entrepreneurship. Ahl (2006) and Mitchell (2004) acknowledged that rural women entrepreneurs are in a different social and economic position. Therefore, awareness of these important differences between female and male entrepreneurs is important for support programmes, and development policies can be tailored to cater for the specific needs of female entrepreneurs.

Mannit et al. (2003) elaborated that in addition to providing valuable information about how to increase the incident of business start-ups, entrepreneurial behaviour of women is also relevant to issues related to social equity.

The Special Report (2005) revealed that there is a dearth of empirical studies on women entrepreneurs in South Africa in spite of the fact that it is one of the important sectors of economic growth, economic development and employment-generation. The Report cited out that data available only skims the surface and helps to scrutinise the important issues in relation to the entrepreneurial activities of South African women. Literature on women in developing countries is limited, hence the need to research about women entrepreneurship.

The idea and practice of women entrepreneurship is a recent phenomenon. In other words, it was not common to see women-owned businesses world-wide. From ILO, even though we found entrepreneurs in business, recent studies show that most of them are found in Micro and Small Enterprises. Scarborough (2014: 35) says, "...despite years of legislative effort, women still face discrimination in the workforce. However, business has been a leader in offering women opportunities for economic expression through entrepreneurship". Scarborough (2014) noted that increasing numbers of women discovered that the best way to break the glass ceiling that prevents them from rising to the top of many organisations is to start their businesses. Mahadea and Youngleson et al. (2013) revealed that in South Africa, the post-apartheid government is using a big push approach to promote small business and an entrepreneurial culture in the country. A national integrated strategy was developed for creating an enabling environment for the development of small ventures, and a White Paper was produced by the Department of Trade and Industry in 1995. The main objective of this White Paper was to ensure that there is equal distribution of income wealth and economic opportunities to strengthen the labour absorptive process in micro and survivalist enterprises. Enterprise promotion agencies such as Ntsika and Khula Enterprise Finance were also established through this White Paper.

During the apartheid era, most blacks were previously deprived of opportunities to engage in the mainstream economy whereas, currently opportunities are open to everybody. Both developed and developing countries encourage entrepreneurship and small business development. According to Mahadea and Youngleson et al. (2013), the small business sectors confer various benefits to the economy which

include employment opportunities, the provision of a pleasant working environment, the generation of economic growth and innovation, as well as stimulation of competition at the market level (Mahadea & Youngleson et al., 2013).

With all these benefits of entrepreneurship, one might reason that many people would want to become entrepreneurs. However, there must be certain potential drawbacks associated with entrepreneurship that hold back many individuals, particularly women, from venturing into business.

### **2.5: Theoretical Framework.**

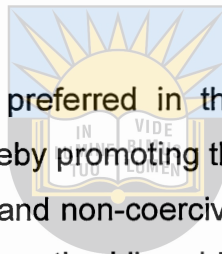
Feminists believe that women are oppressed simply because of their sex, which is based on the dominant ideology of patriarchy. According to Foxcraft et al. (2002) the rate of entrepreneurial activities among men is far higher than that among women, even in South Africa. Cultural and social norms are more likely to play a role in these gender differences. This is so due to the fact that traditionally, women have more domestic responsibilities such as child-rearing. The difference between male and women entrepreneurs are due to the traditional roles of home and family that women carry out. Schindehutte, Morris and Brennam (2003) pointed out that the multiple points at which the business and family interact often create tensions and destabilising family life.

Women's access and control over resources is still based on race gender and class. The Special Report of (2005:10) concluded that unequal gender relations continue to hinder women's access to land and control over resources. Women's land rights are still limited and insecure (World Bank, 1990). These gender differences also exist in networking as Brush (1992) asserts that women are less welcome in social networks and are left out of these loops. This implies that women are not accorded equal opportunity to access the internet as much as men. This study specifically employed the Liberal Feminist theories to help in examining and analyzing factors that enable and constrain African women in business in South Africa.

### **2.6: Liberal Feminism**

The Liberal Feminist theory is female-centred theory which is based on the need to empower women in a patriarchal society (Freeman, 2000). This theory seeks to highlight how women's personal control operates despite the constraints of relative lack of power (Stewart, 1994). The theory aims at liberating women and ensures that women have equal access to benefits similar to those obtained by men.

Liberal Feminists believe that in many societies, women get confined to the domestic sphere whereas their male counterparts tend to participate in the private spheres outside the home. This socialisation of women in terms of the private sphere is therefore believed to be at the core of understanding why many women tend to engage in businesses that are somehow extensions of their domestic roles which is the essence of domesticity.



The Liberal Feminist theory was preferred in this study because it focuses on eradicating gender inequalities thereby promoting the interests of women through the enactment of democratic channels and non-coercive methods such as gender equity policies and programmes. In this way, the Liberal Feminist Theory tends to promote the thrust of the study, since at the end the study will advance recommendations that are meant to eradicate gender inequality in business and social life.

## **2.7: Nature or types of women business**

Entrepreneurship, as a source of income for women, can be found world-wide (Binks and Vale, 1990). In most cases, female entrepreneurs are restricted to activities that are related to traditional domestic roles. These activities do not require large amounts of capital nor a lot of training. The entrepreneurial activities include handcrafting like sewing, embroidery, basket making, pottery and selling cooked foods (Vyakarnam, 1990). Very few women are engaged in large-scale activities such as manufacturing, management of supermarkets and grinding mills. It has been noted that women conduct their small entrepreneurial activities in market places, huts, small stores, under trees or along the roadsides.

These businesses are meant for self-sustenance to enable them to meet their daily demands. Women entrepreneurs in South Africa remain on the periphery of the national economy (Paechter, 2007). Women businesses are mostly located in the areas of crafts, hawking, personal services and the retail sector. There are low participation levels of women entrepreneurs in value-adding business opportunities.

The establishment of ICTs is being used to overcome the discrimination faced by females in selecting businesses, and as most women access more deals available on the internet, ICTs can be used as tools for delivering services training (OECD, 2000). A woman entrepreneurship programme should include the following areas of importance: financial assistance, management assistance and training as well as networking, mentoring and counselling. Stanger (2004) agrees that business advice and training should ensure that they cater for those areas of business most often undertaken or needed by women entrepreneurs such as financial management, marketing and promotion and confidence-building.

Female entrepreneurs are also forming associations which act as important sources of information and support to the new and established female business owners. Associations such as Pan Africans Network of Women help to promote economic governance for women by encouraging the creation African Federations of Women Enterprises (AFWE) seek to ensure women's equal access, including trade and market information (Makamure, 1984).

The gender division of labour involves female entrepreneurs being restricted to activities which they have traditionally operated. These are food production, nutrition, health and child care. It follows that socialisation encourages women to engage in entrepreneurial activities that are related to domestic cores. Through socialization, women develop a narrow market horizon that restricts them from diversity (Carter & Cannon, 1992).

## **2.8: Factors that influence choices of women entrepreneurs**

### **Push and pull factors**

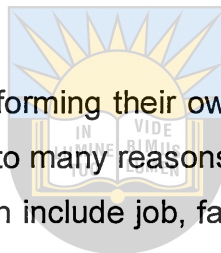
Mahadea and Youngleson (2013: 49) pointed out that people are drawn into business by a mix of push and pull factors. Pull factors include being attracted by rewards, independence, self-pride and self-actualisation, innovation and prestige. Some individuals are pushed into business by necessity often due to situations beyond their control. These push factors include the following: retrenchment, marginalisation, job insecurity, personal hardships and being a refugee. Manniti et al, (2005) carried out a study on motivations that women have to become entrepreneurs.

These include entrepreneurship by opportunity, which refers to when people have decided to start their own businesses or enterprises as a desirable career option, and this reflects the desire to take advantage of entrepreneurial opportunity.

Entrepreneurship by need refers to people who start their own businesses because other employment opportunities options are either absent or unsatisfactory. Manniti et al.'s (2005) results from their study further elaborates that most women start their businesses or enterprises in order to take advantage of an opportunity. Women who choose their entrepreneurial activity because of need are concentrated in low income countries. Manniti et al. (2005) assert that for both men and women, opportunity is the main motive to start a business. However, many women start their own enterprises as a result of lack of opportunities in the workplace.

Other sources show that women start their own businesses because it is easier to combine their responsibilities at home with those at work. Brush (1992) revealed that for women more than for men, the decision to start an enterprise is usually related to economic need or to a flexible schedule or place to reconcile family and work needs. Manniti (2005:15) in support of this opinion, revealed that women tend to be more sensitive than men regarding non-monetary incentives and outlined that the motivation for women starting a new enterprise is usually related with need or the flexibility of the hours or location, that is to say; the kind of independence that allows them to conciliate family needs and child care. Manniti et al. (2005) indicated that men and women's entrepreneurial attitudes are influenced by several of the same variables, but all these factors do not influence both genders in the same intensity.

The Special Report (2005) pointed out that women business owners cite a number of reasons for becoming entrepreneurs. These include family concerns such as: balancing career and family, lack of career advancement, discrimination and organisational dynamics such as power/politics. Mitchell (2004) shares the same sentiment with the above statement when by pointing out that female entrepreneurs, more than males, were motivated by the need to keep learning and the need for more money so as to survive. Kandasami et al's (1993) opinion showed that women entrepreneurs appear to be motivated to go into business in order to be their own bosses, to get job satisfaction, for economic independence or for an opportunity to be more creative.



