



Challenges experienced by women fashion entrepreneurs of Botswana's Youth Development Fund project

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By

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ABSTRACT

Botswana's Ministry of Youth Sports and Culture (MYSC) introduced the Youth Development Fund (YDF) with the aim of creating sustainable employment opportunities for young people through the development of sustainable projects. The aim of this study is to investigate challenges experienced by women fashion entrepreneurs of Botswana's Youth Development Fund project to determine their experiences and the sustainability of their businesses. This study is significant because it attempts to identify the challenges faced by female entrepreneurs in Botswana who have been funded through the Youth Development Fund (YDF), by allowing the authentic voices of the female youth entrepreneurs to be heard.

The study used a qualitative research method and a phenomenological approach. The target population was female fashion entrepreneurs who met specific selection criteria in Kgatleng, Kweneng and South East districts. The sample was eleven (11) participants (ten purposefully-selected fashion entrepreneurs who benefited from the YDF project and one YDF representative).

Data collection was conducted using In-depth semi-structured interviews and observations. The in-depth interviews were the main source of data and consisted of a semi-structured interview schedule comprising questions and probes. The observations were supplementary, meant to enhance the interview data. The study used thematic analysis for analysing data, which was then interpreted using the interpretivist approach.

The results show that female fashion entrepreneurs of the YDF project face a number of challenges while running their businesses. These challenges, include too many rigid requirements when applying for funding, insufficient funding, cash flow problems, lack of modern machinery, lack of raw materials, lack of retail space, inadequate fashion marketing events, lack of collateral or venture capital investment, tight competition from imports as well as a lack of mentorship and incubator programmes.

The study has revealed that female fashion entrepreneurs face a lot of challenges. However, solutions are within reach. For instance, the government, stakeholders,

researchers and the female entrepreneurs themselves should work together to try and solve these challenges. A fashion incubator programme, a fashion mentorship programme, a fashion council and an academic alumni network should be established as part of the measures to address these challenges. Additionally, COVID-19 relief strategies should be designed and implemented to help revive small medium enterprises.

DECLARATION

I, Kegomoditswe Matshediso Paya, declare that, to the best of my knowledge, this dissertation and the work presented in it are my own and has been produced by me as the end result of my own original research. I acknowledge that I have read and understood the Durban University of Technology rules, requirements and policy relating to the development of this dissertation. I confirm that all sources used in this study have been appropriately acknowledged and truthfully stated. I also testify that this dissertation has not been previously submitted for any other degree or examination at any other university.

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DEDICATION

This research is dedicated to my aunt Mrs Mmabojale Seithamo and my cousin Mr David Seithamo who both passed away due to COVID-19 related complications. May their souls rest in peace. You were such humble people and I shall forever remember your entrepreneurial culture that you have instilled amongst our family.

The dedication is also to my wonderful family for their unending support and heartfelt love.

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LIST OF ACRONYMS AND ABBREVIATIONS

AGOA	Africa Growth and Opportunity
BDC	Botswana Development Corporation
BITC	Botswana Investment and Trade Centre
CEDA	Citizen Entrepreneurial Development Agency
DUT	Durban University of Technology
EDD	Economic Diversification Drive
GDP	Gross Domestic Product
ITC	International Trade Centre
IREC	Institutional Research Ethics Committee
TVET	Technical and Vocational Education Training
LEA	Local Enterprise Authority
MITI	Ministry of Investment Trade and Industry
MNIGA	Ministry of Nationality Immigration and Gender Affairs
MYSC	Ministry of Youth Sports and Culture
NDB	National Development Bank
NEPS	National Entrepreneurship Policy and Strategy
SME	Small Medium Enterprise
SMME	Small Medium and Micro Enterprise
YDF	Youth Development Fund
YFF	Young Farmers' Fund

DEFINITION OF TERMS

This section explains the choice and intended meaning of the common key concepts as used in this study.

Alumni: Alumni are a group of individuals who have graduated from an institution of higher education, and normally refer to either one or both genders (Waite 2012).

Challenge: A challenge is described as a demanding task or difficult situation that an individual faces (Waite 2012).

Entrepreneur: An entrepreneur is a person who takes a risk, puts resources together and commits to running a small business that he or she owns, in order to make profit.

Entrepreneurship: Entrepreneurship is an economic behaviour that involves “strategic orientation, commitment to opportunity, resource deployment and control” (Ahmad and Seymour 2008: 1).

Fashion: Fashion pertains to the movements of trends in apparel and lifestyle. It deals with an individual’s need to be different and to freely express their personality particularly through clothes (Naidu 2015).

Fashion entrepreneur: Fashion entrepreneur is a creative person with knowledge and skills relating to the clothing industry, who sees the need to use his or her knowledge to make and supply fashion-related products using available resources (Mbanga 2017).

Graduates: Individuals with an associate degree or National Diploma or equivalents in Fashion Design or a fashion related area.

Resource Based View (RBV): A theory which posits that resources that are vital, rare and not substitutable best position a business for long-term success (Barney and Hesterly 2010: 24).

Small, medium and micro enterprises (SMMEs): These are businesses in which owners are directly responsible for management decisions and typically employ a small number of people as compared to large businesses (OECD 2005: 17; Naidu 2015).

Unemployment: a state in which individuals, who can work, are jobless (Mzizi 2017: 12).

Women entrepreneurship: the action of creating and managing a business by a woman. Women entrepreneurs are females who start and run an enterprise, create jobs and stimulate economic growth (Nsengimana 2017: 23).

Youth Entrepreneurship: Youth entrepreneurship is defined as the activities of young people, applying innovative and risk-bearing ideas into business ventures and start-ups (Riahi 2010: 7).

CHAPTER ONE

NATURE AND SCOPE OF THE STUDY

1.1 INTRODUCTION

Unemployment, in particular women and youth unemployment is one of the highest challenges facing both the developed and the developing countries of the world; hence in the last few decades entrepreneurship has been recognized as a viable source of job creation (Mmereki, Hovorka and Gwebu 2020: 158). The need for women and youth economic empowerment around the world has led to growing interest from governments, policy makers, scholars and researchers as a way of dealing with women and youth unemployment.

Evidence from several researchers has pointed to the fact that of late, in some parts of Africa, there is an increase in economic entrepreneurship activities and the numbers of women and youth running informal businesses are growing. African Countries which have acknowledged comparable situations are, Lesotho (Lebakeng 2008: 3) South Africa (Lekhanya 2016: 1) and Rwanda (Nsengimana 2017: 5). This is similar in Botswana, where there is an increase in the number of women and youth venturing into business. Lekhanya (2016: 16) points out that one of the factors that pull people towards entrepreneurship include lack of employment. Likewise, Kennedy-Benson (2017: 31), conducting research in the US state of Iowa, argues that in some parts of America, black women often seek out entrepreneurial opportunities as a means to create employment for themselves.

Around 2009, Botswana like other countries experienced high unemployment rate among its people, especially graduates (MYSC 2018: 5) and statistics available (Statistics Botswana, 2014: 26) indicate that unemployment in Botswana stood at 33.9 percent, for the period 2011-2015. Mookodi (2020: 1) indicates that the national unemployment rate in Botswana continues to be high, as it stood at 20.7 percent in 2019. This resulted in the recognition of entrepreneurship as a source of job creation by the Botswana government Pheko and Molefhe (2017: 6) and to the subsequent creation of the Youth Development Fund (YDF) by the Botswana Ministry of Youth Sports and Culture (MYSC 2018). The overall objective of the YDF is to “create

sustainable employment opportunities for young people through the development of sustainable projects” (MYSC 2018: 12).

This study, therefore, was on the female fashion design graduate entrepreneurs of the Youth Development Fund (YDF) programme based in the Kweneng, Kgatleng and South East districts in Botswana. The YDF is run by Botswana’s Ministry of Youth Sports and Culture (MYSC).

However, entrepreneurs such as female fashion graduates funded under the YDF programme in Botswana face numerous challenges and their businesses are not growing. For example the female fashion graduates have not paid back the 50 percent of the loan they received from the YDF programme, yet MYSC has a structure in place that is tasked to follow up on loan repayment (MYSC 2018: 4). Hence non-payment could be an indicative of struggling ventures. Influenced by this evidence, this study investigated the challenges experienced by these female fashion entrepreneurs.

1.2 BACKGROUND OF THE STUDY STATEMENT

The intention of this study was to investigate the challenges, experienced by women fashion entrepreneurs of the Botswana’s Youth Development Fund (YDF) project, as they pursue their journey to become fashion entrepreneurs. A study conducted by Botswana Institute for Development Policy Analysis (BIDPA), revealed that graduate enterprises were not growing (Gaetsewe 2019). The Ministry of Youth Sports and Culture’s financial report of 2018 states that the fashion industry is a vital sector of the economy of Botswana. Yet, the YDF loan repayment statistics show that a total of BWP419,366,261.21 was used to fund the youth projects but only BWP25,466,128.44 was recovered from the beneficiaries (MYSC 2018: 4).

The main purpose of this study was to investigate and document factors which obstruct the growth and development of these enterprises. The beneficiaries of the YDF project included female fashion design graduates who were funded to start their own enterprises, as a way of grooming and empowering young female entrepreneurs. The Botswana Ministry of Youth Sports and Culture sanctioned this seed funding to try and address the high unemployment in Botswana by providing youth, especially females with business opportunities. The motivation underpinning

the seeding enterprise is that being a business owner is considered not only as employment but also employment creation.

1.3 RESEARCH PROBLEM

Ntseane (2000: 1) states that Botswana has long introduced women entrepreneurship programs for economic development as well as to create employment and eradicate poverty, nevertheless, most of these programs have been unsuccessful. Although the Botswana government empowers women through poverty eradication and small business programmes such as the Youth Development Fund (YDF), women entrepreneurs still face difficulties such as having no access or control to resources, being less educated as compared to their male counterparts and having a higher dependency ratio (Lesetedi 2018: 193-195).

Hence, the main research problem was that businesses run by women entrepreneurs of the YDF project do not grow, regardless of the funding, business knowledge and skills gained from their education on the program.

1.4 RESEARCH AIM

The aim of the study was to investigate challenges, experienced by women fashion entrepreneurs, funded through the YDF project in Botswana.

1.4.1 RESEARCH OBJECTIVES

The research objectives of the study were as follows:

1. To investigate the selection criteria and procedures used by the YDF project in selecting the beneficiaries.
2. To identify specific entrepreneurial challenges experienced by female fashion design graduates.

3. To make effective recommendations and highlight opportunities for growth to the MYSC programme, that could contribute to the growth of the female fashion design graduate enterprises, in the context of Botswana.

1.4.2 RESEARCH QUESTIONS

In order to achieve the stated research objectives, the study searched for answers to the following questions:

1. What is the selection criteria and procedure used by YDF project in selecting the beneficiaries?
2. What are the entrepreneurial challenges experienced by female fashion design graduates, in their quest to become successful entrepreneurs?
3. Which effective recommendations and highlight opportunities for growth could be made to the MYSC programme that could contribute to the growth of the female fashion design graduate enterprises, in the context of Botswana?

1.5 RESEARCH APPROACH AND DESIGN

The research onion developed by Saunders was used as a guide for this research. Saunders model identifies research philosophies in the outer layer followed by research approaches, research strategies, research choices, time horizons and lastly data collection. According to Saunders, Lewis and Thornhill (2015: 124) research philosophy or paradigm is the “system of beliefs and assumptions about the development of knowledge”. Furthermore, the authors state that the three popular paradigms are interpretivism, positivism and pragmatism. The research philosophy or paradigm used in this study is interpretivism and a qualitative approach, which is concerned with rich data such as personal accounts, opinions and description, was used. The final layer used in this study is longitudinal and it is concerned with the required time for the completion of the study. Saunders, Lewis and Thornhill (2015: 145).

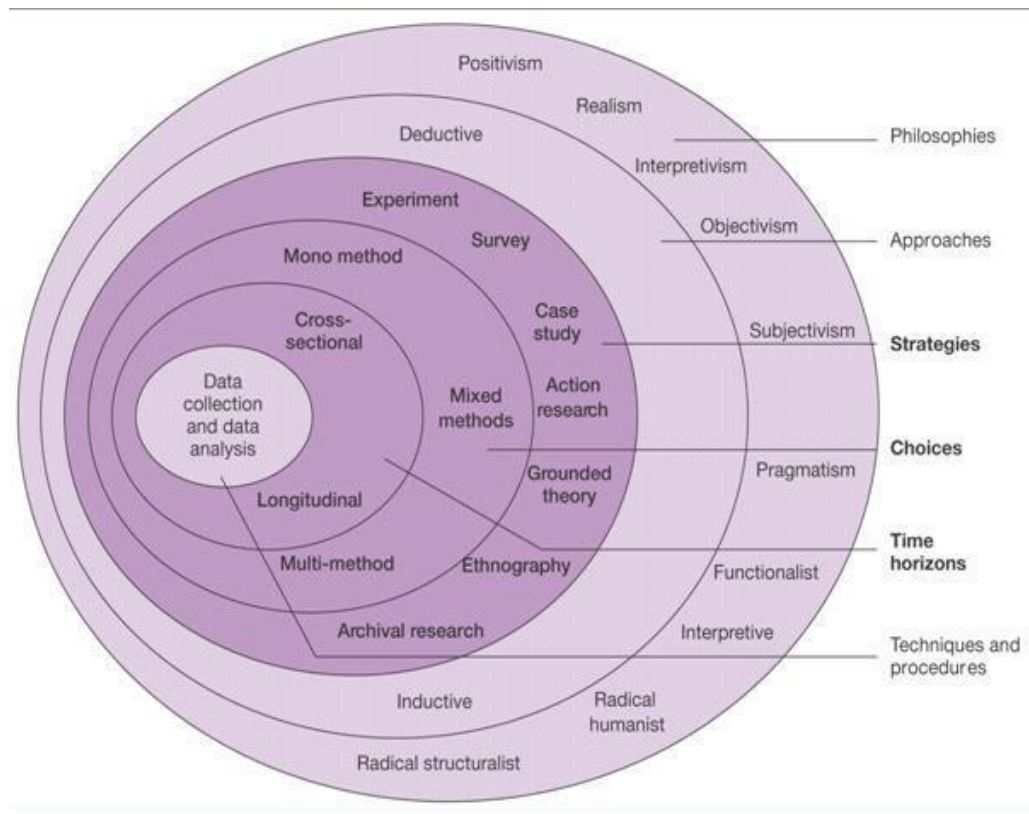


Figure 1: The research onion developed by Saunders (Saunders, Lewis and Thornhill 2015).

As already stated, the study used qualitative methods to accurately capture the lived experiences of YDF female fashion entrepreneurs. A qualitative research design is an approach that is conducted in a natural setting and interviews are among the research instruments for data collection. Inputs from the participants were captured and recorded accurately. In this type of approach, the researcher relies on the views of the participants (Creswell 2009: 32). Similarly, Shank (2002: 5) defines qualitative research as a form of systematic empirical inquiry into meaning, grounded in the world of experience.

The study was conducted using a phenomenological approach. According to Creswell and Poth (2016: 12), phenomenology as an approach refers to the description of phenomena as personally experienced by individuals. Phenomenological approach was appropriate because it brought to the fore, the participants' lived entrepreneurial challenges as described in detail by the sample group used in this study (Leedy and Ormrod 2005; Creswell 2012: 21).

1.5.1 STUDY POPULATION AND SAMPLING

In this study the target population was the youthful female fashion graduates who benefited from the YDF of MYSC. According to the 2018 MYSC annual report application procedures, any citizen of Botswana in the age bracket of 18-35 is called youth, and allowed to apply for youth funding. Participants of the study were recruited through MYSC. The list of the targeted population was obtained from the MYSC database. The lists of businesses which have not paid back the YDF loan and are classified by MYSC as “not growing”, was acquired from MYSC database. The contact details of the target population were also obtained from the MYSC database.