Many people entertain the idea of forming their own businesses, but it is difficult for them to enter into the process due to many reasons. Each individual tends to be held in place by a variety of forces which include job, family needs, debts and obligations and the need to improve security to their families and by the unique family circumstances. Mitchell (2004) stressed that women entrepreneurs are motivated by the need to be independent economically and otherwise. It is often the case in Africa that the woman is the sole provider of the family's basic needs. This author emphasized that entrepreneurship allows women to combine caring for their families with bringing in the money needed for day-to-day survival. Several researchers have found that the major motivating factors for women to start a business are the need for job satisfaction and economic upliftment.

Moore (2003) and Gilligan (1982) pointed out that the desire to make a social contribution is also a strong motivating factor for women entrepreneurs. Helping others has been found to be a key factor in women choosing to become business owners (Thompson & Hood, 1991). This idea was supported by Vijaya and Kamalanabhan in Mitchell (2004) in their study of 195 potential entrepreneurs in India which found that money for them was rarely the primary driving force. Many were driven by the objective of providing services to the community. Women were frequently found to be pursuing social goals like customer satisfaction, together with economic goals. Social issues and problems also provided an impetus for women to start their businesses. Other

important motivation factors for women were the need to provide security to the family and a desire to have flexibility in their occupational and domestic spheres of life.

Cromie in Mitchell 2004 found that women were less concerned with money-making and often chose business ownership resulting from career dissatisfaction. Cromie (1992) further went on to say women see entrepreneurship as a means of meeting their career needs and their children's needs simultaneously.

## **2.9. Challenges faced by women entrepreneurs.**

A number of theorists attempt to identify barriers which female business owners face. These theorists focus on social structures which support gender differences.

Loscocco et al. (in Mitchell, 1999) examined why women-owned businesses are typically less financially successful than businesses owned by men. Theorists argue that women's lack of industry experience and family situation (in particular responsibilities for childcare) explain part of difference in income. Loscocco et al. (1991) further went on to highlight other barriers which were identified by Aldrich (1989) who studied entrepreneurial networking and noted that men tend to form larger numbers of strong ties; this over-investment in the maintenance of networks can translate into business disadvantages as a woman entrepreneur risks spending much of her time on relationship matters rather business ones. Other reasons include the fact that women-owned businesses are typically small in size and are concentrated in poorly paid sectors of employment.

Vyakarnam (1990) points out that multiple roles performed by women prohibit them from operating large scale enterprises. Patriarchy, which is a belief in male supremacy, prevails in most developing countries in Africa and is largely responsible for the marginalisation of women in all spheres of life, including entrepreneurship (Kuratko & Hodgetts, 1989). Women are mostly victims of poverty due to lack of income earning opportunities (Buttle & Brown, 1993).

With every occupation, there are advantages and disadvantages, and the same applies to entrepreneurship. Mahadea and Youngleson et al. (2013) assert that many

people do not engage in self-employment because of various negative aspects which include: fear of failure, non-financial risks and career risks. Kuratko and Hodgets (2004: 127) support this by stating the dark side of an entrepreneur where they maintain that starting or buying a new business involves risk. The Special Report (2005) asserts that the main obstacles that women face in business are educational and work background, psychological characteristics, motivation, perception and career efficacy, training and skills development, comparative earnings levels, management practices, external networking and the desire for successes.

Starting and operating business include risks and effort for entrepreneurs, especially when it comes to the view of high failure rate. MacClelland et al. (2005:87) assert that women confront a variety of challenges in developing and running a business, and many contend that significant barriers still remain for women establishing and growing businesses. These challenges include difficulty of access to financial resources, lack of support, prevailing negative socio-cultural attitudes, sexual discrimination or gender bias and personal difficulties (Valla, 2001). Simbwaya (2002) supports this idea by asserting that "Women entrepreneurs in South Africa have been particularly disadvantaged as in the past, they owned no property to be used as collateral on loans, and in fact, needed their husbands' permission to enter into financial arrangements.

Women are mostly confined to an informal sector of entrepreneurship. These women in the informal sector do not make a lot of money or profit; as a result, they cannot afford to open accounts, let alone access external funds. The concentration of activities of women in business is located in the areas of crafts, hawking, personal services and the retail sector. There are low participation levels of women entrepreneurship in value-adding business opportunities. In most cases, female entrepreneurs are restricted to activities that are related to their domestic sphere as they sell produces which are related to their household needs and activities that are related to child-rearing or child care such as edu-care centres or nursery schools. Pressure to run a home, look after the children and care for the husband and family limits women. Negative economic development impacts negatively on women as they have to cope with taking care of children, often as single parents (Morris & Brennan, 2003).

Most of the chief barriers to promoting women's business include: cultural and societal problems, the psychological impact of cultural norms, employment legislation and policy (Special Report, 2000). Robertson (1998) identifies major constraints to the expansion of entrepreneurial activities for African women entrepreneurs as lack of capital, being landless, labour education, family discrimination and training. Black women entrepreneurs are denied access to affordable financial services, World Bank (1990). McClelland et al. (2005) states that women confront a variety of challenges in developing countries and in running a business, and many argue that significant barriers still remain for women establishing and growing businesses.

The nature of challenges and obstacles faced by women entrepreneurs suggests that their full economic potential is not actualised, and they do not feature in the mainstream of economic agenda (Special Report, 2005). This causes to more and more women to engage in an informal sector of entrepreneurship. The Special Report (2005) revealed that women in Africa tend to work in small-scale enterprises and went on elaborating that African women in informal sector activities seem to be the norm of the continent.

Garland et al. (1984) defined small business proprietors as those who establish and administrate a business with the main objective of achieving personal goals, where the business is the main source of income and consumes most of their time and resources, and where the proprietor sees the business as an extension of their own personality and is related to their family needs.

## **2.11: Conclusion**

Several barriers affecting women's participation in entrepreneurial activities have been identified in the discussion above. Even though there are laws and policies which enable women to freely access credit facilities and benefits in South Africa, in most rural settings, these women are not making use of such resources. As the literature suggests, women are inhibited from practising activities they desire, and their rights are denied and constrained by the social norms and customs that prevail in their

societies. It has been noted that systemic gender based biases are some of the major issues limiting women in engaging and accessing agriculture-related resources.

One of the issues discussed in this literature is that credit constraints for women put a severe limit on the full participation of women in entrepreneurial-related activities, thereby leading to less contribution to the economic development and self-sufficiency of the rural community. There is, therefore, need for on-going education and awareness-raising so as to emancipate the status of women in economic participation. As stated in chapter one, one of the objectives of the present study is to suggest ways of overcoming barriers to women participation in entrepreneurial activities. Although there is documentation, all over Africa and abroad, on how factors such as land, credit and education including technology influence participation in entrepreneurship, these factors, on their own, cannot be held fully responsible for the high levels of the invisibility of women in the realm of entrepreneurship.



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## CHAPTER THREE

### Research Methodology

#### 3.1. Introduction

This chapter outlines the methodology used in the study. The chapter also describes the research design, population, sampling procedure, data collection and analysis techniques that were used to implement the study. Ethical considerations will be outlined as well. The study was located within the broad category of qualitative research. Qualitative research is a multi-mode in focus involving an interpretive, naturalistic approach to its subject matter (Denzin & Lincoln: 2005). Qualitative researchers study phenomena in their natural setting, which means studying people in their communities in the specific places where they operate their businesses. Researchers attempt to make sense of or interpret phenomena in terms of the meanings people bring to them. A qualitative research approach was more effective for this study as the researcher sought to gain a deeper understanding of the community by understanding informants' experiences from their natural setting instead of using figures and illustrations. In-depth interviews schedules were employed to examine the factors that enabled and constrained African women businesses.

#### 3.2. Research paradigm

The choice of a paradigm was guided by the objectives of the researcher and what the researcher intended to accomplish. A paradigm is a fundamental model used to organise our observations and reasoning (Babbie, 2001: 42). According to Creswell (2007), a paradigm is "a set of assumptions, values or beliefs about fundamental aspects of reality which give rise to a particular world view and serves as the organising principles through which researchers perceive and interpret reality". By selecting a paradigm from the onset, the researcher sets the basis of subsequent choices regarding methods, literature and design. This study used the interpretive paradigm which is located in the constructivist tradition which seeks to construct detailed descriptions of social reality (de, Vos, Strydom, Fouche & Delport, 1998). Interpretivist researchers maintain that they use constructs such as culture, social context and languages to build their view of the world and that social reality is shaped

through social interaction (Gibbons & Sanderson, 2002). It was because of these considerations that the researcher used the interpretive paradigm for this study.

### **3.3. Research design**

Research design is defined as constructed plans and strategies developed to seek, employ and discover answers to research questions (Tylor, 2000). It refers to the manner in which the entire process was planned and managed until its final stage of report writing. The design for this research was a mixed method combining elements of a case study and semi-quantitative analysis. Data were collected through in-depth interviews with ten successful women in business. Data were thus presented in the form of verbatim statements from respondents as well as frequency tables. This design enabled the researcher to make an in-depth analysis of enabling and constraining factors that impact on women's businesses in the Berlin area of South Africa. A case study helped the researcher to gain insight into factors that influence the type of business activities done by women in a particular town, Berlin in the Buffalo City Metropolitan Municipality. The case study was considered an appropriate research design for this study since the findings of this study were not generalised to other women in businesses in other contexts.

### **3.4 Research Site**

The study aimed at analysing, enabling and constraining factors that impact on African women in Berlin area. It was appropriate for the researcher to choose the Berlin area because the area is a semi-urban service centre for economic and commercial activities that produce a conducive environment for female entrepreneurs to operate their formal and informal businesses within. Another reason for choosing the Berlin area was for the convenience it provided to the researcher, since it is located nearer to the researcher's workplace and familiarity of the place. This was considered very ideal since it cut down on travelling costs and time that the researcher would have incurred for using different site.

### **3.5 Geographical Location**

Berlin is a town situated in Buffalo City Metropolitan Municipality in the Eastern Cape Province of South Africa. Founded in 1857 by Carl Pape of the German

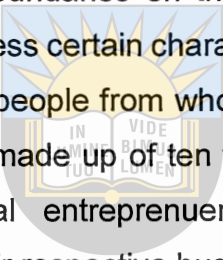
settlers of the British-German Legion and named after the German capital, this town is 20km east of King William's Town.

### **3.6 Social Identity**

Berlin is inhabited by people of different racial and ethnic groups. These include 94.1% Black Africans, 0.7% Coloured, 0.1% Indians/Asians, 4.9% Whites and 0.3% others (Berlin census, 2011). Basically, the area is dominated by Xhosa speaking people.

### **3.7. Population**

A population is a term that sets boundaries on the study of units. It refers to the individuals in the universe who possess certain characteristics (de Vos, 1998). For this study, a population is that group of people from whom we want to draw conclusions. The target population of this study made up of ten female entrepreneurs, and these include both formal and informal entrepreneurs. These entrepreneurs were interviewed by the researcher in their respective business places.

The logo of the University of Fort Hare, featuring a sunburst design with the motto 'IN VIDE BLISS' and 'TOGETHER IN EXCELLENCE' below it.  
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### **3.8 Sample and sampling**

The study used purposive sampling. The type of a sample was based entirely on the judgement of the researcher. The aim of judgemental sampling was to select the relevant sample that is appropriate to the study. Singleton et al. (1988: 53) assert that "a sample is composed of elements that contain the most characteristic representative or typical attributes of the population" (Devos, 1998: 360) refers to a sample as "a special subject of population observed for purposes of making inferences about the nature of population itself". The reason for sampling was that it was impossible for the researcher to interview the whole population of interest i.e. all female entrepreneurs in the Berlin area. This was so because time and cost prohibit the researcher from interviewing large numbers of people, as a result, the researcher used a sample to obtain authentic information from a smaller group that represented the whole population. The In-depth interview method was used in the sample to obtain better quality data than would be obtained from large population.

Moreover, it was difficult to carry out in-depth population interviews with a large population and carrying out a study using large population; this would result in

collecting massive data which could be very difficult to process, analyse and interpret. Therefore, purposive sampling was considered suitable in this study since the researcher aimed at eliciting context-based data. Maxwell (2005: 78) supports this idea when he describes sampling as a procedure which involves the selection of elements from a targeted population. This implies that a sample was used to represent a larger population in order to generalise it to a larger scale, as a result, there was need for careful selection of a sample that held some characteristics of the population being studied. Patton (1990) opined that the logic and strength behind purposive selection of information was that the sample was information-rich.

### 3.9. Research Instruments

#### In-depth interviews

According to Babbie and Mouton (2001:289) a qualitative interview is, “an interaction between an interviewer and a respondent in which the interviewer has a general plan of inquiry but not a specific set of questions that must be asked in particular words and in a particular order”. The interview is a widely used tool to access people’s experiences and their inner perceptions, attitudes and feelings of reality (Fontana & Frey, 2005). This study used the in-depth interviews to understand factors that enabled and constrained women’s businesses in Berlin.

#### Advantages of in-depth interviews

The in-depth interviews provided a personal touch between the researcher and the respondent. The personal contact brings about positive reinforcement for participating in research Bailey (1992), Babbie( 2004), Bless and Higson Smith (2000 ). In Denzin and Lincoln’s (2005) view, the personal touch that prevails in face-to-face interviews guarantees a higher response rate than in a structural interview. The in-depth interview advantaged the researcher in that any misunderstanding or confusion that arose was cleared up. The researcher adjusted the questions as and when necessary, clarified doubt and ensured that the responses were properly captured by repeating or re-phrasing questions (Bassey,1999). This helped to ensure that the responses were as valid as possible.

### **Disadvantages of in-depth interviews**

A major drawback in in-depth interviews is that respondents feel uneasy about the anonymity of their responses when they interacted with the researcher. This fear or uneasiness in instances compromised the quality of the data obtained. Kvale and Brinkman (2009) cited interviewers' bias as another disadvantage of face-to-face or personal interviews. Although interviewer training went a long way in minimizing bias, such training was costly both in terms of money, time and human capital. Data in an interview was generated through a process in which the participant and the researcher were involved in a meaning-making interaction (Babbie, 2004; Devosetal, 1998; Bailey, 1992). Consequently, such data is often challenged as lacking objectivity since it is produced in a highly interactive situation where it can be manipulated.

### **3.10 Reliability and validity of instruments**

Reliability and validity are essential to effectiveness of any data gathered procedure. Cohen and Manion (1996) refer to reliability as the degree of consistency that a measuring instrument or procedure demonstrates. This means that whatever an instrument is measuring, it should do so consistently.

Validity is conceived by Babbie (1992: 198) as the quality of a data-gathering instrument or procedure that enables it to measure what it is supposed to measure. A measuring instrument was, thus, considered valid for it made precise and accurate measurements of the phenomena under investigation. In order to confirm credibility and dependability of findings, data from the respondents was presented and read to participants to confirm whether what is written represented their views and perceptions.

### **3.11 Data Analysis and interpretations**

In this study, data was collected through in-depth interviews and presented in the metric form. Devos (1998) claims that the analysis of data brings order, structure and meaning to the mass of data collected. Data was analysed in accordance with the research questions and coded according to specific concepts and themes. Presenting data in themes means creating categories in the form of headings and then classifying

these under those headings for easy analysis (Kvale & Brinkmann, 2009). Patton (1990) and Horberg (1999) support this manner of presenting data by pointing out that much of the qualitative data comprises people's description and direct quotations of what they say. Participants responded according to their understanding of interview questions and their experiences, and the researcher was flexible to clarify where it was not clear in this study.

### **3.12 Ethical considerations**

The researcher ensured that the proposed study was conducted in an ethically sound way. This was done by considering various issues. Before conducting the interviews, prior consent was sought from all participants. This means permission was sought before conducting the research, and this was done by way of writing e-mails or telephonically. Consent was given voluntarily, and each participant. When permission was granted, the female business owners agreed on specific dates in which the research was conducted.

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Before responding to the interviews, participants were informed about the purpose of the research objectives. This was meant to clear any possible misconception that might be held by the participants about the research. This is also encouraged by Bless and Higgson (1995) and Babbie (1992) who regard such clarification as essential if at all, the researcher is to elicit valid and meaningful data.

### **3.13. Conclusion**

This chapter outlined the methodology adopted in this study and discussed the choice of the interpretation paradigm which helped the researcher to study phenomena in their natural setting. A case study was also adopted to gather detailed information about participants, thus investigating a few cases in considerable depth. The following chapters focus on data presentation and analysis.

## CHAPTER FOUR

### Data Presentation

#### 4.0 Introduction:

The aim of this chapter is to present data that has been gathered through in-depth interviews. In-depth interviews were used to analyse data on enabling and constraining factors that impact on African women business in Berlin area of South Africa.

The participants of this study consisted of 10 women entrepreneurs and in-depth interviews were conducted for all the women entrepreneurs. Data was presented in a thematic form, meaning that data was analysed in accordance with the order of the research questions and coded into specific concepts and themes. Data was presented in categories of headings for ease of analysis. This chapter begins with the presentation of the profile of respondents.

#### 4.1. Data Presentation:

The first section of this chapter presents a table with biographical data of the participants. This is important information regarding women entrepreneurs, the ages, the academic qualifications, marital status, previous work history, motivations and period of managing business and experience.

#### 4.2 Age Ranges of Participants:

The women entrepreneurs are presented according to their ages because ages reflect the maturity and experience of women entrepreneurs and this, in turn, influences how they operate and manage their businesses.

#### TABLE 1: Age Range of Participants

AGE RANGE	NUMBER OF WOMEN ENTREPRENEURS	PERCENTAGE
20 – 20 years	0	0%
30 – 39 years	4	40%
40 – 49 years	2	20%
50 – 59 years	1	10%
ABOVE 60 years	3	30%
TOTAL	10	100%



The table shows the ages of ten women entrepreneurs who responded to interviews, whose range is 30 years and above, quite matured and well experienced. The majority of women entrepreneurs are matured enough to operate and manage business. In the study, it was also necessary to find out the academic qualifications of the participants to determine their levels of education. This is crucial because it provides information whether they are qualified enough to operate business and moreover, whether they have acquired enough skills to operate business.