The preferred sampling method for this study was purposive sampling, which is also known as judgemental sampling and it allows the researcher to use his or her judgement to make a choice that allows them to suitably answer the research questions and address the objectives of the study (Maponga 2018: 64). In addition, purposive sampling was used because it targets persons that are specifically well-informed about or experienced with a subject of interest (Smith 2018: 12). Hence in this case the female fashion graduates have experience in running a fashion enterprise. Purposive sampling was used to select ten female fashion graduates whose businesses were not growing and met the selection criteria and was sampled randomly per study sample. Purposive sampling is appropriate for this study because it enabled the researcher to select a specific group of research participants using precise criteria and obtained the names and contact details of the participants from MYSC. According to Mvula (2018: 13) qualitative research commonly uses a small sample size, hence ten participants were found to be a reasonable size for this study. Furthermore, the researcher managed to obtain a list of businesses that have been listed as not growing from MYSC. The description of the research population included the following:

1. Citizens of Botswana.
2. Young entrepreneurs in the age bracket of 18-35 years.
3. Females.
4. Funded by the Youth Development Fund (YDF).
5. Failed to repay 50 percent of the YDF loans.
6. Have their businesses listed as not growing by MYSC.

7. Have completed a Technical and Vocational Education Training (TVET) certificate.
8. Have an associate degree in fashion design from a local university
9. Have run a fashion business for three years or more.
10. Be located in Kgatleng, Kweneng, and South East districts.

Participants who met the criteria for the study received an informed consent, which was hand delivered by the researcher. The form detailed the necessary information required by the university's Institutional Research Ethics Committee (IREC) for participants in a research study. The researcher also sought ethical clearance from the Durban University of Technology (DUT) IREC before going ahead with the study. Participants only took part in the study upon willingly signing the consent form. The signing of the consent form by participants was an assurance that they are agreeing to take part in the study (Maponga 2018: 77). Apart from signing the consent form, the recruited participants partook in a face to face audio recorded interview and answered the interview questions committed and to the best of their knowledge. The participants showed the researcher their financial records, equipment, tools and working environment. The participants allowed the researcher to observe them at their workplace. The participants agreed to a follow-on meeting after the interviews and reviewed the transcript, and also had a feedback session after the research completion.

The participants were allowed to withdraw from the study at any time via telephone call or email. There were no monetary incentives for participants in the study. Participants were promised a copy of the study, upon request.

1.5.2 INCLUSION AND EXCLUSION CRITERIA

The inclusion criteria classified the study participants in a consistent, uniform, reliable, and objective manner. Furthermore, the inclusion criteria ensured participants' appropriateness for the study and helped to minimize withdrawal and also ensured that primary end points were reached. The inclusion criteria of participants comprised the following:

- A. Must be citizens of Botswana.

- B. Young entrepreneurs in the age bracket of 18-35 years.
- C. Females.
- D. Funded by the Youth Development Fund (YDF).
- E. Failed to repay 50 percent of the YDF loans.
- F. Have their businesses listed as not growing by MYSC.
- G. Have completed a Technical and Vocational Education Training (TVET) certificate.
- H. Have an associate degree in fashion design from a local university.
- I. Have run a fashion business for three years or more.
- J. Be located in Kgatleng, Kweneng, and South East districts.
- K. Be willing to give informed consent.

The exclusion criteria included characteristics or factors that make other participants ineligible for the study. In addition, the exclusion criteria classified prospective participants who were ruled out of the study and helped minimize random errors and selection bias. The exclusion criterion entailed those who:

- A. Got additional support from their family or other organizations.
- B. Have another job besides running the business.
- C. Were not well or hospitalized for the period under review.
- D. Are currently studying towards another educational qualification.
- E. Are in the situation where their business places were closed due to the COVID-19 pandemic during the field work.

In relation to the current COVID-19 situation, the researcher conducted interviews at a one (1) metre distance. Additionally, for observations, the researcher kept a COVID-19 register, observed social distancing, wore a facemask and used a hand sanitizer. This was because observations and interviews took place at the participants' place of business.

1.6 DATA COLLECTION TECHNIQUES

In-depth interviews and observations were used to collect data for this study to understand the challenges experienced by the female fashion design graduates-entrepreneurs funded by MYSC. It is worth noting that this is a phenomenological

approach. Firstly, the interview schedule was hand delivered by the researcher, together with the consent letter and the information letter to all participants. The interviews were the main source of data, while the observations were supplementary, meant to enhance the interview data. The interviews took around 1 hour, 30 minutes with each participant and this allowed the researcher to get in-depth information. The researcher devoted three days with each female fashion designer and observed and took notes based on an observation sheet as a guide. The observations were allocated three days due to the COVID-19 pandemic health regulations. The observation criteria took into account the use of equipment and resources, how the entrepreneurs managed their staff, conducted relationships, their demeanour with customers and punctuality amongst others. The participants were aware of the observations. The long periods spent collecting data through in-depth interviews and observations allowed the researcher to analyse specific challenges thoroughly through triangulation (Creswell and Poth 2016: 145). The questions asked throughout the interviews were the same for all participants. The interviews were conducted at the business place of the participants, at a time convenient to the participants and where they felt safe.

The interview sessions were all recorded by cell phone, transcribed and sent back to the participants for checking and confirmation. Checking and confirmation was vital as it allowed the participants to confirm the accuracy of data recording and interpretations. The researcher also asked for permission at the end of each interview to contact the participants again for follow-on questions and clarifications before the researcher made the necessary changes or corrections. The researcher used the same interview questions for all the participants. Using the same questions helped in extracting comparable themes or codes from the transcript.

1.7 DATA ANALYSIS

The study used thematic analysis for analysing data. Data was manually collected. The data collected was coded and themes were identified across the different interviews. Themes were defined and named and finally a report was produced, with the aim of answering the research questions. The data collected through the interviews allowed the researcher to uncover the embedded reality of the lived

experiences of the participants (Creswell 2012: 237). The data obtained during observations was used to support the interviews.

1.7.1 TRUSTWORTHINESS

Trustworthiness is one way researchers can persuade themselves and readers that their research findings are worthy of attention (Lincoln and Guba 1985: 301). Lincoln and Guba (1985: 325) refined the concept of trustworthiness by introducing the criteria of credibility, transferability, dependability and confirmability. A research instrument is trustworthy when the same findings can be obtained using the same methodology, when another researcher at another time, conduct the same study (Nsengimana 2017: 7).

1.7.2 CREDIBILITY AND TRANSFERABILITY

According to Lincoln and Guba (1985: 305-306) the credibility of a study is determined when core-researchers or readers are confronted with the experience, they can recognize it. Lincoln and Guba (1985: 307) suggest a number of techniques to address credibility such as prolonged engagement, persistent observations, data collection triangulation, and researcher triangulation. Member checking is also recommended to test the findings and interpretations with the participants (Lincoln and Guba 1985: 314). Triangulation was used in this study to enhance credibility, three days observations also took place and field notes that were taken during observations and the researcher was able to go back to the respondents and shared the information with them to confirm that the information gathered reflected what transpired. The transcription was shown to the respondents for verification purposes and to ensure the accuracy of data interpretation.

Transferability refers to when the findings are replicable to studies in a similar context to obtain the same outcomes as from the completed study (Lincoln and Guba 1985: 316). For this study, the researcher used thick descriptions to provide detailed descriptions of the research methods, data collection and analysis process, so that those who seek to transfer the findings to their own site can judge transferability (Godwin-Opara 2016: 76).

1.7.3 DEPENDABILITY AND CONFIRMABILITY

To achieve dependability, researchers can ensure the research process is logical, traceable and clearly documented (Lincoln and Guba 1985: 318). For this study, the research process was documented comprehensively, fields notes taken and transcripts as well as cross reference data was kept in order to achieve dependability.

Confirmability refers to the accuracy of the data and lack of bias (Lincoln and Guba 1985: 327). Therefore, to ensure confirmability, member checking was used to verify data collection and ensure the accuracy of data interpretation.

1.7.4 PILOT TESTING

In addition to the above activities, a pilot study was used to test and enhance credibility, transferability, dependability and confirmability. The pilot test also evaluated feasibility, time, cost and especially to ensure that participants understand the questions as the researcher expects them to do. In addition, a pilot study test helped identify difficulties that would have arisen in data recording and ensuring credibility. Furthermore the pilot study helped in improving questions which were not clear and ensured that the questions convey the same meaning to all participants (Nsengimana 2017: 7). Moreover, through the pilot study test, the researcher was able to accurately estimate the duration of the face to face interviews and also the distance in kilometres from Gaborone to each district for budgetary purposes.

The pilot testing for this research selected three members using simple random sampling (one eligible participant per district).

1.8 LIMITATION

For the purpose of this study, and due to budgetary constraints, the geographic location was confined to Kgatleng, Kweneng and South East districts. Further limitations arose due to the prevalence of the COVID-19 pandemic in Southern Africa. However, careful consideration was taken into account, and health protocols were followed during the interviews and observations.

1.9 DELIMITATIONS

1. Only 10 female fashion design graduate entrepreneurs were part of the study.
2. Some of the beneficiaries of the Youth Development Fund (YDF) did not qualify.
3. The COVID-19 pandemic had a negative impact on the study.
4. Included in the study were strictly females who have been funded by MYSC under the YDF initiative who had been running their enterprises for more than three years. Also, only those whose businesses were identified by MYSC as not growing and have not been able to pay back fifty percent of the YDF loans.
5. Only female fashion design graduates-entrepreneurs, who have completed both a TVET programme, and an associate degree at a university located in Gaborone, Botswana were part of this study.
6. It was not within the scope of this study, to investigate the conceptual or practical links between business ownership and employment.
7. It was not within the scope of this study, to make comparison of success to failure of the YDF project.
8. The intention was to find the reasons why the businesses of a very specific sample group are not growing, and to use the information to extrapolate general principles from the participants.
9. It was not the aim of this study to provide an objective economic and sociological analysis of Botswana. Only where these directly bear on the relevant businesses, as perceived by the sample group members, were such factors mentioned.
10. In terms of combating the negative effects of contracting COVID-19, the researcher prepared enough masks for the participants and adhered to health protocols.

1.10 ETHICAL AND LEGAL CONSIDERATIONS

When conducting research, there are several ethical considerations to be taken into account. Researchers accentuate that it is the responsibility of the researcher to produce a study that has been conducted and disseminated in a manner that is ethical and follows objective and integrity practices (Mazonde 2016: 72; Meyer 2018). When conducting a study, it is important to protect the identity of respondents (Mazonde 2016: 72). The researcher firstly, read the ethics guidelines available on

the DUT website in order to familiarize myself with DUT ethical rules and regulations. The researcher then completed an ethics training course offered through the DUT. The ethical formalities are as follows:

- The Durban University of Technology's Institutional Research Ethics Committee gave full approval of the study before conducting research. The ethical clearance number is IREC 161/ 20.
- A valid study permit has been obtained from MYSC in Botswana.
- Ethics training certificate was obtained.
- Information and introduction pertaining to the study was hand delivered and discussed with the participants by the researcher.
- Prior to the study, proceedings, benefits, safety measures and confidentiality measures were explained to participants. The participants were informed that they are allowed to withdraw at any time from the research.
- Informed consent was secured from eligible participants and they each signed a consent document. Besides, participants were accorded the option not to answer any question that made them uncomfortable.
- The research was carried out in a respectable way with integrity. Measures requiring ethical protection of participants including the use of pseudonyms for identity protection and use of unique code to label and identify results data were adhered to. To uphold the privacy of participants, pseudonyms and unique codes were used. Moreover, the researcher did not use participants' identifying information on the analysis and write-ups thus safeguarding that readers would not deduce the identity of participants.
- Each interview was recorded using the researcher's phone which allowed for easy transcription. The transcripts, observation field notes, including the researcher's laptop and any other materials gathered were kept in a locked cabinet by the researcher. The researcher is the only one who has access to the keys to the cabinet and laptop password. The information is kept in confidentially and used only for the research. Transcripts will be destroyed through shredding, five years after the study is published as per the DUT policy.
- Due to the COVID-19 pandemic, health regulations, careful attention was considered so as to provide fair deliberations between the researcher and the participants in accordance with the COVID-19 health protocols. During the

interviews and observations, a face mask that covered the nose and mouth was worn. The researcher sanitised regularly, especially after going through the respondents' files and business documents. The researcher kept a reasonable distance from the participants, their staff and customers. The participants, their customers and staff also adhered to the COVID-19 health protocols. Additionally, using public transport was avoided. The researcher used her own car when conducting the field work, was alone in the car and did not have physical or close contact with the public.

1.11 CONTENT OF THE CHAPTERS

This study consists of five chapters:

Chapter one presents a brief introduction to the study and gives the background of the study. The research problem was outlined with the support of current and older related literature. The aim and the objectives of the study were clarified as well as the significance of the study. The chapter also presented a breakdown of the contents of each of the five chapters.

Chapter two provides a comprehensive review of other literature related to the study. The chapter discusses entrepreneurship, youth entrepreneurship strategies and frameworks and the selection criteria used for funding youth entrepreneurship programmes. The chapter also discussed women entrepreneurship and furthermore focused on challenges faced by youth and women entrepreneurs. The chapter also presents the theoretical framework used in the study.

Chapter three discusses the research design and methods used in gathering and analysing information. The chapter also presents measures taken and the challenges faced during the collection of data.

Chapter four analyses the results of the primary data that was collected for the research, it interprets and presents results as findings.

Chapter Five is the final chapter of the study and provides a summary of the findings which are based on the objectives of the study. The chapter also presents the conclusion and recommendations of the study based on the findings. Additionally, the chapter outlines future areas for research, which are related to the study.

1.12 CHAPTER SUMMARY

This chapter provided reasons for undertaking this research study by way of an introduction, discussed the problem and presented the background of the research. An explanation of the aim, objectives, research questions and significance of the study, was offered. The theoretical framework used in this study is also presented in this chapter. Finally, this chapter gave an outline of the whole study and this allowed the reader a glimpse of the dissertation. The next chapter is the literature review, and it presents and discusses both primary and secondary literature reviewed.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

This research is a phenomenological study investigating the lived personal experiences of the female fashion design graduates of Botswana's Youth Development Fund (YDF) project. This chapter will first introduce the theories used and present the relevant literature review related to entrepreneurship, youth entrepreneurship strategies and frameworks, selection criteria for funding entrepreneurship programmes, and challenges faced by youth and women entrepreneurs.

The chapter covers aspects of the topic which have been highlighted by previous studies conducted in similar investigations internationally, regionally and locally. A literature review is vital because it offers a synthesis of information from previously published works. A literature review also strengthens arguments around the value of a research topic (Bux 2016: 53). In this study, literature sources which allow the researcher to develop arguments and which are aligned to research aims, have been chosen. The aim of the study was to investigate entrepreneurial challenges, experienced by female fashion design graduates, funded through the YDF project in Botswana. The research objectives of the study were to investigate the selection criteria and procedures used by the YDF project in selecting the beneficiaries, to identify specific entrepreneurial challenges experienced by female fashion design graduates and to make effective recommendations and highlight the opportunities for growth to the Ministry of Youth Sports and Culture (MYSC) programme, that could contribute to the growth of the female fashion design graduate enterprises, in the context of Botswana.

The theory for this research is the resource-based entrepreneurship theory, which posits that resources that are vital, rare and not substitutable, best position a business for long-term success (Barney and Hesterly 2010: 24). Categories of company resources include human resources, financial resources physical resources, , technological resources, and organizational resources and most often small businesses grow and compete based on the enterprise's resources and

capabilities. The resource based view (RBV) also implies that for small businesses to accomplish certain activities, they need to possess different sets of resources (Godwin-Opapa 2016: 5). A number of researchers also concur that to achieve competitive advantage, small businesses need to have valuable, rare, and unique resources (Chang, Chang and Li 2012: 1057; Maley 2014; Tarutė and Gatautis 2014). Maley (2014: 190) explains that small businesses need human resource strategies to help them achieve their competitive advantage. Having high quality human capital usually leads to continual competitive advantage when the resources are specialized, scarce and have unspoken knowledge that makes it difficult for competitors to replicate. To sustain the competitive advantage and enhance performance; a business needs high quality human capital. Additionally, small enterprises that have employees who possess superior knowledge, capabilities and skills are able to achieve their goals (Shamot 2014: 55). Having skilled human resources is therefore vital for the growth of a small business venture. Likewise, the OECD (2018: 20) conference paper on strengthening small micro enterprises and entrepreneurship for productivity and inclusive growth, asserts that successful entrepreneurship and business growth require an expanded skillset such as managerial, marketing and financial skills.