**Table 2: Participants qualifications**

QUALIFICATIONS	WOMAN ENTREPRENEURS	PERCENTAGE
Standard 8 Course	0	0
Standard 10 Course	4	57%
Course	1	14%

Diploma	2	29%
Degree	0	0
Senior degree	0	0
Total	7	100%

The table above illustrates that most participants have acquired academic qualifications but they do not have professional qualifications; this means that they do not have adequate skills on how to run their businesses. Only 43% of the participants have professional qualifications because they have certificates and diplomas, while 57% only possess standard 10 certificates. The rest neither possess academic nor professional qualifications, and as a result, are not qualified to operate businesses. Women are supposed to have professional certificates in such areas as Merchandise, Business experience and Marketing.

**Table 3: Participants experience in running and managing their businesses**

YEARS OF EXPERIENCE	NO OF WOMAN ENTREPRENEOURS	PERCENTAGE
1- 2 YEARS	8	80%
2 - 4 YEARS	2	20%
4-6 YEARS	0	0
6-8 YEARS	0	0
8-10 YEARS	0	0
OVER 10 YEARS	0	0
TOTAL	10	0

The table above illustrates that most participants have a short service experience between 1-2 years. 80 % of the participants have a short service experience of operating business between 1-2 years, and 20 % have an experience of between 2-4 years, and no participants have a long term experience of 5 years and above.

**Table 4: Registration of participants' businesses**

DESIGNATION	NO OF WOMAN	PERCENTAGE
Registered	2	20%
Not registered	8	80%
Total	10	100%

The table above illustrates that only a few female entrepreneurs (20%) are registered while the majority (80%) of them are not registered. When they were asked to explain why they were not registered, a variety of responses were given such as illustrated below:

#### **Respondent 1**

*My business is too small to be registered; I need to open a big market in and register it, but at the moment, I am satisfied to operate this unregistered business because I only need money for my survival. This small business does not yield a lot of income and as result, I don't have money to the process the registration.*

#### **Respondent 2**

*I can't meet the requirements of the policy and regulations of which requires property such as land ownership to be used as collateral security for borrowing loans from the bank. I resolved to operate informal business that is not registered because I don't want to risk.*

The responded further went on to elaborate that fear of failure constrains her from taking loans from the bank because she owned no property to be used as a collateral security on loans. Kuratco and Hedgers (2004) support by starting the dark side of an entrepreneur stating that buying a new business involves its risks. It was also noted that most female entrepreneurs are confined to informal sectors that are not registered because they cannot meet the requirements information of the policy and regulations to access credit. One respondent also responded as follows:

*I have not attempted to make use of the services such as borrowing funds and also acquiring information from the bank officials on how to apply for a loan from the banks, so I don't have any idea on how to access funds from the bank. Another respondent said:*

*I am afraid if my business fails to yield profit, I won't afford to repay the loan and lack of valuable assets for collateral security.*

The above statement shows that business women do not go to the bank to borrow money, not because they do not need it, but because they fear to risk and also they do not satisfy the required conditions for borrowing money from the bank (such as property which includes land ownership). As a result, most women have resorted to operate informal businesses that do not require formalisation.

When female entrepreneurs were asked to name other forms of businesses done by other women in Berlin, findings show that most women are also engaged in handcraft activities such as sewing clothes, curtains, knitting bunnies, hair dressing and massaging. The handcrafts products encourage women to provide goods or services needed on a regular basis by most local communities. This was revealed through their responses which are shown below:



#### Respondent 1

*Here in Berlin, most women sell fruits and vegetables; others have food outlets, hairdressing shops and nurseries.*

#### Respondent 2

*Women operate various kinds of businesses as cooperatives, and they do activities such as sewing traditional, and formal clothes and curtains, farming gardens and chickens, selling farm products and accessories from AVON, a company that promotes women business by selling their products on discount, kitchen utensils in shops and selling kitchen products known as Tupperware and selling body lotions, hand bags.*

#### Respondent 3

*Most women are engaged in knitting and crocheting, threading beads on traditional clothes, massaging, selling herbs, making and selling ice cream.*

### 4.3 Types of business activities done by women in Berlin

The study sought to find out the types of business activities done by women in Berlin, as illustrated in the table 6:

#### 4.3.1 Business characteristics, the business idea and its market

This study set out to find out women businesses that had been formally operating for at least one year. However, in Berlin, on interviewing the women, the researcher found that only two of the businesses had been formally registered. This experience illustrates some of the difficulty in finding accurate data-sets for identifying both women entrepreneurs and specific types of businesses for the research. Many of the businesses sampled had been referred on by others in the understanding that the businesses had been operating for some time, this also shows lack of distinction made between what is a “formal” and “informal” business, and demonstrates lack of clarity about when a business actually “starts”. As was intended in the specific aims of the study, the sample of women interviewed were running established businesses which had survived on an informal basis beyond the first vulnerable stages of business start-up. What follows are some descriptive aspects of the women’s enterprises, including the legal status, sector of business activity and significant markets for their products and services.

#### 4.3.2 Legal status

Of the women interviewed, all of them were sole traders; most of them were not registered with 20% registered and 80% not registered. In Berlin, the research team asked the women entrepreneurs about the legal status of their business at start-up, as well as their current status. The findings showed that their business status had generally remained constant, with the majority starting and remaining as sole traders.

#### 4.3.3 Type of business

The majority of the women entrepreneurs in the study had businesses in the trade sectors, as indicated in Table 6 below.

**Table 5: Type of business by sector**

Sector	Number of businesses	Percentage
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Trading	4	40%
Services	2	20%
Manufacturing	2	20%
Multi-sector	2	20%
Total	10	100%

Not surprisingly, most of the women entrepreneurs were operating in what are usually termed “feminized” sectors, and in some cases, they had been specifically selected from within such sectors, as the three sectors selected would all be labelled as feminized or “gendered” sectors. Having said this, there were some from respondents such as, selling sweets, fruits and vegetables. There were some from education / day care centres, food outlets, tailoring, hair dresses, farming chickens, and this means that the sectors were not identical and as a consequence, direct comparisons are not always possible.

#### 4.3.4 Markets

The research findings confirmed previous studies which highlighted the fact that most women entrepreneurs tended to sell their products in local markets and relied on basic marketing mechanisms such as word-of-mouth selling, as the primary means of promoting and selling their goods and services (see also Goheer, 2003, for lessons from Pakistan). Most of the participants said that they sell most of their products in the local market place mostly in or around the Berlin area where the study was conducted with only very few admitting selling some of their products outside the province. In terms of promotion, respondents said that they relied upon word-of-mouth promotional techniques to market their business.

Participants were interviewed so as to establish the types of enterprise they are engaged in. Findings revealed that the female enterprise in Berlin mostly involved food production and domestic accessories. It also emerged that women are mostly confined to trading such as selling fruit and vegetables that does not required large amounts of capital, a lot of skills training experience, which do not conflict with child care responsibilities. The findings are consistent with Susan’s (1987) assertion that women are present in the retail industry and in some places can be regarded as an extension of their domestic worker. Sing (2003) has observed that in almost every region, women have access to some kind of production resources or particular market that has to be integrated with house-keeping and child care. The majority of women are operating business that are related to their

domestic cores e.g. chicken farming, food outlets, grocery shops, kitchen accessories and furniture shops. Women have been found engaged in large businesses such as managing supermarkets. The main reason presented for the state of affairs was that most women are poor and fear taking risks. Moreover, women failed to meet the laid-down criteria to be followed when one wants to establish an enterprise.

#### 4.3.5 FACTORS THAT ENABLE WOMEN TO DO BUSINESS

The study also sought to find out factors that enable women to conduct business activities. Women business owners cited a number of reasons that prompted them to become entrepreneurs. Mahadea (2013) pointed out that people are drawn to business by a mix of push and pull factors. Push factors include being attracted by rewards, independence, self-pride, actualisation, innovation and prestige. Pull factors include the following: retrenchment, marginalisation, job insecurity, personal hardship and being a refugee. When women were asked to shed light on factors that motivate them to start their own businesses, the following reasons were raised, as illustrated in table 7 below:

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**Table 6: Factors that motivate women to do business**

<b>Factors that influence women to do business</b>	<b>Frequency</b>	<b>Percentage</b>
Family responsibilities,	1	10%
Career path	1	10%
Financial problems(poverty)	2	20%
Unemployment, survival, subsistence	3	30%
Community development	1	10%
For experience	1	10%
Glass ceiling effect	1	10%
Total	10	100%

One business woman retired from the nursing profession due to experiencing glass ceiling that affected her from reaching a more senior executive position, and that pushed her down to start her business said:

*I resolved to start my business because I was promoted to a more senior rank, but my salary remained constant, my position was very high but my salary was not increased*

*anymore and this forced me to open my own business. This evidence of glass ceiling pushing factors forced me to open a business as I needed more money.*

Another participant who owned a taxi for transporting children to school expressed her experiences as follows:

*I found that there was not enough transport to help the community because I saw lots of people who need transport, and I decided to use the car of my husband who passed away.*

Another responded said:

*I don't have a job, but I got kids when I was still very young. I have three kids of different fathers, and their fathers do not want to take the responsibility of taking care of them. These kids need money for survival, and for school fees, no one is assisting me to support these kids, and this pushed me to start my own business using my kids' grants.*

Another respondent gave the following response:

*I was forced to start my own business because I was motivated by some successful business women, especially my friends who are just same like me but who lead luxurious lives through running businesses and I decided to follow their footsteps.*

One respondent said, *I decided to open a food outlet to help when I found that there was no food outlet to supply takeaways to workers who work in factories and those who work at the business centre. Strangers and those who come to do shopping in the Berlin town and school children who come from places that are outside Berlin supported the outlet.*

#### **4.3.6 How do women raise funds for starting up their businesses?**

Participants were asked to shed light on how they raised funds for starting up their businesses. The researcher established various ways in which woman entrepreneurs raised their funds, as attested by the following responses:

One respondent who owns a shop said:

*I was a teacher and when I retired, I used my pension to build a shop.*

Another respondent who sells fish and chips revealed that she was working in a restaurant and she learnt that the business was very profitable so she started to save her money to start a business using the experience that she got from her job.

Two female entrepreneurs revealed that they raised their money through grants that they got from government. A group of women who run a chicken farming project revealed that they raised their money through “imigalelo” meaning stokvel to start up their business and later on, they topped up by securing a loan from the bank.



#### 4.4 CHALLENGES FACED BY WOMEN ENTREPRENEURS.

This question elicited data on challenges faced by women entrepreneurs that prohibit them from expanding. Several challenges were revealed through the responses given by participants, and these responses are discussed below. Women entrepreneurs were asked to shed light on the barriers that constrained the expansion of their business. Table 8 below illustrates their response.

**Table 7: Challenges faced by women entrepreneurs**

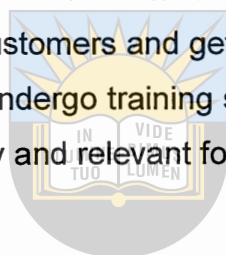
Challenge	Frequency	Percentage
Finance	3	30%
Premises	3	30%
Markets and Marketing	1	10%
Labour	1	10%
Skills	1	10%
Others	1	10%
Total	10	100%

The table above shows that finance and lack of suitable premises were major challenges faced by women entrepreneurs. Each of these challenges was cited by 30% of the respondents. The other challenges (markets and marketing, labour, skills and others) were rated the same by the respondents. The barriers are explained in detail below.

#### 4.4.1 Poor customer care

Data revealed that most women operate their businesses without relevant skills necessary for the business to be functional, and this affects their business negatively. This was revealed by one of the respondents who owns a food outlet. She responded as follows:

*I did not go for training on how to operate this business, I just use the experience of cooking dombolos (a type of fat cake) that I gained as a house wife because it is common to house wives to cook dombolos for their families.* The respondent indicated that it was difficult for her to attract and impress customers when she responded that some customers complained that the food had too much salt. She said most of the time, she is stressed by complains launched by customers and gets annoyed and discouraged. She further went on to say she needs to undergo training such as catering, sales marketing and bookkeeping which are necessary and relevant for her business to be successful.



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#### 4.4.2 Lack of resources /facilities & role conflict

One participant highlighted that she mixes her flour manually using hands because she could not afford to buy a machine that mixes flour to make large quantities of dough such as those used by prominent bakeries because they are very expensive. The participant revealed that this impacted negatively on her business as she could not afford to meet the demands of customers. The participant further went on to say that the expansion of her business was constrained by lack of access to finance for buying heavy machines. As a result, she could neither meet nor surpass customers' needs and expectations. In her view, this affected the growth of the business in a major way.

This problem of resources was also raised by another respondent who manufactures clothes at her home. The responded indicated that she could not afford heavy machines that helped her sew heavy materials to make goods such as bags. The respondent responded thus:

*I am restricted to make light clothes such as shirts and dresses because I don't have money to buy heavy machines for sewing jeans, leather jackets and bags. This problem of lack of access to finance impacts negatively on my business and affect the growth of*

*my business because I cannot manufacture a variety of clothes because some clothes need to be done using heavy duty machines.*

The business woman went on to explain that she was also constrained by lack of infrastructure; she did not own any space to build her own business shop. As a result, she spends most of her profits on paying rental, electricity and workers. This same sentiment was echoed by the clothes manufacturer who operates her business in her house as she insisted that she cannot afford to buy land because the money that she gets from her business is for survival and for paying school fees for her children.

The clothes manufacturer also cited that community members who buy her clothes insist to get them on credits and it will be difficult for her to collect all the cash so some of the clothes are not paid and she cited this problem as a major barrier in her business. She went further to indicate that her business needs a lot of skills in bookkeeping because most of the sales need to be recorded and then balance the books after all the collections have been made to avoid miscalculations.

It also emerged that one of the critical problems faced by women entrepreneurs was that of multiple role conflict. Findings from both the clothes manufacturer who operates her business in her house and a vendor who sells fruit and vegetables in a street outside her house clearly showed that women business operators experience serious tensions in trying to reconcile demands of entrepreneurship with those of their domestic roles. This is a serious challenge as it affects women's potential growth and development in business. In this regard, both entrepreneurs discussed above said that their major challenge was to strike a balance between the demands of their marriages with those of their business.

The clothes manufacturer expressed these sentiments when she said:

*I resigned from my profession as a teacher because I was working far away from my family so I have to come and join my family. This led me to operate this business in my house so that I can be able to look after my family. However my role as a mother who is responsible for family demands such as child-rearing and child care affects my business role.* This implies that there is tension between the multiple roles performed by women in business. This view concurs with Campling (1990:114) who postulates that "The heart of women's oppression is her child-rearing and child-bearing." Makamure (1994) expands

on this view by arguing that women are constrained from entrepreneurship activities by the multiple roles they perform. This means that traditional cultural values have an impact on their advancement, progress and participation in business because they continue to emphasize women's roles as mothers and housewives and restrict them to those roles.

A vendor who sells fruits and vegetables cited the problems that she encounters when operating her business and revealed that her fruits and vegetables do not generate a lot of income that can enable her to expand her business. She said, *the money that I get from this business is only for my survival, just enough to buy food and shelter to sustain life and not for savings.* She further went on to say, *I can't even open an account in shops because of fear to risk not being able to clear the payments and as a result, I resolved to buy my clothes using lay-byes only and I don't want to risk buying luxurious things like furniture and bedding.*

When I probed her on how she bought her furniture, she said, *I buy my furniture in those shops that sell some second hand clothes.* The other problem that she stated was that fruits and vegetables are perishable products, so they do not last long and easily become stale. Often, she has to throw them away, and as a result, most of the time, she experiences financial loss. The respondent also echoed another challenge of stiff competition. The interviewer probed to investigate why women like this business so much, and the respondent cited that women businesses are mainly concentrated in vending because they are poor so they cannot afford to start other businesses that demand someone to raise a lot of money. As a result, they experience very stiff competition in selling fruits and vegetables, and this stiff competition also contributes to financial losses. The respondent also echoed that selling fruits and vegetables does not require a lot of skills that demands a lot of money to go for skills training at an FET college.

The researcher sought to find out what sources of start-up capital were accessible to women entrepreneurs. The findings are summarised in the table below:

**Table 8: Sources of start-up funds**

<b>Start-up Financing</b>	<b>Frequency</b>	<b>Percentage</b>
Personal savings	<b>4</b>	<b>40%</b>
Borrowed or imigalelo	<b>2</b>	<b>20%</b>
Household/ Spouse	<b>2</b>	<b>20%</b>
Financial Institution	<b>2</b>	<b>20%</b>

Total		100%
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It emerged that 40% of the responses make use of personal savings mainly from their salaries after the household consumption and some from selling sweets, as explained above. The other sources of start-up capital were believed to come from borrowing from friends, households, friends and spouses. Each of these was rated at 20%.

#### 4.4.3 Onerous procedures

Women entrepreneurs who had gone for business licences experienced no problems with bureaucracy, while the majority did experience problems. The main complaints related to high costs, the time spent going through cumbersome procedures, and the general lack of information about what is required. Indeed, at the time of the survey, some women in micro enterprises were involved in litigation with the authorities over the registration procedures relating to their business. Many women entrepreneurs, especially those in micro-enterprises, said that they could not comply with the regulations because the procedures were too onerous. This was especially the case for those in the food sector. For example, most of the women in the food sector were not licensed, as they said the compliance standards were too stringent for small business owners.

#### 4.4.4 Constrained mobility and delays

Whilst the women entrepreneurs said that they did not face major problems with registration, they did comment on the problems involved due to the annual renewal of all their business licences. The main issue is that all of the licences are due at the same time of the year, and this means that there are long queues at the relevant offices where women have to wait for considerable periods of time before they are attended to. This presents problems, especially when their time is already constrained by family responsibilities in addition to managing their businesses. Over one quarter of the women entrepreneurs felt that the problems that they experienced in business were limited to gender-related reasons, due to the severe constraints that family responsibilities put on their time. Time spent in negotiating their way through the officials for licences was seen as consuming a major proportion of the women's time.