Financial resources also play a vital role in the growth and sustainability of small businesses. Additionally, financial resources allow enterprises to acquire other forms of resources that are used for operating the business. Therefore, acquiring finance has a significant influence on the survival of small enterprises (Nhleko 2017: 26). Other authors such as Maponga (2018); Etim and Iwu (2019) concur that it is a good idea to provide small business with adequate financial resources so that they thrive. The authors indicate that business owners often cite the lack of financial resources as a significant challenge to their businesses (Maponga 2018: 42; Etim and Iwu 2019). Moreover, characteristics of a firm such as the size and age, profitability, growth opportunity, collateral, location, assets structure and industry sector affect the acquisition of external sources of financing (Abdulsaleh and Worthington 2013). In addition, the personal characteristics of the owner of a business such as age, level of education, gender, race, experience and marital status and children also affect access to finance and the growth of an enterprise (Meyer 2018: 128-136).

Apart from financial resources and the personal characteristics of the business owner, Information and Communication Technology (ICT) also plays a vital role in the growth of an enterprise. Small businesses knowledgeable in information technology are usually more competitive because ICT resources help the business to operate effectively and efficiently (Barney and Hesterly 2010: 24). Small enterprises need the latest technology in order to improve productivity, and sustain growth (Lekhanya 2016: 54). Moreover, an enabling ICT environment is a vital resource that gives entrepreneurs an added advantage and improves communication.

Moreover, physical resources are vital assets that play an important role in the day to day operations and help optimise, the performance and value creation of a business. For instance enabling infrastructure such as the availability of roads, electricity and particularly rare machinery and specialized equipment contribute positively to the growth of small businesses (Raleting 2019: 17).

Marketing resources also contribute to the growth of enterprises. Marketing products or services allow small businesses to make profit that can sustain them and plays a role in the face of the competitive environment (Alghaith 2016: 177-178). Small businesses are able to build, maintain and enhance good relationships with customers through good marketing strategies. Marketing resources drive competitive advantage through branding, promotional activities, collaborative partnerships and the provision of maximum value for customers. In addition, businesses of entrepreneurs who take advantage of using a number of social media platforms as marketing tools have an added advantage and their businesses are known and likely to grow and be profitable (Chang, Chang and Li 2012: 1057; Alghaith 2016).

According to Hübner (2021: 9) Botswana is a landlocked country found in Southern Africa and the country had a population of 2,352,000 people in 2020. Hübner (2021: 11) further states that “Botswana is one of the wealthiest countries in Africa, in 2019 the Gross Domestic Product (GDP) was \$43.91 billion international dollars (this refers to the Geary-Khamis dollar) and at purchasing power parity, the per capita income was \$ 18,583. In addition, the Human Development Index in 2018 was 0.728, ranking Botswana 94th out of 189, making it one of the countries with high human development status”. Charowe (2021: 14) explains that for the past decades, Botswana has been among the fastest growing economies in the world and the largest pillar of its economy is the mining sector.

Women constitute more than 50 % of Botswana's population. The UNDP 2021 technical report states that in Botswana female participation in the labour force is uneven; 56.5 % of women and 64.6 % of men. The UNDP 2021 technical report further states that unemployment among women in Botswana is 23.5 % and among men is 21.7% (Lesetedi 2018: 193). According to Charowe (2021: 8) and the World Bank (2019) 16.1% of Botswana's population is living below the poverty line and these are mainly female headed households who live in rural areas. Apart from poverty, another challenge that Botswana face is youth unemployment (Hübner 2021: 12). According to the World Bank collection of development indicators, youth unemployment in Botswana was reported at 38% in 2020. The Botswana government has established the Youth Development Fund (YDF) project to create sustainable employment opportunities for young people through the development of sustainable projects (MYSC 2018: 12).

As already stated earlier, the study is conducted using a phenomenological approach. Phenomenology as an approach refers to the description of phenomena as personally experienced by individuals (Creswell and Creswell 2017: 12). The phenomenological approach is appropriate because it will show the participants' lived entrepreneurial challenges as described in detail by the sampled group (Creswell and Poth 2016). The study does not have a leading hypothesis. It is an open-ended investigation into why the young businesses of the ten members of a sample group are not growing. Currently the reasons for the lack of growth are not fully known.

2.2 ECONOMIC DEVELOPMENT IN BOTSWANA

Botswana is frequently described as an economic success story and the African miracle given its exceptional economic growth record since its independence in 1966. The country was listed as one of the poorest countries in the world because it was under severe drought in 1966 (Modungwa 2018: 38). Nevertheless, the picture changed rather swiftly. The discovery of diamonds around independence led to the development of the country. The economic growth rate of Botswana became the highest from 1965 to 1999 (Modungwa 2018: 38). A successful 50-50 partnership was established between the Botswana government and the De Beers mining company to mine the Botswana diamonds and this allowed Botswana to sustain continued high Gross Domestic Product (GDP) growth rates for over three decades

(Koitsiwe 2018: 9-10). Key infrastructures such as building of roads, hospitals and schools were developed and financed through diamond revenues. Additionally, diamond revenues enabled the Botswana government to ensure that it provides its people with free education and free health care services. The World Bank reported in 2015 that the landlocked democratic country with a population of about 2 million people has performed remarkably well as compared to Africa as a whole (Modungwa 2018: 39). This proves that Botswana has used her financial resources in a sensible manner.

As new diamonds mines were established, Botswana became a mining-driven economy and this led to the under development of other sectors and locked the country into dependence on minerals for years. The Government of Botswana realized the need to diversify its economy and in 2008 launched the Botswana Excellence Strategy (BES), followed by the Economic Diversification Drive (EDD) programme in 2010, to focus on economic diversification. This also resulted in the recognition of Small and Medium Enterprises (SMEs) as having the potential for economic diversification, employment creation and poverty eradication (Baleseng 2015: 8; Schutte and Direng 2019).

In addition, one of the EDD goals was to develop entrepreneurship culture for the growth of business and enhance citizen participation in the country's economy. The Botswana government therefore offers several services to develop entrepreneurship, particularly because entrepreneurship is credited with job creation (Mmereki, Hovorka and Gwebu 2020: 395).

According to the Ministry of Investment Trade and Industry (MITI), Botswana Excellence Strategy aims at addressing the challenges of economic diversification. The strategy places entrepreneurship at the centre of economic diversification and set out policy initiatives and institutional structures focusing specifically on entrepreneurship development through innovative methods and developing entrepreneurs. The EDD strategy's overall objective is to diversify the economy and export base of the country into sectors that will continue to grow over a long time. The aim is to develop local and regional value chains and clusters as well as establishing new industries (MITI 2016: 13-14).

2.2.1 THE BOTSWANA ENTREPRENEURIAL DEVELOPMENT FRAMEWORK

In the last decade, Botswana took concrete measures to develop and promote entrepreneurship amongst its citizens. The National Entrepreneurship Policy and Strategy (NEPS) for Botswana was formulated to promote the development of entrepreneurship and its vision is to place Botswana amongst the top ranking entrepreneurial and innovative nations by 2030. Furthermore, the policy areas are to create an enabling environment for SMEs and entrepreneurship development, promote entrepreneurship education and skills development, facilitate technology transfer and innovation, improve access to start-up financing seed capital, promote awareness and networking, develop technologically based industries, improve the national entrepreneurship eco-system and ensure the use of economic incentives for SMEs and entrepreneurship development (MITI 2016: 17-30).

Within Botswana, institutions and networks that deal with entrepreneurship have been established. State owned institutions meant to develop entrepreneurship include the Botswana Development Corporation (BDC) which offers equity and partnership in business and marketing research, National Development Bank (NDB) which provides business funding, Citizen Entrepreneurial Development Agency (CEDA), which oversees the development of entrepreneurship in all sectors and also provides funding and the Local Enterprise Authority (LEA) which provides entrepreneurship advice. These are complemented by a number of entrepreneurship programmes such as the Youth Development Fund, the Young Farmers' Fund, the Livestock Management and Infrastructure Development (LIMID), and the Integrated Support Programme for Arable Agriculture Development (ISPAAD). Additionally, other entrepreneurship supporting agencies are the Botswana Innovation Hub, which promote technology and innovation based entrepreneurship, the Botswana Institute for Development Policy Analysis (BIDPA), an autonomous government agency that is responsible for research, analysis, advice and capacity building in policy matters (Josiah and Themba 2015: 13).

According to the 2016 Ministry of Investment Trade and Industry's annual report, the Botswana government is committed to developing the SMEs and will continue to improve the quality and relevance of business laws, regulations and agreements, and where possible remove other financial requirement constraints for SMEs (MITI 2016: 21). Furthermore, the MITI annual report states that where appropriate, the reduction

of regulatory requirements, such as licensing procedures and administrative fees for SMEs will be considered to reduce the regulatory and administrative burden faced by SMEs and create a business friendly environment for entrepreneurs. These efforts indicate that the government of Botswana recognizes the importance of SMEs to economic growth, employment creation and poverty eradication.

2.2.2 DEFINITION OF SME IN BOTSWANA

There are a number of variations in the way SMEs are defined and this tends to differ based on the local context and conditions. Added to this is the change in characteristics of entrepreneurs over the years (Kerr, Kerr and Xu 2017: 10). Kerr, Kerr and Xu (2017: 10) further state that the characteristics of entrepreneurs include risk tolerance, goal oriented, self-confidence, independent and innovativeness among others. These changes come about due to the impact and benefits SMEs bring to both the economies of developed and developing countries. Hence it is not easy to formulate one definition of small business enterprises because the economies of each country are different and people also have their own standards based on the purpose of the business. Even so, in Botswana there are three categories of enterprises, based on the annual turnover and the number of employees (Nkwe 2012: 30). Below is the Botswana SMEs threshold definition table:

Table 1: Botswana SMEs Threshold definition, (Nkwe 2012).

Item	Size Category	Employment Levels	Annual Turnover in Botswana Pula (BWP)	In US\$ Dollar (Equivalent)
1.	Micro enterprise	Less than 6 workers	Less than P60 000	US\$ 10 000
2.	Small enterprise	Less than 25 workers	Between P60 000 and P1500 000	Between US\$ 10 000 and US\$ 250 000
3.	Medium enterprise	Less than 100 workers	Between P1500 000 and P5 000 000	Between US\$ 250 000 and US\$ 833 333.33

2.2.3 CONTRIBUTION OF SMEs

Globally, SMEs normally provide job opportunities across many sectors, employing broad segments of the work force, including low-skilled labours, and providing prospects for skills development (OECD 2018: 7). The contribution of SMEs and entrepreneurship in economic growth, financial independence, job creation, poverty eradication and generation of potential entrepreneurs is recognized by many countries (Diraditsile and Ontetse 2017; Meyer 2018). Additionally, governments are seeking innovative solutions to seize opportunities and mitigate risks that emerge from major transformations in economy and society, such as the 4th industrial revolution, globalisation and digitalization. SMEs can therefore contribute effectively to reducing inequality and help countries to adapt to new transformation and increase productivity (Nsengimana 2017: 18). Countries like the United States of America (USA), Canada and Australia rank very highly in terms of their economies because the impact entrepreneurs add in terms of their respective economic growth (Ogunlana 2018: 14). In addition, these countries' GDP is always increasing and entrepreneurs are provided with much more support in relation to funding, business formulation, expansion and growth (Ogunlana 2018: 14). Other researchers concur that SMEs plays a positive role in the development of the society at large, for example in South Africa, SMEs have impacted positively to talent utilization, the development of entrepreneurial skills, reduction of crime, increase in community development and the reduction of poverty (Ogunsola 2017; Mutanda, Lekhanya and Moyo 2021). In Zimbabwe, SMEs constitutes 60 % of the country's labour force and these include women-owned SMEs (Maponga 2018: 1). In Ghana SMEs account for nearly 93 % of the registered companies and therefore contribute to economic development by providing job opportunities, enhancing competition and fostering creativity (Ackah and Vuvor 2011: 10).

Similarly, In Botswana SMEs employ a significant segment of the working population and play a vital role in economic growth. SMEs have also promoted diversification of the economy and are expected to contribute to an export led economy as stated in Botswana's Vision 2036, which aims to transform Botswana to knowledge –based high- income country (Gonzalez, Moatshe and Serame 2019).

Likewise other researchers (Ahmad and Seymour 2008; Bourne 2016; Isaacs 2018; Meyer 2018; Sebeho 2020) state that there are several reasons why there is

significant interest in the creation of SMEs, their management, dynamics and contributions. SMEs help:

- Promote an element of indigenous control and responsibility
- Cater for niche markets
- Diversify a nation's economic base and provide it with the prospect of responding to a range of market conditions
- Provide countries with opportunities to solve social inequality and unemployment
- Establish a healthy and vibrant small business sector
- Encourage the use of new technology and innovations
- Contribute to self-development, independence and an avenue for individual achievement.
- Create a healthy competition and reduce the monopoly power and exploitation associated with big companies.
- Provide the positive flexibility of running a business and being able to look after the family, especially among female entrepreneurs.
- Establish a source of lifestyle business and provide the owner with a means of economic survival within a desired style of living.
- Create wealth.

2.3 ENTREPRENEURSHIP AND THE ENTREPRENEUR

There are many definitions used to define entrepreneurship amongst scholars, researchers, practitioners and even policy makers. In (Alvarez and Busenitz 2001; Galbreath 2005), the emphasis is on the contention over entrepreneurship and supported findings of several authors and researchers that there are two dominant schools of thought concerning the meaning of entrepreneurship. One is the Schumpeterian school, which describes entrepreneurship in terms of an individual's ability to be innovative in respect of goods, markets, ways of production, sources of supply and industrial restructuring. The other is the resource-based school, which defines entrepreneurship as an economic behaviour that encompasses strategic positioning, obligation to opportunity, resource distribution and control (Ahmad and Seymour 2008: 8). For this study the resource-based school of thought will be used to define entrepreneurship. Authors define entrepreneurship and entrepreneur

differently. However, common phrases in most definitions include innovation, mobilization of resources, risk taking, profit making and creation of business amongst others (Lebakeng 2008: 25).

Sebeho (2020: 1) states that, the word “entrepreneur” originates from the verb “*entreprendre*” which is French and explains that in the eighteenth century, the German word “*unternehm*” was created by Richard Cantillon an economist who is originally French. Sebeho (2020) clarifies that both words simply mean to undertake or to embark. Cantillon’s viewpoint of an entrepreneur is an individual that purchases at a certain price and then sells at an uncertain price and puts emphasis on the risk taking, and decision making related to resource distribution (Sebeho 2020: 1). The word entrepreneur means one who is a “manager” or “get things done” (Meyer 2018: 25). The term entrepreneur originates from two French words: *entre* that means “between” and *prendre* that means “to take” and the word was used to define the business operations in buying and selling transactions (Nsengimana 2017: 12). Maponga (2018: 16) confirms that an entrepreneur creates valuable new products or services. For this study an entrepreneur is defined as a person who puts resources together and commits to running a small business that he or she owns.

There are many terms frequently used as alternatives for entrepreneurship such as enterprise, small business and innovation amongst others (Mbanga 2017: 16). In addition, entrepreneurship is often viewed as a solution to unemployment and a very important key player in developing the economy of countries because of its contribution to the development of new skills and poverty alleviation (Lock and Smith 2016; Dhanah 2017; Mmereki, Hovorka and Gwebu 2020). Likewise in South Africa, entrepreneurship ventures contribute to eradicating poverty, creating employment and promoting equality (Naidu 2015; Geitlinger 2016).

Similarly, Mathushan, Kengatharan and Nanthagopan (2020: 280), who in their qualitative research, studied the challenges and consequences of the COVID-19 pandemic on entrepreneurship, support many researchers and confirmed that entrepreneurship plays a vital strategic role in economic development of many countries by speeding up commercial activities and creating jobs. However, the researchers stated that the COVID-19 pandemic had created miserable circumstances for most entrepreneurs, leaving them in distress. Therefore, firms needed to formulate drastic counter-measures to address unforeseen circumstances

and create a new enabling environment for their businesses (Mathushan, Kengatharan and Nanthagopan 2020).

Gonzalez, Moatshe and Serame (2019: 2) report that, the COVID-19 pandemic is an extraordinary universal crisis, which has resulted in a global economic slowdown, disturbing trade, investment, growth and employment. Additionally, Gonzalez, Moatshe and Serame (2019: 2) explain that governments all over the world are trying to ease the impact of COVID-19 on small enterprises by introducing tax waivers, temporary tax relief and financial programmes. Likewise, the OECD (2021) in its report titled “OECD SME and entrepreneurship outlook 2021” explains that the COVID-19 crisis is the most severe and sudden cause of global recession since the end of the second world war and has resulted in extreme decline of economic activities worldwide.

In addition, entrepreneurship around the globe contributes to employment, productivity and innovation. In the USA, some 17 million small enterprises represent 99.7 % of all employers, while in the United Kingdom 3.7 million SMEs total 99.8 % of all UK business and in Rwanda entrepreneurs create 1.4 million jobs (Nsengimana, 2017:17-18). In South Africa an estimate of 52 % to 57 %, has been quoted by the Department of Trade and Industry, furthermore there are 2.8 million SMMEs contributing to 60 % to employment (Dhanah 2017: 23). In Botswana entrepreneurship is seen as a vehicle to job creation as evidenced by the establishment of various institutions that provide funding and business advice to unemployed Botswana citizens such as CEDA and LEA (Schutte and Direng 2019: 5). Pansiri and Yalala (2017: 16) state that in 2014 and 2015 LEA facilitated business plans valued at BWP 60 500 000 and also trained 3,387 entrepreneurs. Additionally, the Ministry of Youth Sports and Culture’s financial report of 2018 states that a total of BWP 419 366 261.21 was used to fund youth projects in order to contribute to creation of employment, innovation and economic growth.

2.3.1 NECESSITY-DRIVEN AND OPPORTUNITY-DRIVEN ENTREPRENEURSHIP GLOBALLY

The Global Entrepreneurship Monitor (Kelley, Singer and Herrington 2012: 13) study differentiates between opportunity-driven entrepreneurship and necessity-driven entrepreneurship. The study states that necessity (push) factors are the features associated with developing a business's prospect out of necessity. They comprise negative forces such as joblessness, boredom, job insecurity, redundancy, frustration with past employment, promotional prospect, the glass ceiling effects, disagreement with management, the desire to make reasonable living and failure to make a professional sense of balance in life. Other authors also agree that lack of jobs is one of the main reasons why most people start businesses, particularly in some parts of Africa (Mmereki, Hovorka and Gwebu 2020: 395).

In addition, entrepreneurship is motivated by economic necessity when there is no other substitute for income generation. Necessity-driven entrepreneurship levels in a country is associated with features like low tax revenue as a percentage of GDP, lesser levels of involvement in both secondary and tertiary education and high level of income inequality and low levels of social security. Hence youth, particularly in developing and low income countries, lean towards getting involved in business endeavours out of economic necessity. The economic necessities that force youth into business ventures include poverty, lack of job opportunities and the desire to complement household income (Fatoki 2014: 187). In contrast, businesspersons who start their enterprises because they saw and seized an opportunity in the market are called opportunity entrepreneurs (Nieman and Nieuwenhuizen 2009: 14-15). Opportunity (pull) features have motivational effects linked with recognizing an opportunity within the existing working environment that may possibly be exploited, usually due to prior technical awareness and industry experience. Prior knowledge in finance, independent judgment and the willingness to take risk are some of the features that pull people into entrepreneurship. In addition, knowledge and understanding of product development and distribution networks have also been identified as features that can pull people into a business career. Other acknowledged features are perceived economic advancement, flexibility, individual growth and the need to reach full potential (Nieman and Nieuwenhuizen 2009: 279). Nieman and Nieuwenhuizen (2009: 15) are of the view that access into the business

ventures is determined by the interconnection between the push and pull features. They pronounce that if these forces are solid and adequate, more entrepreneurial projects would be established in a country.

Equally Cherchi and Kirkwood (2019: 3) state that opportunity-driven entrepreneurship refers to entrepreneurship that is concerned with the need to follow a perceived business prospect, which is not the only existing alternative for making money and creating a better lifestyle simultaneously. In addition, Cherchi and Kirkwood (2019: 3) further explain that the level of opportunity-driven entrepreneurship is linked with a belief in having the understanding and abilities to start an enterprise, knowing somebody who has ventured into business in the last two years, recognizing future and worthy business opportunities and high level of hunger towards investing in business. Cherchi and Kirkwood (2019: 3) conclude that opportunity entrepreneurship lean towards high-income countries and states that, in practice, it is equally difficult to draw a clear separation line amongst both forms of entrepreneurship as both motivations frequently overlap.

Figure 1, presents the influence that results in entrepreneurship as articulated by Nieman and Nieuwenhuizen (2009).

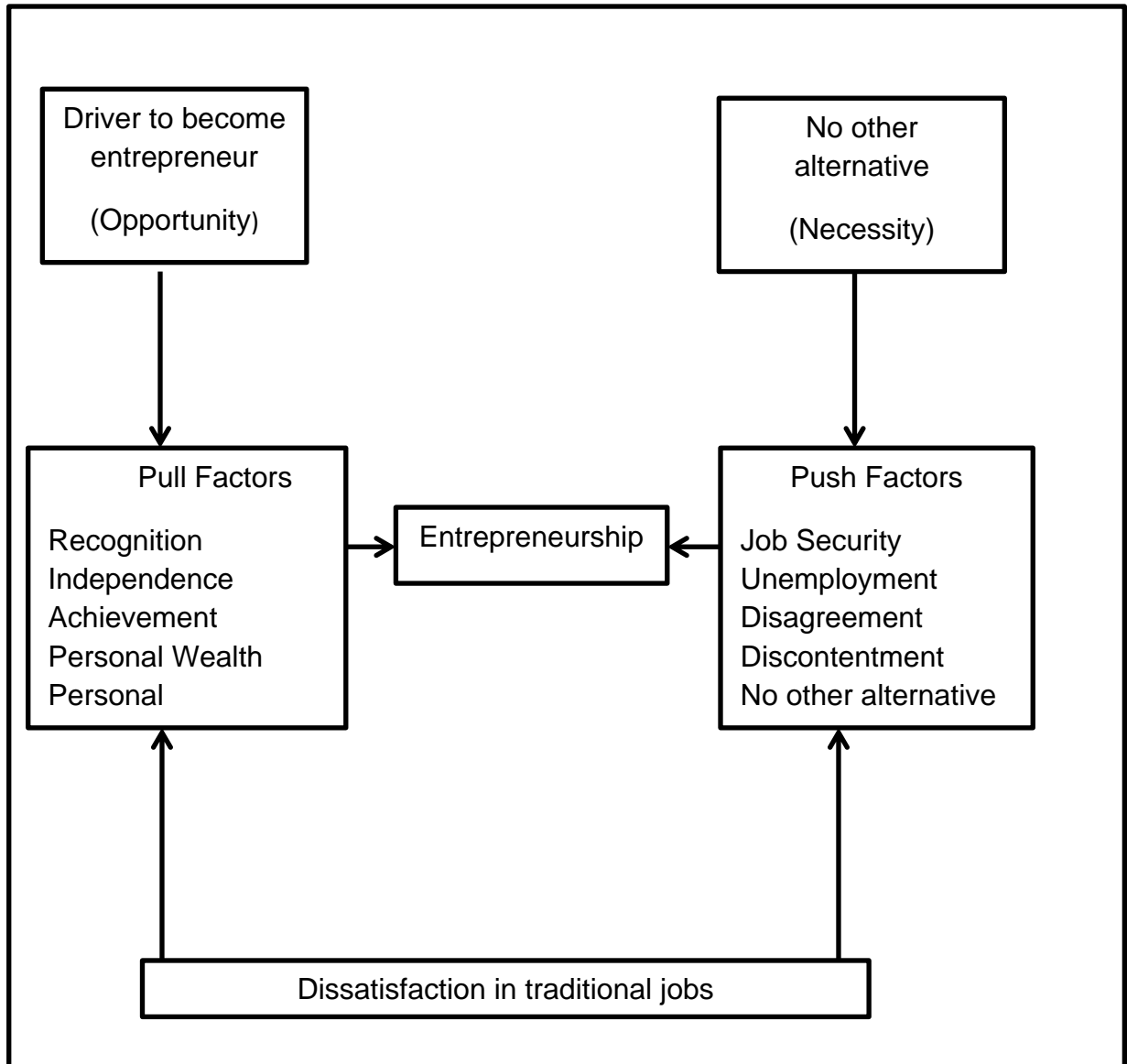


Figure 1: Push and pull factors of entrepreneurship (Nieman and Nieuwenhuizen 2009).

2.3.2 ENTREPRENEUR TRAITS

According to Genç (2020: 67) in any job success requires special traits and entrepreneurship requires many special traits. Additionally, entrepreneur traits may differ depending on the different sectors and the culture of each occupation can have an influence on the traits of entrepreneurs Genç (2020: 67). Research by Kerr, Kerr and Xu (2017: 17) concur that in different countries and cultures there are a number of entrepreneur traits. These traits include self-confidence, honesty, a sense of responsibility, innovativeness, risk taking, leadership, determination, creativity, and ability for marketing, leadership, knowledge, proactivity, change focus,

communication skills, self-check, emotional intelligence, being ambitious and the need to achieve.

According to Mathews (2017: 18) entrepreneurship education can transform the opinions of prospective entrepreneurs and improve their capability to identify and exploit opportunities, Furthermore, Mathews (2017: 18) explains that success breeds self-efficacy and that people can effectively achieve duties because they have observed others do so. Hence, innovativeness and self-efficacy allow entrepreneurs to flourish. Entrepreneurs with a solid sense of self-efficacy to implement their dreams and a keen eye for innovation to recognize new goods and markets are more likely to be successful. Self-efficacy defines an individual's belief that he or she is able to do tasks and accomplish roles. This also links with small business growth and career choice (Mathews 2017: 30).

There are a number of approaches to entrepreneurship namely sociological, psychological, personality traits, economic, cognitive, human capital, environmental, entrepreneurial vision and firm focused approach. These approaches clarify the origins of characteristics. The psychological view frame includes internal locus of control, need for achievement, risk taking tendency, self-confidence, innovativeness and desire for independence (Kerr, Kerr and Xu 2017: 23). Kerr, Kerr and Xu (2017: 10) in their study on personality traits of entrepreneurs, discuss that the "big 5 model" has been the main model regarding personality traits and this model covers a distinct set of characteristics which are open to experience, conscientiousness, extraversion, agreeableness and neuroticism. Furthermore, the researchers elucidate that Locus of control (LOC) is a vital trait in the literature of entrepreneurship and that a person with an internal LOC believes that they can influence results through their own capability. The researchers contend that a LOC, risk tolerance and the need for achievement are better placed in predicting entrepreneurial performance than the big 5 model (Kerr, Kerr and Xu 2017: 16). Nsengimana (2017: 16) also agrees that an internal locus of control, innovation, risk taking and self-confidence are some of the specific traits of successful entrepreneurs.

Bux (2016: 7) states that having a strong need for achievement is an important entrepreneurial trait. According to Bux (2016: 71) the need for achievement, risk taking, self-confidence and internal locus of control are important sets of skills

associated with extremely competitive markets and essential for the development of entrepreneurial societies.

Al-Damen (2015: 166-167) also agrees that entrepreneurs need to have certain characteristics for them to be successful. Pro-activeness, self-confidence, independence, risk, responsibility and experience are some of the key competencies of an entrepreneur needed to contribute to success. Al-Damen (2015) used a questionnaire to “investigate the impact of the entrepreneurs’ characteristics on small business success at medical instruments supplies organizations in Jordan” and revealed that business knowledge and experience are also characteristics of a successful entrepreneur. Al-Damen (2015) further states that complementary educational activities and work experience give entrepreneurs hands-on knowledge, the know-how and capabilities which often lead to business growth. Experience also speaks to knowledge and skills acquired over the years Al-Damen (2015: 166-167). These suggest that lifelong learning is vital to the development and growth of business ventures. Rasego (2011: 20) describes entrepreneurship characteristics by words such as innovation, risk taking and proactive behaviour and continues to point out that entrepreneurship’s essential ingredients include the capability to formulate a functioning and resourceful business team, the vision to recognise opportunities and the creative skill to consolidate needed resources.

2.3.3 CONCEPTUALIZATION OF YOUTH ENTREPRENEURSHIP

Globally, there is no agreed definition of youth. Different legislation and policies have various definitions of youth. The United Nations defines young men and women between the ages of 15 and 24 as youth. In Africa there is a continuous debate on who is youth. The notion of ‘youth’ has been understood and used in different ways from one country to another. In most African countries, laws define ‘adulthood’ as starting from the age of 21.

Furthermore in several countries, an individual lawfully undertakes responsibilities at the age of 21. In sociological terms, ‘youth’ is a crossing point between ‘childhood’ and ‘adulthood’. Although this is the position in several African societies particularly in the rural areas of Africa, the rank of ‘adulthood’ is mainly identified by the ability to maintain a ‘legal’ marriage (Wohoro 2016: 1-3). Moreover, in sub-Saharan Africa, the

definition of youth is grounded on the age, whereby, in each country there is a specific age of defining youth. Additionally, in sub-Saharan Africa this varies from one country to another. For example in Ghana, Kenya, South Africa and Tanzania the youth bracket is 15 to 35 years of age (Mbaluko 2014: 3). In Botswana the legal definition of youth varies according to a specific purpose, such as marriage, voting rights, criminal issues, employment and economic empowerment ventures. This study has adopted the definition of youth, according to the Botswana's Youth Development Fund (YDF) project, under the Ministry of Youth Sport and Culture (MYSC). According to the YDF project the youth are Botswana citizens aged 18-35 years and are assisted financially to start their own businesses. Youth entrepreneurship is defined as the activities of young people applying their innovative concepts, creativeness and risk-taking into self-governing employment or work in commercial projects and start-ups (Riahi 2010: 7).

Additionally, Mabasa (2018: 8) defines youth entrepreneurship to mean the process of being assisted with resources to start an enterprise or grow an current one. For this study, the definition of a youth entrepreneur means "a person between the ages of 18-35, who has been financially assisted to acquire the basic resources and running his or her own small formal business".

2.3.4 THE IMPORTANCE OF YOUTH ENTREPRENEURSHIP

Entrepreneurship is highly viewed as an imperative approach to solve joblessness, and as a mechanism to respond to unreliable national landscape (Mabasa 2018: 9). A 2020 report prepared for the G20 global partnership for financial inclusion by the OESD, confirms that high rates of unemployment often means that youth have to start their own businesses (OECD 2020: 19). Therefore entrepreneurship has been approved as a strategy to develop, expedite and enhance youth economic involvement globally. Capitalizing in entrepreneurial endeavours and educating societies to start businesses can be a valuable tool to improve human resources to stimulate socio-economic growth. Hence youth entrepreneurs have a vital part to contribute in the industrial and economic development process. Youth entrepreneurs could assist to generate employment opportunities (Pheko and Molefhe 2017: 6). Youth joblessness is a huge waste of human resources that could add value to economic and social progress. Besides, entrepreneurs are implementers, innovators

and risk takers, who can transform the socio-economic status of societies through the creation and exploitation of evolving opportunities in the market. Entrepreneurs contribute to the development of new technological products and services that meet the needs of the society (Mabasa 2018: 9).

Additionally, it is gradually acknowledged that youth entrepreneurs can present various choices to the organization of work, technology transfer and give fresh viewpoints to the market. Entrepreneurship thus can be a source of new occupations and can advance youth livelihood and economic liberation in developing countries such as Botswana.

According to the GEM report of 2012, further benefits of promoting youth entrepreneurship include the following:

- Youth entrepreneurship as an alternative employment creation for the youth.
- Youth entrepreneurs seem to be more active in high growth sectors.
- Youth entrepreneurs are most probably going to hire fellow youth.
- When they have gained more entrepreneurial skills and knowledge, they can be better employees.
- Youth entrepreneurs are mainly receptive to new financial opportunities and trends.
- They have a higher life satisfaction due to being self-employed.
- Youth entrepreneurs are inventive and produce new forms of independent work.
- Through entrepreneurship education, youth can gain a variety of skills that can be useful to other difficulties in life. These varieties of skills include non-cognitive skills, such as leadership, teamwork, opportunity recognition, resilience, innovation, decision making and critical thinking.

Likewise, other researchers, (Doro 2014; Baleseng 2015; Bux 2016; Chekalyuk 2017; Raleting 2019; Mathushan, Kengatharan and Nanthagopan 2020) outline the following reasons as the importance of youth entrepreneurship:

- Promoting innovation and resilience among the youth.
- Creating career prospects for self-employed youth as well as their fellow youth that they hire.