#### 4.4.5 Harassment

Women entrepreneurs reported that some officials demanded bribes to complete the procedures, and this further exacerbated the issue of procedural delays. In some cases, women reported being harassed for sexual services. It is perhaps not surprising, therefore, that most of the women said that they had registered their businesses to help avoid harassment by law enforcement officers. The in-depth case study revealed stories about the women being harassed by tax and local government officials, thus demonstrating direct gender-based discrimination targeted at women entrepreneurs. This was revealed by a thirty year-old lady who said that during the process of registration, the official delayed processing her documents because he wanted her to go to the office several times so that he can have ample time to demand for sexual services. The following quote from one respondent bears testimony to this:

*I face many challenges in this business. Sometimes officials delay the processing of your forms until you pay them money. Sometimes, they even ask for sexual favours with you so that they can fast track the processing of your documents. This becomes a big problem especially if you are married.*

The women generally perceive that tax and local government officials deliberately harass them in order to extort bribes from them. They do this by deliberately overstating the tax liability for the woman to negotiate with them. Respondents reported many instances where tax officials took away their working tools because the women had not paid the taxes which the officials were demanding. This necessitated closing the business for up to a week in order to regain the equipment. On some occasions, these tools were damaged while in the hands of the officials and there is no compensation for such damage.

#### 4.5 Strategies for overcoming obstacles that hinder the success of women businesses

Part of the overall aim of the research was to identify ways in which governments and the private sector could improve the prospects for women's entrepreneurship. A critical dimension of this would be the existence of appropriate, efficient and effective support

services for women entrepreneurs in Berlin. To examine this, the research looked at the women entrepreneurs' awareness and use of, as well as their experiences with, the business support sector. The following are some of the support services that have influence on the women entrepreneurs' access to various forms of capital:

- Motivation and determination;
- Markets;
- Resources; and
- Abilities, skills and experience.

#### **4.5.1 Sources of support and needs**

The study showed that most of the women entrepreneurs used informal sources of support such as family, friends and colleagues as their main means of assistance for their businesses, both in terms of financial and non-financial help. This tends to reflect previous research findings for micro- and small entrepreneurs in general, as well as women entrepreneurs, in particular. For example, when the women entrepreneurs were asked who they would consult for help with their business, the most popular sources were given as their spouse, friends and relatives with relevant business experience, and their employees. One woman responded saying she is not involved in decision-making structures, and she gets advice from her husband only.

#### **4.5.2 Awareness and experience of support providers**

Women entrepreneurs demonstrated a moderate awareness of the business support sector. A number of them were able to name credit and finance agencies. Almost the same number of women was aware of training providers, and aware of those supplying business information services. This profile mirrors, to some extent, the women entrepreneurs' actual use of business support. The majority of the women entrepreneurs had received no external support in starting their businesses. They argued that they must have training providers who are seen to focus on general start-up courses for micro-enterprises, rather than more specialized topics designed for growing small enterprises. Some had tried to get help but were unsuccessful, and others were put off seeking assistance after hearing of the negative experiences of others, especially with regard to

the lending conditions of the financial institutions. Most of the women entrepreneurs felt that they need support with their business as indicated in table 8 below.

**Table 10: Business needs of women entrepreneurs in Berlin**

Identified needs (multiple responses)	Frequency	Total
Financial support (loans and associated training/advice on how to service a loan)	8	10
Training/knowledge/skills	6	10
Tools, equipment, machinery	8	10
Business advice, information, counselling	4	10
Marketing support	4	10
Business premises	6	10
Technical support	2	10

Comments from those who had received support were, on the whole, positive, although some comments indicated the need for more appropriate loan sizes for small businesses, as well as the need for training that is not exclusively linked to loans. Other comments were made about the start-up focus and general nature of the business training, with the women entrepreneurs requesting more advanced and topic-specific training, especially related to marketing. Women in the health and beauty sector said that there was no training available for their sector, and most tend to rely on family support. Under the banner of “other services”, some women had been at trade fairs, some received a small amount of marketing support, and a few others received specific sector-based assistance.

#### **4.5.3 Women’s business associations**

Most of the women interviewed were not clear about the role of women’s business associations, and this included some of those who were members of such associations. Of those who were clear, the majority saw the associations as being primarily about: training members; facilitating networking and information sharing; connecting members to wider markets and marketing information, and advocacy work. In Berlin, the low participation of women in business associations was largely the result of a lack of awareness of the exact objectives and functions of the association. Women entrepreneurs were not sure what the associations were actually doing and the benefits

they provided for members, and so they were not motivated to join them. Others had mixed views of the associations as being expensive, not for their business, and as being rather elitist organizations for only certain groups of women. The study findings on business associations reflect previous research reported in the preliminary reports, essentially which most women are unaware of business associations, both mixed and women's associations. Those that have heard about the associations either have neutral views (i.e. they do not know what they do), or rather "negative" images based on their own perceptions and the experiences related by others. These findings provide a clear message for associations to present themselves in a more effective way, and to put more effort into promoting and marketing themselves and their services.



#### 4.6 Case studies of some of the participants

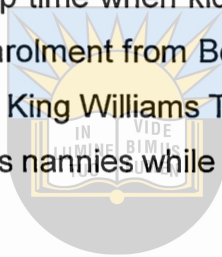
##### Case 1

Sthenkosi is a 30 years old entrepreneur living in Litha in Berlin for several years with only one boy. She was brought up from a very poor background and she does not know her biological father. She did her junior primary school up to grade 7 and never managed to study further due to her poor background. The only strategy she used to transform her life was through joining network cooperative with other women called *imigalelo*. She worked as a maid for three years saving her money through *imigalelo*. She started her business in open spaces of Berlin in a caravan. Currently, she owns a food outlet and is renting a big room. Some of her co-operative members bought properties, but she decided to invest her money through venturing into business and educating her children.

##### Case 2

Melane is a 35 year old woman born in Berlin, and her father worked in Berlin where they have a family house. She said her father was an alcoholic working in a farm of white settlers. She lived a hard life but fortunately managed to finish matric. After experiencing

a hard life, her mother decided to open a nursery school to look after kids for other people who were fully employed after realising that the community had no crèche/nursery services. Melanie had to raise money for survival and school fees for her child, that's why she couldn't manage to further her education up to university level. After finishing high school, she never got a job so she followed her mother's footsteps. She managed to study at a Further Training College where she got a certificate that enabled her to open a vibrant nursery which is very successful. Her husband who works at Mercedes Benz assisted her with buying all the equipment needed which include sleeping beds jingle gym and different kinds of toys'. The nursery school is well furnished with equipment where kids can play games such as jumping castles, swigs, jungle gyms and also provides food for the kids. During sleep time when kids need some rest, they sleep on comfortable beds. She had very big enrolment from Berlin and other surrounding areas such as Ilitha, Zwelitsha, Ndevana and King Williams Town. Eight ladies were employed to assist her looking after the children as nannies while others were caretakers who clean and cook for the children.



### Case 3

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Lesedi is a housewife aged 30 who is married to a permanently employed mechanic. They both live in a small farm, blessed with four children; two are doing secondary level and 2 are studying at University level. She said as a housewife, she grew sick and tired of sitting in the house doing nothing, along with the demands of not getting enough money from her husband's work to be able to pay school fees, buy clothes, transport fare, electricity and she felt it was high time to join hands with him by starting her own business. Her husband assisted her through with raising funds for kick-starting the business. She said that she started her business with 50 chickens which she only sold to the villagers. Currently, she has plenty of batches of chicken, including layers and selling not only chickens but also their eggs. She has made her work easier through employing 3 boys to work for her and a lady to assist her in grading her eggs according to their sizes. She bought herself a machine, thus allowing her business to move at a much faster pace. Eggs are packed in large quantity crates. In addition to that, her husband now runs a dairy farm producing fresh and sour milk for the Butchery and Shops in Berlin. Their businesses have now become viable to the extent that they now save money in the bank for their children for school fees along with other needs.

## Case 4

Anomta is a 55 year old business woman who owns a farm supply in Berlin Community area. Her home is in Zwelitsha village but currently, she is staying in Berlin Town where she operates her business as a farm supplier. She did her standard 9 and did not like to go further with her academic education due to her poor performance. She decided to go to a vocational training college where she obtained a certificate in business management

Anomta realised that Berlin is a farming area occupied by many farmers who keep cattle, pigs, sheep, rabbits, dogs, cats and grow vegetables and fruits. She realised that, they buy their animal feeds in King Williams Town and East London because of a need to open a farm supply shop, for supplying different kinds of animal feeds, vegetable seeds and seedlings as well as chicken mash, dog and cats food.

There is a company called Epol at Berlin factories that makes all kinds of animal feeds, but most farmers are not eligible to buy animal feeds at the factory because they do not meet the requirements. Epol company requires people to buy the feeds in bulk rather than single bags. For a person to qualify, he/she must be able to buy a minimum of 160 bags a week, so most individual farmers are not able to meet this requirement.

Anomta thought of opening a farm supply and registered with Epol Company so that she can buy animal feeds in bulk and sell them as single bags to assist all the farmers in Berlin. She had no money to start her business and borrowed money from the money lenders in East London Town. Currently, she supplies animal feeds, vegetable seeds and seedlings and tree nurseries to all the farmers in Berlin and to a lot of community development projects such as gardening, chicken farming to mention a few. Anomta employes workers who include drivers, casual workers and shop assistants.

Anomta's business is very exciting. She is a breadwinner and can afford to save her money in banks using different kinds of accounts. She owns a fleet of cars which include lorries, bakkies and small private cars. Anomta has four children and can afford to send them to school up to tertiary level. She has also made a great achievement through buying a big house in Gonubie, East London, a high income suburb. She plays an

important role in the community through employing people to work in the shop and assisting farmers and other members to operate some community development projects.



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## CHAPTER 5

### CONCLUSION, SUMMARY AND RECOMMENDATIONS

#### 5.1 Introduction

The main purpose of the study was to examine enabling and constraining factors that impact on women's businesses. The summary of findings is designed around themes that emerged from the research questions. This section highlights the discussion on the factors that both enable and constrain women's businesses with a view identify strategies of supporting them so that they contribute meaningfully to economic development. The chapter reflects on how the theory was used to explain and understand challenges faced by women in business. The chapter also gives a justification of the research methodology and then ends with a conclusion and recommendations.



#### 5.2 Summary of Findings

This section summarises and gives an interpretation and implication of findings made in the previous chapter. Data is summarised under themes that emerged from the research questions as shown below:

##### 5.2.1 Types/nature of business done by women entrepreneurs

It emerged from the study that the majority of women in Berlin continue to operate business informally and produce very low income mainly for survival. Most women in Berlin own informal enterprises and mostly as vendors and petty trade such as small food outlets and selling sweets. The study also established that majority of women's businesses are not registered and are too small. This means that their contribution to economic development and self-empowerment remains limited.

The data reviewed showed that most women prefer businesses that have to be integrated with housekeeping and child care. One woman resigned from her job because she was deployed far away from her family; she resigned in order to start sewing clothes from her own home to manage her business while at the same time, being responsible for her family. These findings indicate that, women are forced into businesses that can be regarded as an extension of their domestic work. Thus, the

influence of gender role expectations and cultural stereotypes comes into play here. This makes it difficult for women to contribute meaningfully to the public sector, which is still dominated by men (Kamberidou, 2013).

### **5.2.2 Cultural stereotypes**

Data showed that women's businesses are negatively affected by role conflict as housewives and as business operators. Cultural stereotypes, thus, act as a big limitation to women's expansion outside the private domain of the home and family. The roles that women play as housewives limit women's vision to expand their businesses and operate businesses that are not related to domestic chores.

The study established that most women operate businesses that are informal as most participants indicated that their businesses are not registered. It also came to the fore that unlike men, most women in business do not seek to find out more information on policy and regulations that affect business operations and business conduct. The fact that most females run enterprises not registered had a direct implication that most of them could not access credit facilities and as a result, handicap their potential for growth. The main handicap in this regard is accentuated by cultural stereotypes that tend to influence women's conception of their self-worth and their perceived potential to run successful business engagements.

### **5.2.3 Factors that motivate women to do business**

Findings revealed that most women are drawn into business because of poverty as most of them are not educated and as a result, are not employed. Data also revealed that women are pushed into business because of family responsibilities. This finding tallies very well with Mahedea and Youngleson et al (2013) who pointed that people are drawn into business by a mix of push and pull factors. In this study, findings among other things, suggested that most women were drawn into business by push factors which include personal hardships, retrenchment, job insecurity and marginalisation. It also emerged that women are pulled into business because of family responsibilities as some women decide to operate their business at their homes to avoid separation from their families. It can, therefore, be concluded that both conditions within and

outside the family and home environment influence women's decision to engage in business.

#### 5.2.4 Challenges

Most of the women interviewed mentioned corruption, taxes and limited access to credit and skills as major obstacles to developing their business activities. Women continue to find access to credit very problematic. The demands that are required to access credit such as credit repayments rates makes it difficult to financial institutions to lend money to women entrepreneurs.

Women entrepreneurs have limited vision, skills, inadequate financial skills as well as lack of collateral security. Clearly, women face a myriad of factors in their endeavour to excel as entrepreneurs. It also emerged that female participants' lack of basic skills to conduct business often predisposes them into embarking on low productive businesses. Furthermore, lack of technical skills due to poor education constrained women's opportunities to develop their businesses in higher productive areas. This is a problem that can be traced to the problem of patriarchy where some families prefer education of boys than that of girls (Butler & Brown, 1993).

The fact that very few women participate in and take up positions in business organisations implies that most women have limited opportunities to share information, contacts and knowledge. The responses given by participants showed that most women lack start-up capital and limited business technical skills, which are the most important barriers to starting and developing a business. In addition, business women indicated that family responsibilities such as taking care of siblings and handling household chores were clearly affecting their ability to operate business successfully.

The finding that many women have no confidence in their business affects their perspective towards risk-taking, thus, limiting their chances of entering into successful business partnerships with other business owners. This is a serious handicap since it renders many women entrepreneurs perpetual informal sole traders.

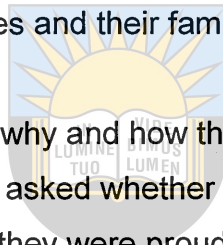
## 5.2.5 Ingredients for a successful business

In building any business, there is a need to bring together and manage a range of different “ingredients”. These have been summarized in the study’s research framework as: motivation and determination, abilities, ideas and markets, and resources.

### 5.2.5.1 Motivation and determination for business

The study has confirmed the findings of other research and shown that many women entrepreneurs are motivated by factors and desires very similar to men’s in starting their own small enterprises – the desire to be self-employed, to be their own bosses, to generate an income for themselves and their families, to utilize skills and so on.

Many of the women are clear about why and how they want to grow their business. They have specific goals, and when asked whether they would give up their business for a paid job, the majority said that they were proud to be business owners



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Whilst primary research seemed to show that many of the women’s motivations for starting their business were typical of women’s desire for business ownership, differences were seen in women’s stated “conditions of start-up”. The women entrepreneurs were very explicit in the ways in which they contextualized their personal motivations for business within their position and responsibilities in the household. As another study on women’s enterprise noted, “For women entrepreneurs, enterprise activity is part of a broader livelihood strategy where it is difficult to separate production and reproduction and market and non-market work” (Kamberido, 2013).

Women entrepreneurs, in this study and others, refer explicitly to their roles as mothers, wives and daughters, and their need to generate income for the family as important “drivers” for business ownership. This explicit expression of these factors has often been interpreted as the woman being more concerned with her family and with the immediate needs of the family than with the business itself. This, in turn, has translated into them being seen as less committed to business. Notwithstanding their shortcomings, this research has helped show that women entrepreneurs have a lot of

potential in successfully balancing the demands of the business with the demands arising from the reproductive and household roles.

The challenge for researchers is to see women entrepreneurs as people who recognize and take on board their family responsibilities as part and parcel of being an entrepreneur, rather than presenting women as “being less committed to business” when they refer to their desire to generate income and meet the needs of their family.

#### **5.2.5.2 Abilities, skills, and experience for business**

The research findings show that women feel they lack abilities, skills and expertise in certain business matters. Women do appear to feel, or at least express, great degrees of “deficiency” in business competencies. Many of the issues mentioned appear to relate to women’s relative lack of exposure to the world of business. In addition to this lack of exposure, women’s business networks are poorly developed as social assets. This, in turn, impacts on a range of factors that adversely affect the women entrepreneurs at all levels. Their access to the essential abilities, skills and experiences for business is also adversely affected by various constraints on their mobility, often due to their dual (household) and triple (community) roles and responsibilities. The impact of the relative lack of women entrepreneurs’ “know how” and “know who” in the world of business can be illustrated in several ways, and these are discussed below.

##### **(i) Access to Financial Resources:**

Clearly, in some circumstances, there are structural constraints and barriers to women obtaining money to start and grow their own businesses. For example, the business sectors in which women predominate, such as service and retail, tend to attract less funding from the financial support sector, and women have greater problems in obtaining collateral. Women entrepreneurs’ relative lack of understanding of and exposure to banking practices may also add to the difficulties of accessing mainstream finance, with some women unable to formulate informed strategies for approaching banks. Some women may not even be willing to approach the banks for information in relation to their financial services, particularly if they have heard of other women being refused loans.

Assistance is required with building financial confidence and experience. This could be achieved, in part, through the promotion of positive role models of women business owners successfully engaging with banks, and also banking staff demonstrating their understanding of and successful engagement with women entrepreneurs.

## **(ii) Taking Business Risks**

Secondary research portrayed women as not being risk-takers in business. However, the women in this study have taken business risks in formalizing and building their businesses, and some are doing so as single parents and heads of households. Many of the women appeared reluctant about, or at least wary of, growing their businesses, at times stating that they are not confident in taking the riskier steps involved in growing the business. Once again, by promoting role models in a wide range of different businesses, this could help to make these different sectors more acceptable for, and hence accessible to women.