- Stimulating the revival of the indigenous community through the provision of modern services and goods.
- Bringing back isolated and marginalized youth into the economic mainstream and giving them a sense of belonging and a meaningful life.
- Aiding youth in developing new abilities and experiences that can then be applied to other life tasks.
- Contributing to addressing some of the socio-psychological difficulties and criminal behaviour that arises from joblessness.
- Encourage lifelong learning amongst youth communities.

2.3.5 FACTORS MOTIVATING YOUTH ENTREPRENEURS

Youth have a number of reasons that motivate them to pursue a career in entrepreneurship. A variety of academics state that some of the motivations include growing up in a family business environment, the need for achievement, locus control, government policies, the availability of some sort of financial assistance, risk taking, lack of education, the need for recognition and social status (Mabasa 2018: 9).

The need for achievement can also be a motivation for youth entrepreneurs. Young people who have a strong desire to achieve are likely to participate in entrepreneurial activities as they have the hunger and put more efforts than those who have a low desire to achieve. Hence the notion of need for achievement has been acknowledged within the research field of personality traits and entrepreneurship. High need for achievement often motivates one to initiate and develop his or her business endeavour. This desire for accomplishment leads an entrepreneur to achieve his individual objectives and learn how to use accessible resources optimally (Pillania, Lall and Sahai 2010: 39).

Locus control is another motivational trait that has received attention, and it refers to the belief in the extent to which persons have faith in that their actions or personal characteristics have an impact in outcomes (Rotter 1966; Tentama and Abdussalam 2020). People who have an external locus of control believe that the result of an extent is beyond their control, while people with an internal locus of control believe that their personal activities unwaveringly affect the result of an event (Rotter 1966; Kerr, Kerr and Xu 2017).

Tentama and Abdussalam (2020: 12) enlighten that individuals with an internal locus of control would most probably seek business roles since they desire position in which their activities have direct effect on outcomes. Tentama and Abdussalam (2020) also argue that there is a connection between entrepreneurship and locus control. Internal persons seem to be more inventiveness, more responsible, more seeking and effectively utilize information. These characteristics that are attributed to internals are significant features in improving achievement motivation for business activities (Scheiner 2009).

Government policies also motivate youth into being actively involved in business ventures. Many scholars and governments recognize the significance of entrepreneurship for enhancement of economic health; hence some governments globally have formulated youth entrepreneurship improvement programs and strategies that stimulate business ventures in diverse segments (Simuyandi, 2018:5; Tahtinen, 2019:24). Therefore, the availability of some form of financial assistance, youth entrepreneurship campaigns and workshops by governments, motivate the youth to obtain funding and run their own businesses (Nwosu, 2019:3). In addition, the introduction of entrepreneurship policies in the education sectors of many countries has also motivated young people to view being a business person as a reasonable alternative to being a civil servant. The introduction of entrepreneurship in education institutions is seen as a positive development. Entrepreneurship education provides governments with an opportunity to change the mind-set of youth from the traditional education structure that teaches young people to participate in wage employment (Bux 2016: 22). Likewise, Tshikovhi and Mvula (2014: 77) explain that education is regarded as an important means to stimulate entrepreneurial intentions among young people by the European Commission.

The willingness to take risk is also a factor among youth entrepreneurs. Risk taking emerged from McClelland's (1965) research on entrepreneurship in which he claims that persons with high achievement desires would have reasonable tendencies of risk-taking. This statement is particularly thought-provoking for entrepreneurship research since the business process continuously changes, especially in the face of doubt. Entrepreneurs frequently take risks with respect to financial well-being, job security and mental welfare (Shane, Locke and Collins 2003: 257)

Recognition is among the important effects that may motivate a youthful individual to start and fruitfully manage his or her enterprise with the hope of gaining social standing in the society (Nieman and Nieuwenhuizen 2009: 16). Moreover, social acknowledgment would aid in boosting up the self-confidence of youth businesspersons and their social status may be improved as they may be viewed as role models in their respective societies.

2.3.6 CATEGORIES OF YOUTH ENTREPRENEURSHIP

Youth entrepreneurs can be categorized into three phases. These are pre-entrepreneurs, budding entrepreneurs and emergent entrepreneurs (Chigunta and Mkandawire 2002; Raleting 2019). These three categories all have a willingness to pursue business ventures regardless of the resources available.

2.3.7 THE PRE-ENTREPRENEURS

According to Chigunta and Mkandawire (2002: 14) these entrepreneurs typically have no business experience and have not worked anywhere. They are still young, mobile and often try-out different economic activities. They are transitioning from living with their families and completing tertiary education (Chigunta and Mkandawire 2002: 14). According to the International Labour Organization (ILO), pre-entrepreneurs lack the maturity and understanding of the modern economic circumstances. They also do not have the social network and contacts which are essential in achieving success in entrepreneurship.

2.3.8 THE BUDDING ENTREPRENEURS

The budding entrepreneurs are defined as those in the blossoming stage of being youth entrepreneurs. They are most likely to have gained some skills and knowledge (Chigunta and Mkandawire 2002: 14). They typically have reasonable acquaintances and funds to permit them to run their own businesses. However, they regularly face difficulties in growing their businesses, they may be stuck in marginal activities or simply go out of business (ILO, 2005: 26).

2.3.9 THE EMERGENT ENTREPRENEURS

These entrepreneurs are usually in the prime of their youth and they have a high maturity level than the youth in the lower age groups. They usually have gained more experience; have worthy acquaintances in their business cycle and more determined to be successful. The Emergent entrepreneurs are most likely to have acquired some basic possessions which they can use as collateral to expand their enterprises (Raleting 2019: 14).

2.3.10 YOUTH FUNDS

Universally, the ballooning unemployment levels among youth have led to the establishment of national youth funds in most countries such as Austria, Finland, Nigeria, South Africa, Rwanda, and Botswana. Youth funds are financial resources that are distributed and revealed in national financial plans by governments, either as grants or loans for young people to start new entrepreneurship ventures or grow surviving businesses (Mbaluko 2014; Wohoro 2016). Tähtinen (2019: 24) states that the European Commission has various youth funding programmes meant to create employment for the youth. One of the key points mentioned by the study is that the European Union (EU) policy and governments of member states are mandated to solve youth unemployment (Tähtinen 2019: 2). The study also confirmed that some of the European Union youth programmes include the Youth Guarantee scheme, which has worked successfully in the past in countries like Austria, Finland, Germany and Sweden.

Likewise, according to Shore and Tosun (2019: 23), Germany is highlighted as a very fruitful case in terms of youth labour markets and this is because the country has primarily focused on youth unemployment long before the onset of the great recession. In the study on “assessing youth labour market services; young people’s perceptions and evaluations of service delivery in Germany”, Shore and Tosun (2019) stated that the German’s system of vocational training is a successful system to preparing young workers for their additional specialized world of lifelong education. Shore and Tosun (2019) also confirmed that in Europe, there are a number of programmes intended to create jobs for the youth such as the Youth Guarantees (YG). The European Union’s Youth Employment Initiative is one of the Youth

Guarantees initiatives, which is more successful among young people in Europe (Shore and Tosun 2019: 23).

Volkman and Grünhagen (2014: 225), state that entrepreneurial activities are increasing on the agenda of European universities and governments policy makers. Volkman and Grünhagen (2014) explain that the government of Germany offers a number of youth financing programmes for start-up, company growth and innovations. Some of these programmes include the High-Tech start-up fund, the German-micro loan fund, the Youth Guarantees and the Business start-up in Science (EXIST) among others. According to Chauke and Obadire (2020: 5) entrepreneurship among youth in Germany has become a lifestyle and the mushrooming of young ventures in Germany was encouraged by the gradual change in policy and the support of youth start-up ventures by the government of Germany. The youth in Germany use these wide ranges of programmes to start their own enterprises thus creating employment, hence Germany is known for its successful youth employment creation strategy and its positive entrepreneurship approach (Chauke and Obadire 2020: 5).

In Africa, most countries established national youth funds around 2000. One of the key objectives of these funds is to address challenges of youth unemployment (Wohoro 2016; Diraditsile and Ontetse 2017; Raleting 2019). Confirmation from numerous scholars has pointed to the fact that in African countries, there is growth in youth funding entrepreneurship initiatives commonly referred to as Youth Empowerment programmes such as the Youth Enterprise with Innovation in Nigeria (Nwosu,2019:3) , the Youth enterprise Development Fund in Kenya (Wohoro 2016: 4) and the Youth Enterprise Fund in Swaziland (Mthethwa 2016: 7).

According to Nwosu (2019: 3) the government of Nigeria has introduced a number of initiatives such as the Youth Entrepreneurship (YE) and the Youth Enterprise with Innovation in Nigeria (YouWin) as a means of poverty alleviation, employment creation and economic development. Furthermore the Nigerian youth entrepreneurship initiatives are meant to strengthen the private sector (Adebayo 2015: 20). Nwosu (2019) studied youth entrepreneurship among university graduates in Anambra State, Nigeria. The study used a qualitative exploratory case study design, which allowed for the researcher to gain in-depth understanding of how young adults in the Anambra State get information on entrepreneurship studies so

that they can be self-employed upon graduation. The research questions for the study served as a lens in the formation of codes and categories, which led to the emerging of themes during the data analysis of the study. The main emerging themes were mentorship, vocational training and ad-hoc (Nwosu 2019: 103). Nwosu (2019) found that some of the young graduates in the study sample, who were engaged in some form of business ventures in the areas of textiles, shoe manufacturing and production of machine tools lacked entrepreneurship information. Nwosu (2019) discovered that there was also a lack of mentorship programs to guide the youth entrepreneurs and a lack of skills training. Nwosu's study emphasised on the importance of entrepreneurship education as a major driver of self-employment, innovation, competitiveness and growth of an economy.

In Kenya, youth unemployment is a challenge the government has been struggling with for several years. Therefore the government of Kenya established the Youth Enterprise Development fund (YEDF) to provide financial loans to the youth, so that they can start their own enterprises and be self-employed (Wohoro 2016; Issa 2019: 9). Wohoro (2016), studied challenges affecting youth access to youth enterprise fund in Kenya and adopted a qualitative descriptive research design for the study. The study detailed that the total population of youth entrepreneurs under the Youth Empowerment Support Services (YESS) Kenya program is 50. Therefore a size of 50 youth entrepreneurs was used making the study a census. One of the study research questions was 'how do regulatory frameworks hinder access to Youth Enterprise Fund'. The study found that 56% of the respondents agreed that the youth funds have a complex registration procedure and stated that the registration procedure for business needed to be changed. The study respondents (54%) also found the cost of youth entrepreneurship licencing to be high. The study confirms the existence of a strong connection between regulatory mechanisms, and access to youth enterprise funds. Equally, the findings in a study by Issa (2019: 9) which examined the "effect of youth enterprise development fund on the performance of youth enterprises in Marsabit County, Kenya" has revealed that lending procedures have negative effect on youth enterprises.

Simuyandi (2018: 5) states that in Zambia, youth development funds are microfinance services provided by the government for youth empowerment, income generation and sustainable livelihoods and economic growth. Simuyandi (2018) in

her study examined youth access to empowerment funds for entrepreneurship in Zambia and used both qualitative and quantitative approaches and the purposive sampling techniques for sample selection. Simuyandi (2018) conducted a survey using a questionnaire and also used a semi-structured interview for data collection. The contextual background of the study established that 57% of beneficiaries of empowerment programmes in Zambia were women, which confirms that of late, more women are venturing into businesses to provide for their families and contribute to economic development (Simuyandi 2018). Simuyandi (2018) also indicated that the Government of the Republic of Zambia (GRZ) has increased the retirement age of a person working in the public service from 55 to 65. Consequently older people stay longer in the public service, and young people cannot find jobs as there are no vacancies (Simuyandi 2018). The study found that youth engage in business as an alternative to formal employment. It seems youth in Zambia have no other option but to go into business for survival.

In Zimbabwe there are youth empowerment programmes which offer financial loans to the youth in an effort to create jobs for university and college graduates and also to establish public and private partnership with the industry (Doro 2014: 5). In his study on the impact of the Zimbabwe youth empowerment fund, Doro (2014) used a questionnaire as the main tool for data extraction from the receipts of the youth empowerment loans in the Plumtree district. In the study, quantitative methods were supplemented with qualitative methods. The study found that there were more women than men who received youth funding and the author stated that this could have been necessitated by the need for women empowerment. The study indicated that the young entrepreneurs received training because of the fund and recommended that the training needed to be sustained and increased. The study also confirmed that after the fund the youth entrepreneurs employed at least two or three more employees (Doro 2014: 4). This is confirmation that the fund assisted in fighting joblessness.

Adams and Quagraine (2018: 240) in their study on journey into entrepreneurship: access and challenges of Ghanaian youth stated that unemployment is high in Ghana; hence the government of Ghana recognised the important role played by youth entrepreneurship programmes in the creation of jobs for the youth and in generating sustainable livelihoods. The qualitative phenomenological study

confirmed that Youth Empowerment Programmes (YDPs) exist in Ghana. The study adopted a narrative analysis framework and sampled 69 youth entrepreneurs. The researchers used semi-structured interviews for data collection and found that some of the reasons, given by youth entrepreneurs for venturing into business, included not finding jobs, having family-owned enterprises and needing extra income. These reasons support the conclusions made by numerous researchers that youth entrepreneurship is influenced by a wide range of factors, especially unemployment (Brixiova, Kangoye and Fakudze 2012: 2; Maina 2013).

According to the United Nations (UN 2013: 4) Swaziland has one of the highest youth unemployment rate in Africa. Therefore, the youth in Swaziland are drawn to entrepreneurship to escape unemployment and build livelihoods. Equally, Mthethwa (2016: 7) in her study on “the role of financial access in the success of small and medium enterprises in Swaziland”, states that the government of Swaziland has a youth initiative called the Youth Enterprise Fund (YEF) directed towards reducing unemployment amongst its youth. Mthethwa (2016) used a qualitative methodology and confirms that the YEF is under the Ministry of Sports, Culture and Youth Affairs (MSCYA) and was established in 2008 for youth between the ages of 18-35 years. The study further state that the YEF’s core objectives are to provide youth with capital to start and expand their businesses without collateral and to empower the youth with skills so that they can participate effectively in the country’s economic activities, to provide coaching and mentorship for youth enterprises. One of the study’s objectives was to assess the challenges faced by small enterprises in accessing credit or finance. Mthethwa (2016) found that in order to stand a better chance of getting financial assistance, one should be male, married, have adequate collateral and keep efficient business documents such as a business plan. The study therefore suggests that gender plays a major role when it comes to financing new start-ups. Furthermore, Mthethwa (2016) noted that the fund faces low repayment rates due to inadequately monitoring and certain flaws in the YEF’s business plan assessment procedure.

2.4 BOTSWANA'S REVISED NATIONAL YOUTH POLICY OF 2010

The Botswana's revised National Youth Policy (NYP) of 2010 centres on youth development matters. The general aim of the policy is to stimulate youth involvement in the society and making certain that youth programmes involve the youth and are youth centred. The Botswana government recognises the vital role played by youth in contributing to socio-economic development aims. At the same time, the youth need to contribute optimally to the sustainable national development growth. This is vital for any nation but critical to Botswana where the youth constitute a significant 38.4% of the country's population (MYSC 2010: 1). The youth are confronted with numerous challenges such as high unemployment, HIV/AIDS, poverty and in some instances hunger, education and training, gender issues and economic concerns. The high unemployment rate is a huge challenge for the Botswana government, especially among vulnerable youth groups. These groups include the graduates, youth in remote areas, illiterate youth, orphans, youth in crime, youth with disabilities and youth living with HIV and AIDS among others. Therefore one of the strategies of the policy is to create an enabling environment for establishing employment opportunities and for youth enterprise development programmes. In promoting an entrepreneurship culture the policy states that there shall be a promotion of reasonable access to financial services, land and other resources to allow the youth to participate in economic activities, be self-employed and employ fellow youth. In addition the policy acknowledges that women have long been disadvantaged in many ways such as in education, income, and decision making, training, ICT, economic rights. Therefore, young women in Botswana face particular difficulties in society such as higher levels of unemployment as compared to young men, such as few occupational prospects and high number of pregnancies. Moreover, the policy aims to mainstream gender issues in all youth programmes and ensure that youth programmes such as the Youth Development Fund (YDF) provide opportunities for young women and men to achieve equal opportunities (MYSC 2010: 19-26). Equally the YDF of Botswana states that there shall be mechanisms in place to promote the establishment of youth friendly and gender friendly youth funding services for all the youth citizens of Botswana.

2.4.1 THE BOTSWANA YOUTH DEVELOPMENT FUND (YDF)

Around 2009 Botswana experienced high unemployment rate among its people, especially graduates (MYSC 2018: 5). Moreover, according to Mookodi (2020: 1) the national unemployment rate in Botswana is estimated at 20.7 percent in 2019 and youth unemployment rate is 26.7 percent. This high rate of unemployment, led the Botswana government to consider alternative means of job creation. This resulted in the recognition of entrepreneurship as a source of employment creation by the Botswana government (Pheko and Molefhe 2017: 6) and to the subsequent creation of the Youth Development Fund (YDF) by the Botswana Ministry of Youth Sports and Culture (MYSC 2010: 3).

The Botswana government has established the Youth Development Fund (YDF) project to create sustainable employment opportunities for young people through the development of sustainable projects (MYSC 2018: 12). This is also confirmed by Diraditsile and Ontetse (2017: 4) two Botswana researchers, that in Botswana, young Tswana graduates often pursue youth funding to start businesses and escape unemployment. Diraditsile and Ontetse (2017) studied entrepreneurship as a mechanism for addressing youth joblessness in Botswana. The study aimed at determining whether business development can address youth joblessness in the context of Botswana. The study used documentary analysis and the researcher's own experiential knowledge for data collection. The study established that the Botswana Government recognizes the plight of the youth and completely appreciate the opportunities that entrepreneurship generates in terms of job creation. Diraditsile and Ontetse (2017) confirmed that some of the youth entrepreneurship programmes found in Botswana are Youth Development Fund (YDF), Out of School Youth (OSYP), Enterprise Development (ED), Young Farmer's Fund (YFF), Youth Entrepreneurial Fund (YEF) and Kgalagadi Brewery Limited- Kickstart (KBL). Diraditsile and Ontetse (2017) stated that these noble programs plays a significant contribution to the growth of enterprises in Botswana through providing financial assistance to youth, linking youth with partnerships with the private sector and facilitating marketing of youth products locally and internationally. Nonetheless, there is need to change the eligibility criteria for government financing programmes because the beneficiaries faced a number of challenges (Diraditsile and Ontetse 2017: 9).

2.4.2 THE SELECTION CRITERIA AND PROCEDURES USED BY THE YDF IN BOTSWANA

The YDF ventures are funded at 50% loan and 50% grant. The fund targets all forms of youth who fall within the age range 18-35 years. This section will focus on the selection criteria and procedures used by the YDF of Botswana and also discuss literature of the selection criteria of funding in other countries.

For this study the selection criteria and procedures refers to the key requirements and conditions used by funding organization in identifying who to finance or which business to fund. These requirements vary from organization to organization and also from country to country.

According to the 2018 MYSC annual report application procedures, any citizen of Botswana in the age bracket of 18-35 is allowed to apply for youth funding. The minimum criterion for accessing the fund includes any out of school youth and jobless youth, underemployed youth who earn P2,500 and below per month, youth running a small subsistence enterprise making an average monthly turn-over of not more than P5,000. Furthermore a legally registered business that is owned by the applicant is required and the applicant should have relevant knowledge and skills to run projects. The applicants who do not have proper training will be required to take competency assessments and must exhibit willingness to be guided and be given formal training where necessary. In addition the applicant is expected to fill an application form which consists of 12 pages. Moreover, the application form should be accompanied by the following documents in order to be considered for selection:

- A business proposal.
- Certificate of business registration and shareholder's certificate should show full details of members (i.e. names and ages).
- One set of quotations covering all items included in the proposal.
- A copy of a valid license of operation.
- A letter of intent to lease or lease agreement in cases of operating businesses or proof of ownership thereof.
- Certified copies of valid Omang (National identity document) for all business partners.

- Curriculum Vitae of all members.
- Certified copies of vocational and or academic certificates or traceable references.
- Copy of partnership deed, or cooperative constitution, or memorandum and articles of association.
- Certified copies of parents/guardian/spouse's Omang.

According to MYSC procedures, the repayment periods for the loan component shall be as follows:

- Up to P50, 000.00 shall not exceed 36 months and from P50, 000.00 to P225, 000.00 shall not exceed 60 months. Furthermore, the grace period for the loan component shall not exceed 36 months and shall be 3 months for non-agricultural projects; 6 months for poultry, beekeeping, fish farming, birds, rabbits and horticulture; 12 months for small stock, piggery, snake breeding, crocodiles and dog breeding. For horses, ostriches and camels it shall be 24 months and 36 months for cattle.

Furthermore, the MYSC YDF procedures state that attendance of business awareness workshops, entrepreneurship development workshops, business planning workshop shall be a pre-requisite for applying. Provision for operational funds requirements will be guided by the nature of the enterprise (MYSC 2018).

2.5 PROCEDURES AND CONDITIONS FOR YOUTH FUNDS IN OTHER COUNTRIES

Uyanah, John and Eyibio (2020: 19) state that the federal Government of Nigeria has also established the Nigerian Youth Investment Fund (NYIF), under its Ministry of Youth and Sports Development (MYSD) and the initiative is funded by the Central Bank of Nigeria. Uyanah, John and Eyibio (2020) explain in their study that examined public programmes and their impact on Nigerians, that the NYIF was established to boost the Nigerian economy and also to create employment for youth. Furthermore, Uyanah, John and Eyibio (2020: 22) clarify that the eligibility criteria include the fact that one has to possess an official government Identification, be between the ages of 18 and 35 years old, have an existing viable business, have not been convicted of any financial crime in the last 10 years, have a valid bank verification number, have a

NYIF training certificate and have a registered business. However, the authors urge that the intention by the Nigerian government to help the poor through these public programmes is defeated due to greed and corruption that happen at the implementation stage.

The Government of the Republic of Zambia also have a Youth Empowerment programme under its Ministry of Youth Sport and Child Development (MYSCD). Simuyandi (2018) states that the objective of the youth empowerment programme is to encourage the development and growth of youth owned enterprises by providing business loans to Zambian youth. Simuyandi (2018: 60) also confirms that the selection criteria of this programme is that one has to be a citizen of Zambia, Have a green National card, own a registered business and be between 18-35 years old.

Mangee (2012) in her study on the determinants of effective utilization of youth enterprise development fund, a case of Bahari constituency Kilifi County in Kenya, used both qualitative and quantitative methods and stated that the selection requirements for accessing youth funding in Kenya are that the applicant must fall in the age bracket of 18 to 35 years. The study also confirmed that in Kenya, the applicant should have a registered business, a bank account, a business proposal and a National identity card (Mangee 2012: 46). Likewise, Tarimo (2019), another researcher from Kenya studied effects of youth development fund on the growth of youth economic activities in the Moshi municipality in Kenya. The study aimed at examining the procedures and conditions of accessing YDF, identifying types of economic activities and their performance after accessing YDF and analysing the effect of YDF on provision of youth capital, employment and income (Tarimo 2019: 2). The study adopted descriptive survey research design and used both quantitative and qualitative research methods. Tarimo (2019) revealed that the youth group received training on book keeping, business management and investment as part of the approval. The study also indicated that tailoring was one of the economic activities funded, however, some challenges are faced by youth in applying for YDF such as delays in funding processing, insufficient amount provided by the municipal council.

Mabasa (2018: 11), states that one of the selection criteria required by youth funders and banks is the provision of a solid business plan. Mabasa (2018), in his study on mechanisms for funding youth enterprises in South Africa, used mainly the qualitative

approach for the study, however the researcher incorporated a small section of quantitative analysis. The research objectives of the study was to identify the diverse tools used to fund youth enterprises in South Africa, to assess the procedures used by Development Financial Institutions (DFIs) to advance credit to youth enterprises, to evaluate trends of loans which are given to youth by National Youth Development Agency (NYDA) and Awethu projects and finally, to compare level of outreach of government DFIs to that of private DFIs. The study confirmed evidence from several researchers that there are a number of constraints that block young entrepreneurs from accessing funding opportunities for their businesses ventures. These include legal status of enterprises, complex documentation procedures, strict credit regulations, long waiting periods, lack of security for debt financing and lack of business skills among others. Mabasa (2018: 11), also revealed that the procedures used by DFIs to advance credit to youth enterprises are implemented by the branch committee for R50 000, head office grant approval committee for R100 000 and programme, projects approval committee for R100 000-R5 000 000. These are done after careful processes have been conducted on the applications. The study found that the NYDA and the Awethu projects are performing their role in enriching the youth entrepreneurial activities that are between the ages of 14 and 35. However, the study recommended re-engineering of the South African youth policy to empower government financial bodies. The researcher recommends the establishment of funding programmes that specialize in one field, and thus focusing in one area. The study also recommends monitoring of funded youth projects beyond accessing funding. This is appropriate as it will offer assistance in following up on the growth of the recipients.

Raleting (2019: 1), another South African researcher, whose study was aimed at identifying ways in which the South African government can offer improved non-financial support to youth entrepreneurs, stated that the South African government recognizes entrepreneurship as an effective system for creating jobs and for developing the economy. The study used a qualitative method and collected data through individual interviews. The study acknowledged that there are numerous noble initiatives that are presently being carried out by the government to assist young entrepreneurs. Raleting (2019: 42-43) detailed that generally, there seems to be a lack of urgency when it comes to receiving support from state-owned organizations. Delayed responses, lengthy process, high level bureaucracy, stringent

requirements and cumbersome requests for information were identified as some of the challenges faced by youth entrepreneurs, when requesting for assistance from government institutions (Raleting 2019). The study recommended the introduction of online application and the introduction of video content to improve service delivery by government institutions.

According to Maponga (2018: 32), a rigid regulatory environment is a challenge for business ventures and obstructs their growth. Maponga (2018: 32) further states that globally, restrictive lending criteria used by business funding organizations and companies aggravate the hardships faced by Small Micro and Medium enterprises (SMMEs), especially in developing countries. These include having a business plan, duration of business operation, number of employees, level of education, business sector, operational bank account and duration of banking.

2.6 OBSTACLES TO YOUTH ENTREPRENEURSHIP

In his paper for the International Labour Organization, Schoof (2006: 23) indicated that strict regulations and administrative formalities, lack of business expansion aid, shortage of funding, deficiency or bad quality of entrepreneurship knowledge, traditional sensitivity and poor reputation of entrepreneurship are some of the stumbling blocks to youth entrepreneurship. The figure below presents the barriers to the development of youth entrepreneurship, as stated by Schoof (2006: 23).

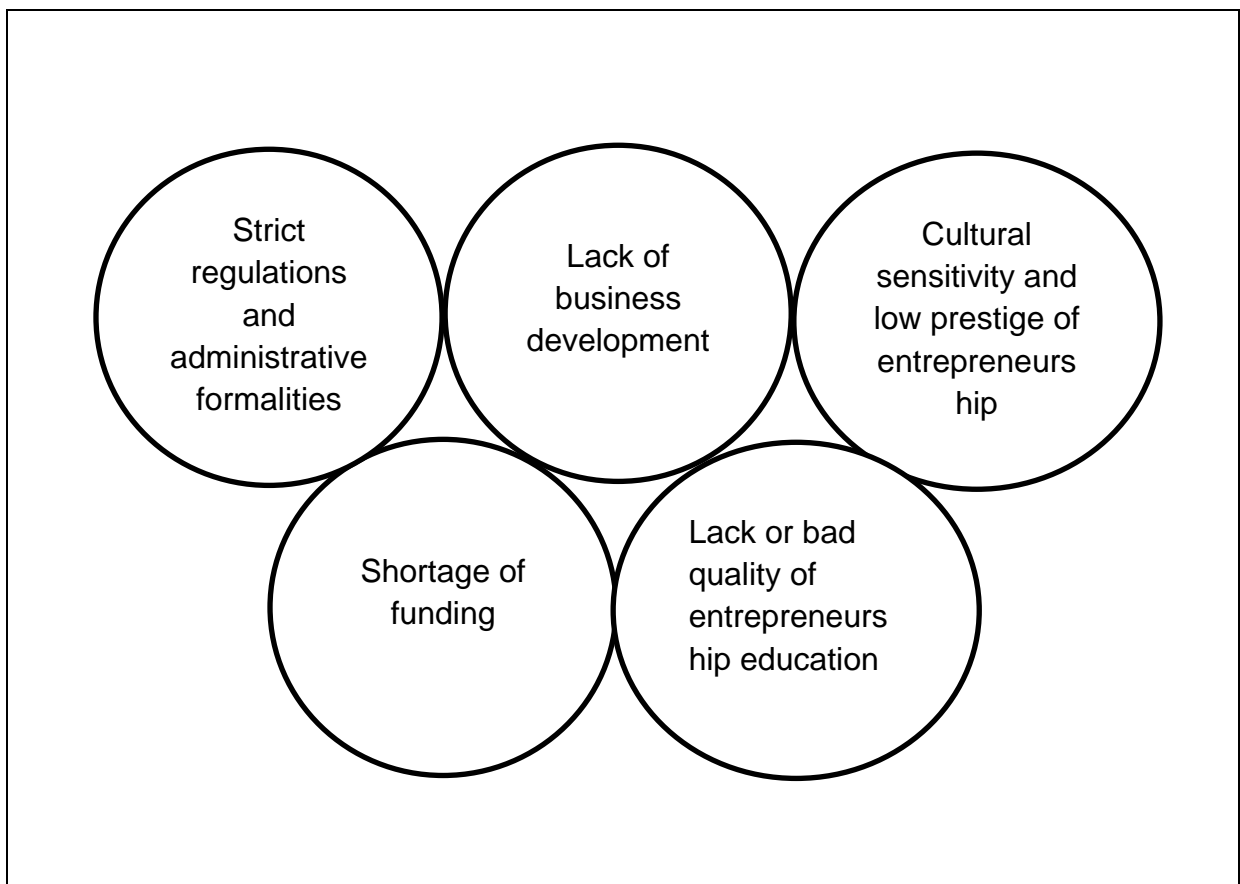


Figure 3: Barriers to the development of youth entrepreneurship (Schoof 2006: 23)

According to Akyol (2020: 32) firm regulations and administrative bureaucracies are obstacles to youth entrepreneurship development. If there is a long list of criteria to meet, procedures of opening a new business and tax structure of a country are complex, as well as compulsory licencing, the requirement of a business bank account, high preliminary financial requirements and time-consuming registration processes, it can weaken the aspiration of inexperienced entrepreneurs to launch and continue to run a successful company. Moreover, if the fine for bankruptcy is

inadequately high, it adds to the prevailing obstacles to the growth of youth ventures (Akyol 2020: 32).

Youth entrepreneurs are often not aware of the entire procedures regarding the running and growing of enterprise operations, including guidelines relating to copyrights, patenting, and trademark. If administrations have not established effective property rights procedures, the youth enterprises will face difficulties protecting their distinctive goods and services. Moreover, a hindrance to youth entrepreneurship growth is the absence of competition regulations, as new small youth ventures are unable to compete with big long-standing recognized corporations on anticompetitive markets (Schoof 2006: 53-55).

Insufficient business development guidance is another hindrance to the development and growth of youth ventures. The absence of training, mentoring and other kinds of youth enterprise development platforms make it difficult for youth enterprises to grow. Youth entrepreneurs, who have not established any business acquaintances and networks yet and are not entirely mindful of the prospects and support provided for youth ventures, are typically disadvantaged when compared to more experienced businesspersons.

Additionally, youth entrepreneurs face difficulties of having little access to information and communication technologies (ICT), especially because ICT services may be too expensive for individual small businesses. Youth entrepreneurs are unable to completely comprehend their original and creative ideas as internet services are limited and there is lack of adequate infrastructure with the latest technology. In the present competitive environment the availability of internet plays a vital role since youth entrepreneurs need the internet for technical skills, sourcing of raw materials, building a website, and marketing of their products. An enabling ICT environment will also make it possible for youth entrepreneurs to communicate faster with other young people around the globe (Jamaluddin *et al.* 2019: 120).