## **(iii) Taking Business Decisions:**

The majority of women entrepreneurs in this study clearly indicated that they direct and manage their businesses, as regards both day-to-day management and strategic planning issues. In addition, some of the women made decisions with the assistance of their spouses, families and friends. Many of the women in the survey openly acknowledged their weaknesses in some aspects of business, and highlighted the need for support. They recognized that a successful growing business can have some negative impact on the family (time, role-conflict, absence), as well as considerable benefits (it brings extra income, status, and so on.). As a consequence, for some women entrepreneurs, it was important to have the family involved and have them supportive of the business.

### **5.2.5.3 Idea with a market**

The research did not set out to challenge the assertion that most women entrepreneurs have developed businesses in particular sectors, often labelled “feminized sectors” – notably food, textiles, personal and business services, and retail

trade. Women are to be found predominately in these sectors. However, the research showed that some women had also developed substantial businesses in non-traditional sectors such as construction, computing and other retailing related activities. Once again, promoting role models in a wide range of different businesses will help to make these different sectors more acceptable for, and hence accessible to women.

**(i) Sustainable Enterprise Development in Feminized Sectors:**

Allied to this label of “feminized” sectors is the unwritten assumption that these businesses are marginal: they are easy entry-easy exit areas of business; subject to severe competition, and generating minimal returns. While much of this is true, women entrepreneurs in these sectors can still develop substantial enterprises. For example, sewing is seen as a feminized sector of business, and hence by implication is seen as having limited economic potential. A feminized sector of business does not always have to mean that it is a micro- or informal enterprise. This is a strong message aimed at those supporting business developments. It challenges their narrow assumptions about the potential scale, nature and form of business that can be established and grown within these so-called “women’s sectors”.

**(ii) Growth Orientation:**

The second challenge, as regards business ideas and markets, is the way in which researchers and those in the business support sector tend to define, measure and value “business growth”, and more particularly, women’s position and attitudes towards this vision of growth. This research helps to challenge widespread assumptions that women do not formalize their business (part of the process of growing and maturing the business), and do not physically grow their business – be it in terms of employing others, increasing sales, or diversifying into additional products, services and markets. Again, this research provides examples of how women from different backgrounds have started a business. The establishment of different businesses, which build on the breadth of family resources and available competencies and the establishment of businesses with different seasonal markets

and cash flow requirements help build a consistent annual income for the woman entrepreneur and her household.

### **(iii) Problems with Markets:**

There is clear evidence from the research that women experience a range of constraints with the marketing of their business and with selling, in general. Women entrepreneurs noted their lack of promotional “know how” beyond word-of-mouth selling, and not being aware of sources of information and assistance for market-related problems. Many women entrepreneurs felt that they lacked the necessary skills associated with selling and negotiating with clients and suppliers, and also faced both practical and social problems in accessing non-local markets.

The research revealed that there appeared to be some underlying gender issues that specifically affect women. For example, the social and practical family responsibilities that come with marriage and motherhood mean that women have less time and opportunity to travel away from their immediate localities. Such constraints on mobility mean that women entrepreneurs are likely to receive less exposure to new ideas and business opportunities, and have less opportunity to network, share their problems, and learn from the experiences of others in business. Even where family support means that a woman is able to travel and network, she may still face barriers of “acceptability” from others in the business community who are not supportive of a woman being in business.

Although this approach means that immediate problems are overcome in the short term, the woman’s business can suffer as a result, and the suppliers are “allowed” to continue with their prejudiced views of women in business. Again, these examples demonstrate the need to assist in changing the traditional attitudes to women in business by promoting positive role models of women as entrepreneurs, and by encouraging them to network with other women entrepreneurs. There is also a need to use these role models to help other women entrepreneurs address the gaps in their know-how and experience, and learn about successful coping strategies to overcome such specific gender-based problems.

### **5.2.6 Resources and support**

The research highlights the main ingredients required for successful establishment and growth of enterprises, including access to resources and support.

#### **(i) Awareness and use of support services**

The study has shown that the women entrepreneurs do face a number of problems relating to their awareness of the business support institutions and services that exist to assist women like themselves. Many of the challenges related to raising greater awareness about support agencies and their services, and how women entrepreneurs might use these services more effectively.

However, there are gender dimensions impacting on to the effective interface between the support organizations and their clients which appear to stem from, at worst, prejudiced assumptions and mutual ignorance about each other's needs and qualities, or at best, from unfamiliarity by both the women entrepreneurs and those who are supposed to be assisting them. It would be simple to list examples of explicit gender discrimination as highlighted in the study research reports. However, one of the aims of the study was to try to take some of these issues forward, and so in this spirit, the key issues for lessons learnt are outlined below.

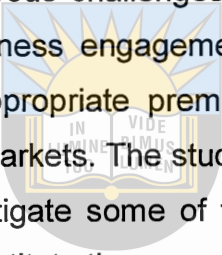
#### **(ii) Financial support**

In the area of financial support, there seem to be two issues that are specifically gender-related. One concerns the wide use of the group mechanism for lending money to women, including women entrepreneurs. While for both parties (i.e. the women entrepreneurs themselves and the lending organizations), this has proved to be a very effective and efficient mechanism to deliver small-scale credit, there is a danger of it becoming the only means by which women in business can access funding for start-up and growth purposes. It is apparent from the study conducted that the group lending mechanism does not meet the borrowing needs of many women entrepreneurs, particularly those who have been in business for some time and who aspire to grow. The second related issue is the need for financial institutions to offer a range of financial products which are geared towards business growth.

### 5.3. Conclusion

The study sought to explore enabling and constraining factors that African women in business face. It emerged that there were various push and pull factors that prompted women to consider starting their own businesses. These included the following, amongst others: the need to earn a living owing to rising unemployment in the country and to gain a sense of self-pride innovation. Women also wanted to gain experience through business ventures. Women who had experienced retrenchment or who were insecure in their current jobs also found themselves getting into business so as to secure their lifestyles.

The study also revealed that numerous challenges still act as serious obstacles to women advancement through business engagement. Notable among these were financial challenges, inability of appropriate premises to practice one's business activities, lack of skills and limited markets. The study, therefore, identified strategies that could be adopted so as to mitigate some of these challenges that women in business face. These strategies constitute the recommendations section of this study.

  
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### 5.4 Recommendations

In the light of the information obtained through the literature review and the various findings from this study, the following recommendations are made:

Government, non-governmental organisations, women organisations and women activists should implement measures that are aimed at overcoming obstacles faced by women. This can be achieved through giving them financial and motivational support. There is need to implement measures to increase women's access to finance, for example, credit clubs and the formal commercial credit. It is recommended that all stakeholders should be involved when intervention strategies are implemented so that they can be effective and efficient. Women, themselves, must not feel inferior to men; they must be bold enough to stand and speak out their grievances through their organisations. The study also recommends that there is need to showcase successful businesses by women as a way of motivating others who lack courage to start formal businesses.

There is also need to promote women business by showcasing successful business women as a way of encouraging women to aim high and expand their business without fear to risk. Information relating to women empowerment and emancipation must be effectively disseminated. Government policy must be amended to ensure land reform programmes that make it easy for women to access and secure assets that help empower women.

It is recommended that the government put in place legislation and mechanisms to control the sexual abuse of women in business perpetuated by government and other public officials. This is important given the fact that a number of women entrepreneurs face problems in registering or processing their business documents as some male officials will demand sexual favours as a precondition for having documents processed.

There is also need for promotion of flexible skills training programmes tailored to suit various skills levels of female business owners. It is also of great importance to improve family care services such as training of maids and machineries for washing and cleaning houses so that it would make it easy for women with children to engage in entrepreneurship fully to run these and further diversify their business activities without thinking of domestic roles.

It is also recommended that women entrepreneurs' associations should ensure that they offer targeted and high quality marketing support for women entrepreneurs. This support could include the following, amongst others:

- Facilitating women's access to domestic markets;
- Promoting women's businesses and their products;
- Providing a range of training opportunities addressing a number of marketing issues for women entrepreneurs; and
- Providing access to information technology and other means of accessing marketing information.

Policy makers should address the obstacles faced by women's business to operate successfully through legislation and policy reforms such as property rights, ownership

of assets and easy access to credit and finance. There is also need to simplify legal procedures, reduce short deadlines for completing official paper work and also reduce costs for registration and tax. National police markers should make a follow up to monitor policies and detect any forms of direct or indirect discrimination against women entrepreneurs. Organisations must push gender issues to be accommodated on the nation's agenda for transformation.

There is also need for regular monitoring of women business because absence of such monitoring prevents the design of appropriate measures necessary to promote women's entrepreneurship. Women must also express themselves, launch their grievances by speaking out, share and take part in business organisational meetings. Women organisations and gender activists should embark on mass mobilization campaigns in which they discourage female entrepreneurs to engage in businesses that are petty and that are related to domestic activities. These formed the basis of discussions in a number of working groups, which focused their deliberations around the four key themes mentioned earlier in this report.

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