Shortage of finance has been acknowledged as one of the serious limitations to the development of youth entrepreneurship (Naidu 2015; Mabasa 2018: 11). Managing and growing a new business needs adequate financial arrangements which typically cannot be covered by basic youth funds. The youth entrepreneurs therefore faced with insufficient funding then have to either borrow money from commercial lenders

such as banks or continue running at a loss. The difficulty with commercial lenders is that they have specific requirements and procedures, which most youth entrepreneurs are not able to meet. Such bodies generally avoid lending to young entrepreneurs deprived of capability, commercial abilities and any assurances unless they are keen to pay high interest rates. Young entrepreneurs without satisfactory credit history, equity and repaying ability are then unable to grow their businesses (Mthethwa 2016; Leshilo and Lethoko 2017: 51). Other complications in getting capital are complex processes of obtaining the required documents and lengthy period of application dispensation. Most of the youth are not prepared to face all the procedures and difficulties arising from all the paperwork of financing possibilities (Mabasa 2018: 11; Maponga 2018; Raleting 2019).

Apart from financial difficulties, inadequate entrepreneurship education and training have been identified by Nsengimana (2017:49) as a constraint to the development of entrepreneurship. Nsengimana (2017:49) explains that entrepreneurship education and training are very important programs that influence the growth and success of businesses. Similarly, other authors (Schoof 2006; Isaacs 2018: 23; Jamaluddin *et al.* 2019) concur that entrepreneurship education stimulate the development of entrepreneurial principles, understanding and abilities amongst people. Jamaluddin *et al.* (2019: 120) clarify that interest in enterprise and entrepreneurship education has grown globally because of the instrumental role it contributes on the development of the economy of any country. Bux (2016: 77) studied the effects of entrepreneurship education programmes on the mind-set of South African youth and state that a frequent theme of entrepreneurship education that appears in most inquiries is the growth of an entrepreneurial attitude. Bux (2016) also indicates that training and knowledge are important elements to advance business mind-sets and directs that governments should be on the forefront in encouraging the entrepreneurship education through legislation and educational systems. Furthermore, the study noted that the Quality Assessment Agency for higher education in South Africa positions the significance of entrepreneurship education in the 21st era and explains that entrepreneurship education provides learners with extra skills, knowledge, abilities and traits which are necessary when starting a new venture (Bux 2016: 73). It is apparent from the study that entrepreneurship education should be introduced, improved and encouraged globally in the education system of various countries in order to develop and grow new youth ventures.

Leshilo and Lethoko (2017: 52) ; Nwosu (2019: 29) all agree that entrepreneurship needs a synergy of the business mind-set, capacity building and risk-taking. Nwosu (2019: 33) used a qualitative research method and studied youth entrepreneurship amongst college alumni in Anambra state in Nigeria and stated that in order to succeed every entrepreneur need practical, financial management and personal innovative skills. The study also states that entrepreneurship education should be encouraged because it leads to valuable leadership abilities, problem solving skills, originality and efficiency. The study stated that entrepreneurship training offers more inspiration and additional information to societies, to use when they venture into business. Additionally, it states that the knowledge youth entrepreneurs acquire from higher education will become beneficial when setting up their own companies, hence there should be emphasis on business skills and enhancement of a practical curriculum that promote creative thinking, risk taking and innovative abilities. There is need for policy makers to establish suitable strategies concerning entrepreneurship and be more involved in collective efforts to enable entrepreneurship orientation (Nwosu 2019: 41).

Cultural sensitivity and low prestige of entrepreneurship is also a barrier to the development of youth entrepreneurship. Schoof (2006: 24) states that there is a strong connection between person's unwillingness to engage in entrepreneurship and an attitude to it in society. Schoof (2006) investigated barriers and incentives to enterprise start-ups by young people noted that culture contribute significantly on to the development of youth entrepreneurs. Schoof (2006: 26-30) further pointed out that in some countries starting an enterprise is considered more prestigious, whereas in other countries starting a business is regarded as a low class, last resort kind of activity.

The social cultural system in which individual lives provide a set of values which can negatively affect one's entrepreneurial spirit (Akpors-Robaro 2012: 174). Akpors-Robaro (2012) explains that society plays a big role in the development of entrepreneurship culture. Akpors-Robaro (2012) states that if the image of a society or family towards business ventures is not positive, then family members, friends and society will not encourage a young person to open and grow a business. Moreover, there is a view in some cultures that the youth and women are less innovative and

have less business acumen (Akpoy-Robaro 2012). Hence cultural beliefs, norms and hierarchy are barriers to youth entrepreneurship development.

Lack of access to an enabling infrastructure is an obstacle to youth entrepreneurship. The business growth of youth enterprises is affected by the lack of physical infrastructure as it is perceived to be more significant to the cost of doing business. Herrington, Kew and Kew (2015: 34-35) state in the Global Entrepreneurship Monitor (GEM) South Africa Report of 2014 that the availability of and easy access to entrepreneurial finance and related utilities such as physical infrastructure are essential in the sustainability of businesses. Moreover, Herrington, Kew and Kew (2015: 35) stress that the availability of government policies and regulations are important driver for business expansion. Additionally, poor electricity supply, poor roads and poor supply of water poses a threat to businesses (Herrington, Kew and Kew 2015). Therefore, the absence of reliable services makes it much more difficult for young entrepreneurs to grow and sustain their businesses. Moreover, in some countries these services may be too expensive for new ventures (Schoof 2006; Nwosu 2019; Raleting 2019).

As stated above, youth entrepreneurs faced a number of obstacles such insufficient funding, strict regulations and administrative formalities, inadequate education and training as well as lack of access to an enabling infrastructure. Nsengimana (2017: 125-126) states that these constraints affect women entrepreneurs too. The next section discusses women entrepreneurs.

2.7 WOMEN ENTREPRENEURS

The previous section presented literature on youth entrepreneurship and the selection criteria used in youth funding. This section discusses literature on women entrepreneurs, characteristics of successful women entrepreneurs, women entrepreneurship initiatives and challenges. It also highlights that entrepreneurship challenges have been worsened by the Covid-19 pandemic.

Women entrepreneurs are females who put resources together, start and run an enterprise, create jobs and stimulate economic growth (Nsengimana 2017: 23). Rasego (2011: 27) states that women entrepreneurs are innovators who create employment and provide security to the economy. Other authors settle that women

entrepreneurs belong to small firms and often run enterprises with a small number of employees Fareed *et al.* (2017: 12); Hundera (2019: 7). For this study all these definitions are kept as they are certainly applicable for this research because this study is investigating women who have put together resources and run a small enterprise with a few workers.

Worldwide studies on women entrepreneurs have increased. For example in 1976 Schwartz researched on the attitudes and characteristics of women in business and their motivation to self-employment. Similarly, (Lebakeng 2008; Ekpe 2011; Kabote 2018) confirm that women entrepreneurs are important for economic development. These authors approve that female-owned businesses contribute to job creation, poverty eradication and the overall improvement of livelihoods in the society. (Mazonde 2016; Madein 2020) also agree that enterprises owned by women are increasing steadily and women entrepreneurship is a promising economic force that has caught the attention of governments and policy makers globally.

Nieman and Nieuwenhuizen (2009: 43) suggest that there are traditional women entrepreneurs and innovative women entrepreneurs. Traditional female entrepreneurs venture into business due to family economic crisis. This means that the motivation for them to start an enterprise is a push factor due to gender roles. Women entrepreneurs therefore plan to make profit so as to look after their family, while on the other hand innovative women entrepreneurs disregard traditional gender roles and are highly devoted to business ideas, ambitious and want to run profitable enterprises (Nieman and Nieuwenhuizen 2009: 43). This shows that there are factors that motivate women to starting businesses and these factors may define the success or non-growth of a women-owned firm.

McClelland *et al.* (2005: 86) argue that “pull” factors are associated with choice and the desire to achieve one’s business goals. The authors list the “pull” or positive factors to include self-fulfilment, independence, and desire for wealth, power, and social status. This shows that innovative women entrepreneurs are pulled into business and can be linked with opportunity-driven entrepreneurship. The researchers state the “push” or negative factors to be lack of jobs, insufficient salary and prolonged unemployment. This is evidence that the “push”, factors are mostly linked with necessity-driven entrepreneurship and traditional women entrepreneurs. It is therefore possible that the female fashion entrepreneurs of the YDF project are

necessity-driven entrepreneurs, motivated by a lack of jobs, having a strong connection to traditional gender roles, wanting to take care of their children and running their businesses from home, which would explain the lack of growth of their enterprises.

Alghaith (2016: 177) conducted a qualitative study in Kuwaiti and confirms that there are a growing number of small firms owned by women and this is proof that there is progress in developing women entrepreneurship. In her study which used in-depth interviews to examine the women entrepreneurship and their adoption of social media reveals that Kuwaiti female entrepreneurs have the advantage of using a number of social media platforms as marketing tools in their businesses, such as Instagram, Facebook and Twitter. The study states that women entrepreneurs in Kuwaiti also got support from their husbands, relatives and friends who motivate them to continue with their business ventures and contribute to the growth of their enterprises (Alghaith 2016: 177-178). The provision of support and the availability of social media platforms for women entrepreneurs in Kuwaiti is evidence that women entrepreneurship is being encouraged all over the world and has been clearly identified as an important sector of the economy.

The establishment of the People's Republic of China in 1949 led to a positive status of women, particularly the liberation of women. A series of vital policies, laws and guidelines that protected females were introduced which allowed women to venture into business endeavours (Wen-Thornton 2013: 1). In the qualitative study that examines the drivers that influence and factors connected with Chinese women's entrepreneurial accomplishment in China, the researcher reveals that Chinese women are offered equivalent opportunities to men and a large number of women are leading in clothing, printing and textile businesses. The Chinese women also have unique features such as specialized skills and solid practical training (Wen-Thornton 2013: 47). This is proof that unique skills and adequate training are essential to the growth of women entrepreneurship ventures.

Xuan and Xuemei (2019: 30), two Chinese researchers agree that in China, women entrepreneurs play a key role in creating employment and also growing other sectors across the country. The participation of women in entrepreneurship activities increased in 1996 and today in Hong Kong, 38% of entrepreneurs are women. Xuan and Xuemei (2019: 3) used random sampling for the study population and semi-

structured interviews to collect data. The study discovered that Chinese women are initiative entrepreneurs, have the zeal and are highly motivated and this led them to developing visionary successful enterprises. Furthermore, the study confirms that in China, more than six million SMMEs have extended their marketing actions and created employment openings for about 30 % of the paid Chinese population. Again, the Chinese government has set up numerous marketing programs that urge the community to create jobs and boost economic growth (Xuan and Xuemei 2019: 51). This explains that apart from being highly competitive, educated and serious about running enterprises, women entrepreneurship in China get solid support from their government, family and friends which allows their business to thrive. The research findings also state that human capital and social capital played an important role in the success of female-owned businesses in China. In other words the Chinese women entrepreneurs concentrated on the resources they own (such as having better education and technological know-how as well as advanced marketing programs) and optimized on incorporating them with the scarce resources.

According to Rasego (2011: 27) women entrepreneurs are important because they contribute to job creation, while other researchers explain that women-owned businesses are a promising economic force (Mazonde 2016; Oludipe 2019). Quader (2012: 90) on the other hand highlights that businesses can grow if entrepreneurs have certain skills and characteristics. The next section discusses characteristics of successful women entrepreneurs.

2.8 CHARACTERISTICS OF SUCCESSFUL WOMEN ENTREPRENEURS

The characteristics that successful women entrepreneurs possess include perseverance, solid decision making skills and good customer service (Rieger 2012: 108-110). Rieger (2012) used a qualitative phenomenological research design to explore the characteristics of successful women entrepreneurs and discovered that other characteristics of successful female entrepreneurs include willpower, being result oriented, tenacity and having an outgoing personality. Similarly, Banda (2018: 25) settles that resilience and determination are some of the characteristics of successful women entrepreneurs. Okwuchukwu (2020: 98-99) also agrees that

enabling factors contributing to successful female entrepreneurs include commitment and having a passion for growth (Okwuchukwu 2020).

Pawar (2017: 100) explains that in India, successful female entrepreneurs are open and agreeable to experience and have a strong internal locus of control, which results in their business ventures being fruitful. Pawar's 2017 findings are comparable with findings by Chu, Zhu and Chu (2010: 62) who studied Vietnamese entrepreneurs in America, and noted that successful female entrepreneurs ought to have particular traits such as hardworking, passion, firmness, product and customer knowledge. This suggests that when funding female fashion entrepreneurs, the YDF should have a selection criterion that speaks to the characteristics of a successful entrepreneur.

Purbasari, Muttaqin and Sari (2021: 121) also agree that for entrepreneurs to be successful, they need to have a willingness to get the job done by obtaining or improving their skills. The researcher encourages continuous learning and approves that technology rapidly evolves; therefore it is essential for women entrepreneurs to re-tool and gain new skills and knowledge used in their area of entrepreneurship. This is evidence that women entrepreneurs need new skills such as digital technology skills, social media marketing skills and e-commerce skills to run successful enterprises.

2.9 WOMEN ENTREPRENEURSHIP INITIATIVES

International, regional and national literature on women entrepreneurship initiatives will be discussed in this section.

2.9.1 WOMEN ENTREPRENEURSHIP INITIATIVES INTERNATIONALLY

In this section I discuss women entrepreneurship initiatives in India, the USA and China because these countries have a high number of established entrepreneurial activities. Additionally, India has also appeared as one of the world's global powers and is classified as a factor-driven economy (Meyer 2018: 83). The USA is ranked in the top 10 countries worldwide concerning ease of doing business and has great entrepreneurial intentions (Meyer 2018: 55). China has been categorized as one of

the leading civilisations for many years and is considered efficiency-driven economy (Meyer 2018: 85).

The government of India is committed to developing women entrepreneurship and several initiatives have been established for women in all the business areas. Furthermore organizations in India offer numerous income generating schemes for commencement and sustenance of start-ups. These institutions include Federation of Indian Women entrepreneur (FASME), National Institute for Entrepreneurship and Small Business Development (NIESB,UD), District Financial Institutions (DFI), Entrepreneurship Development Institute of India (EDII) and National Bank for Agriculture and Rural Development. In addition, the Ministry of Micro Small and Medium Enterprises of government of India have set up women's cell to support and train women entrepreneurs in various aspects of project planning, current management techniques and innovative activities (Uma and Ramesh 2018: 1). In their study, the researchers also highlight that India is certainly working hard to encourage women entrepreneurship development at every level as evidenced by the availability of positive credit policies, promotional entrepreneurship policies, Science and Technology entrepreneurship parks, Incubators, Credit guarantee funding and Education and Training programmes that promotes women entrepreneurship (Uma and Ramesh 2018: 3). This is consistent with previous findings by Tiwari (2017) who analysed the prevalence of women entrepreneurship in India and revealed that there are several government initiatives for women entrepreneurs in India such as Trade Related Entrepreneurship Assistance and Development (TREAD), Custer Development Scheme and Working Women's Hotel Schemes. These initiatives nurture entrepreneurship among women in India by providing funding, training, subsidized equipment and machinery, capacity building, marketing as well as infrastructure.

Other Indian researchers, Nachimuthu and Gunatharan (2012: 143) discuss the success of women in running small enterprises and proving their worth as business owners. The authors state that in 2012 in India, 13.72% of registered Micro, Small and Medium Enterprises (MSME) were being run by females.

The United States of America (USA) has managed to create an enabling environment, to meet the needs of female entrepreneurs by providing comprehensive packages that cater for the needs of females operating small ventures. Initiatives

provided by the United States of America allowed women entrepreneurs access to finance, entrepreneurial education and skills and information distribution. The formation of the women based research organization, which undertakes research on the needs of women particularly in the small business sector, is among the most noteworthy achievements for the women entrepreneurship development in the USA (Derera 2011: 91-92). This is an indication that having a research organization that deals specifically with women entrepreneurship issues is vital as it allows for the management and accumulation of statistical data relating to issues affecting female-owned enterprises. Moreover, the researcher confirms that Women Business Centre (WBC) grants, Minority Women and Disabled Participation Loan Program (MWP/PLP), the Delaware Access Program (DAP) and Small Business Development Centres (SBDC) are some of the positive government support initiatives for women entrepreneurs available in the USA (Derera 2011: 90). The availability of diverse initiatives meant explicitly for women entrepreneurs in USA contribute to the success and growth of female-run enterprises (Derera 2011). Equally, Wen-Thornton (2013: 27) also concurs that in USA, the launching of local enterprise centre networks for women and the availability of flexible training has led to an increase in the number of women-run businesses.

It seems China's government and private sector have been more proactive in boosting women's business ventures because the country is home to the highest number of self-made female billionaires globally and more than 560, 000 women entrepreneurs in China have achieved higher level of participation in entrepreneurship and innovation activities (Wang and Keane 2020: 408). Wang and Keane (2020) also confirm that in China women have played key roles in the cultural and creative industries too, such as in fields like entertainment, internet, sports, press, publishing and arts in general. Since adopting a market oriented economic development strategy, China's output increased and the living standards of the Chinese society has significantly improved, including those of women. The unemployment rate in China is low, the inflation rate is stable and the established enterprise ownership rate is relatively high at 7.5 %. Entrepreneurship is viewed as a lucrative career choice and many women in China are aware of other women role models. In addition female entrepreneurs in China exhibit a lower fear of failure rate (Meyer 2018: 85-87). Previous researchers also state comparable conclusions that show that more women entrepreneurs in China are successful, particularly due to the

government economic development strategy which includes laws and regulations that protect women in the workplace and better education and training opportunities for women (Zhouqiaoqin, Lu and Kumah 2013: 83).

2.9.2 WOMEN ENTREPRENEURSHIP INITIATIVES IN AFRICA

This section discusses women entrepreneurship initiatives in South Africa, Kenya, Nigeria and Rwanda because according to the Business Insider Africa, the four countries rank high in the 2020 global ranking report of the most start-up friendly countries in Africa. The ranking is based on quantity, quality and business environment (BIA 2020). Furthermore, Rwanda has been chosen because it has frequently been cited as a success story in terms of the impact of gender quotas and also because in 2008, Rwanda became the first and only country in the world with a majority-female, national legislation body (Burnet 2011: 3).

Meyer (2018: 107-108) confirms that the South African government has formulated a number of programmes and initiatives to assist in the development of entrepreneurship, particularly at assisting women, because they are part of the previously disadvantaged groups. These initiatives include South African Women Entrepreneur's Network (SAWEN), Businesswomen's association of South Africa (BWASA), the Economic Women Empowerment Programme and the South African Women in Leadership Census (SAWLC) among others. The study also explains that the BWASA offers training, coaching, networking and also links women entrepreneurs with institutions involved in education. Furthermore, EWEP and SAWLC both reinforce the role of women in the economy and contribute in the improvement of gender equality legislation. Additionally, the study approves that the Small Business Development Agency (SEDA), the National Youth Development Agency (NYDA), the Small Enterprise Finance Agency (SEFA) and the National Empowerment Fund (NEF) are some of the initiatives available to facilitate the growth and development of women entrepreneurship in South Africa (Meyer 2018: 102). This supports previous findings by another South African researcher, who confirms that in South Africa, there are a number of organizations that provide support and assistance to women entrepreneurship development (Rasego, 2011:44).

According to Ademokun and Ajayi (2012: 73) the government of Nigeria recognises the fact that entrepreneurship makes a positive change in society, particularly women-owned businesses. Hence the Nigerian government have developed a variety of initiatives to promote entrepreneurship, reduce poverty and create wealth among its citizens. Ademokun and Ajayi (2012: 73) further state that these initiatives include the National Economic Empowerment Development Strategy (NEEDS), the Entrepreneurship Development Centres (EDCs) and the Nigerian Poverty Reduction Strategy Paper (PRSP). Madein (2020: 2) agrees that in Nigeria, women operate small enterprises and contribute to the economy and partake in job creation through self-employment and employing others. In the study which used semi-structured interviews with open ended questions, the researcher concludes that women entrepreneurship initiatives such as micro finance reduces poverty and improves the livelihoods of women and the society at large (Madein 2020: 53).

In Kenya, several measures have been put in place to promote gender equality and women entrepreneurship such as the Women Enterprise Fund (WEF), Youth Enterprise Fund (YEF) and Local Purchase Order (LPO). These funding initiatives enable the disadvantaged groups, such as women, the youth and people living with disability to obtain loans and develop their business ventures (Mohammed 2019: 8). The qualitative phenomenological study examined the progress of Kenya's 30 % preferential public procurement policy relating to economic empowerment of Women entrepreneurs and upholds that the policy is contributing significantly to women economic development through strengthening women's collective voice, building self-confidence, providing role models and addressing gender issues (Mohammed 2019: 134). A similar view by Wangui (2018: 12) affirms that Kenya is committed to improving women's economic empowerment through financial initiatives such as Uwezo Fund and Women Enterprise Fund (WEF), which promote women entrepreneurship ventures.

According to Nsengimana (2017: 55) the Rwanda government acknowledges the contribution of women entrepreneurs to socio-economic development and has created several initiatives meant to support the development and growth of women-run businesses. These initiatives includes the creation of Business Incubation Centres (BIC), the Business Development fund (BDF), the Cooperative of Savings and Credit Duterimbere (COOPEDU), National Gender Police and Long Term

Investment Frame (LTIF). Furthermore, Nsengimana (2017) explains that the government of Rwanda has collaborated with institutions of higher learning such as the University of Michigan in the training of women entrepreneurs. In addition, the government has passed laws that promote gender equality and women have the same right as men in all society sectors. Also the government of Rwanda through its Ministry of Gender and Women in Development (MGWD) has collaborated with commercial banks to ensure the funding and development of women enterprises (Nsengimana 2017: 56-58). Other authors, Stevenson and St-Onge (2011: 127) also agree that indeed the Rwanda government support women entrepreneurs through training, coaching and finance and this has a positive impact as evidenced by the success of handcraft and mushroom businesses. Another researcher, Burnet (2011: 16) in her ethnographic research explains that more females in Rwanda are included in all levels of the government legislature, thus allowing women to be involved in entrepreneurship in every arena.

2.9.3 WOMEN ENTREPRENEURSHIP INITIATIVES IN BOTSWANA

This section discusses women entrepreneurship initiatives in Botswana. It discusses the various initiatives available for the development of women entrepreneurs.

Apart from the Youth Development Fund (YDF), the government of Botswana has continuously recognized the significance of business enterprise in economic development and has put in place other initiatives to promote entrepreneurship; these include:

a). The Citizen Entrepreneurial Development Agency (CEDA) commenced operations in 2001 and provides technical and financial and support for business development with an understanding of stimulating feasible and sustainable citizen owned enterprises. CEDA is responsible for diverse ranks of credit to entrepreneurs, which include services operations, debt finance and wholesale setups. Targeted clients enterprises include cafeterias, butcheries, furniture shops, hardware shops, vendors, street hawkers and bookshops. To access funding, entrepreneurs have to have a suitable trading place, good collateral, worthy credit rating, appropriate administrative expertise, proof of justifiable market. Entrepreneurs are also expected to have a tax clearance certificate, certificate of incorporation, a trading licence and historical

financial statements that show the profitability of the business (Josiah and Themba 2015; Pansiri and Yalala 2017).

b). The Local Enterprise Authority (LEA) was established by the small business act, number 7 of 2004 as a statutory authority of the Botswana government to develop the capacity of SMEs and entrepreneurs and ensure their sustainability .It provides advisory services, business planning services, facilitate access to market, training and mentoring services to entrepreneurs. It also promotes entrepreneurship awareness among the society at large (Schutte and Direng 2019: 5)

c). The Young Farmers' Fund (YFF), provide young entrepreneurs with funding to start Agriculture related businesses, in the form of subsidized loans. This is specifically for citizens aged between 18-35 years, who wish to engage in feasible and sustainable agricultural projects such as livestock farming. To access this funding, entrepreneurs have to prove that they have been trained in the area they wish to pursue business and also they have to submit a business plan (Sechele 2016: 37).

d). The Botswana Investment and Trade Centre (BITC) provide entrepreneurs with advise related to export and foreign direct investment and the Women Economic Empowerment Fund (WEEF) provide funding to women and promote the develop women entrepreneurship (Diraditsile and Ontetse 2017: 137).

The National Vocational Education Policy of 1997 emphasises on lifelong education and the provision of vocational skills to young people so that they can get employment and also ensures that they possess skills that meet the needs of the industry. The skills offered in Vocational and Technical education are mostly hands-on and include areas such as carpentry, plumbing, dressmaking, electronics, auto-mechanics, business and building construction (Sechele 2016: 36).

According to Meyer (2018: 70) Botswana is classified as a factor-driven economy and has high entrepreneurial levels, especially among women. Other researchers confirm that entrepreneurial initiatives, particularly the kind revolving around SMEs, have been established by the Botswana government to contribute to economic growth (Padipadi 2016; Mmereki, Hovorka and Gwebu 2020).

Nsengimana (2017: 39-40) explains that despite initiatives and the efforts made by governments, women entrepreneurs face a number of challenges. The next section discusses women entrepreneurship challenges.

2.10 WOMEN ENTREPRENEURSHIP CHALLENGES

Stevenson and St-Onge (2011: 289) describe a challenge as a negative situation that interrupts or halts an individual's advancement to an ultimate expectation point. Maponga (2018: 30) confirms that there are several negative conditions that interfere with the growth of women-owned businesses worldwide. To better understand the challenges faced by women entrepreneurs, this section provides insight into the issue in both developed and developing countries. The literature reviewed is sourced from secondary data, which is also known as historical data and the related data is from local and foreign sources. Literature in this section is looked at internationally, regionally and nationally.

2.10.1 INTERNATIONAL WOMEN ENTREPRENEURSHIP CHALLENGES

This section discusses women entrepreneurship challenges in the United Kingdom, Bangladesh, India, the Kingdom of Bahrain, United Arab Emirates and Saudi Arabia, United Arab Emirates, Sweden and the USA. This section also highlights how the COVID-19 has worsened the challenges faced by women entrepreneurs.

Ahammad and Moudud-UI-Huq (2013: 41) investigated the major challenges faced by female entrepreneurs in Bangladesh. The authors acknowledged that entrepreneurship has become a vital profession among women in Bangladesh. Nevertheless, the author argues that female entrepreneurs in Bangladesh face a number of difficulties such as lack of entrepreneurship training, lack of access to infrastructure and lack of access to finance (Ahammad and Moudud-UI-Huq 2013: 43-45). Ahammad and Moudud-UI-Huq (2013) explain that women have poor access to resources to grow their businesses because of the predominantly male culture levels in society. Similar finding were noted by Mozumdar (2018: 32) who investigated the performance of women entrepreneurs in a constrained environment in Bangladesh through structured questionnaires. The study explains that women's

involvement in entrepreneurship activities in Bangladesh depends mainly on patriarchy and religion.

According to Chandwani, Bulsara and Gandhi (2015: 8) the Indian government recognizes the need to include women in the mainstream of economic development, hence to solve the problems of rural and urban poverty, the concept of women entrepreneurship has been applied. In a case study of Jaishree Kabra of Kothari silk mills, the authors acknowledged that the Indian government is empowering women through entrepreneurship and confirmed that business ventures contribute effectively to job creation amongst women (Chandwani, Bulsara and Gandhi 2015: 10). Nevertheless, the study pointed out that women entrepreneurs face challenges such as financial start-up arrangements, lack of knowledge on how to market their goods and services strategically, lack of international exposure, and lack of professional networks (Chandwani, Bulsara and Gandhi 2015: 12). The authors approve that women entrepreneurs often operate on a small scale and usually not members of professional organization or part of other networks (Chandwani, Bulsara and Gandhi 2015: 11-12). The lack of networks deprives women entrepreneurs of awareness and exposure to the ever-changing competitive world.

Taqi (2016: 13) states that in the Kingdom of Bahrain, United Arab Emirates and Saudi Arabia, women's participation in business has increased intensely in the Gulf Cooperation Council (GCC) countries due to the development of entrepreneurship all over the globe. Even though women may have more skills and knowledge in many businesses areas, their male counterparts still dominate, particularly in terms of size and the type of enterprises they participate in (Taqi 2016: 13). In her study seeking to determine the key challenges facing GCC women entrepreneurs, Taqi (2016) endorses that governments give support to women entrepreneurs through a number of associations and programmes such as the Deen AL-Manhil in Saudi Arabia, the Khalifa Fund in the United Arab Emirates (UAE) and the United Nations Industrial Development Organization (UNIDO) in Bahrain. Taqi (2016) used a mixed methods approach and gathered data through questionnaire survey and interviews and establishes that women entrepreneurs in the GCC countries face certain challenges such as work-family interface, cultural constraints, lack of financial resources, lack of adequate training and education, intellectual property protection, legal restrictions and lengthy regulatory procedures.

A mixed method study conducted by Al-Ali (2019) confirms that the United Arab Emirates (UAE) government has meaningfully increased support for entrepreneurship among local Emiratis, especially women. However, regardless of various government-led entrepreneurship promotions, female run businesses in UAE still face a number of constraints which include lack of support from institutions which specialise in entrepreneurship development, exclusively in the technology field, lack of experience and communication with experts in their field. Marketing issues and competition with well-established companies were also noted as challenges (Al-Ali 2019: 122). Furthermore, the researcher stated that government institutions often purchase via tenders with no special support given to small women-run enterprises, thus making the competition too difficult. This revelation relating to government not supporting small businesses through tenders is vital to my study because it is possible that the lack of support through regular tenders to local fashion enterprises may be contributing to their lack of growth. It is likely that Botswana's local economic empowerment activities cover only a small number of youth and women enterprises and hence need to be improved.

According to Syedda (2018: 5), the United Kingdom government (UK) also recognizes the role played by women entrepreneurs in socio-economic development and in recent years has taken significant steps in understanding and promoting women-owned businesses. For example, the UK Government Equalities Office (GEO) introduced the Women's Business Council (WBC) in 2012, to develop women's entrepreneurial skills. In her qualitative ethnographic study, the researcher collected data from thirty female entrepreneurs across the UK through semi-structured interviews and observations and discovered that the female entrepreneurs need one-on-one personalized and specific business development services in order to grow their businesses. The study explains that business development services include business information, specialized training, guidance, coaching and mentoring and these can be regarded as knowledge resources (Syedda 2018). Syedda (2018: 8) urged that access to resources was vital to the growth and sustainability of female business ventures because having resources provide a competitive advantage.

In her qualitative interpretivist study Bourne (2016) reports that, in spite of the increasing number of women who are creating businesses in the United Kingdom, they still face barriers which constrain growth and sustainability of their enterprises.

These barriers include lack of role models, lack of sustainable development and training, being labelled “mumpreneurs”, lack of support and lack of networking among others.

Malende and Väisänen (2017: 1) validate that the Government of Sweden, governments around the world and policy makers have made numerous efforts to increase female entrepreneurship given its contribution to societal improvement and employment creation. Malende and Väisänen (2017) state that the Swedish Agency for Economic and Regional Growth (SAERE), has been tasked with the promotion of female entrepreneurship through several programs. The SAERE confirms that women are accountable for 30 % of all new business ventures in Sweden annually. The qualitative research also reports that Swedish women entrepreneurs are as a mixed group of people, from various age groups and diverse background and are active in a number of entrepreneurship fields (Malende and Väisänen 2017: 8). The research followed a relativist ontology and social constructivist epistemology in order to know the role of strong-ties and weak-ties linkages in the entrepreneurial undertakings of women-run businesses and urged that venturing into business is influenced by individual's stock of human capital, hence individuals having advanced levels of human capital must have healthier access to important resources in regards to self-employment (Malende and Väisänen 2017: 26). This is evidence that resources are very important in a firm and can be used to determine the profitability of a business or the lack of growth of a firm, therefore if a business venture has a challenge relating to resources it may not flourish.

Another Swedish qualitative study, conducted in 2020 maintains that despite efforts of women entrepreneurship development in Sweden, its entrepreneurial environment is still dominated by men, prejudiced practices, unequal settings and a major gender gap (Damsten and Hasselgren 2020). The authors state that the Swedish government introduced incubators for economic development and to assist start-ups by providing an enabling environment for the new ventures to succeed. The authors also confirm that there are about 40 incubators in Sweden which work closely with universities and research institutes to provide solid entrepreneurship practices. However, only 15 % of the new ventures who participated in incubator programs are run and started by female entrepreneurs (Damsten and Hasselgren 2020: 16).

Van Den Berg and Almanza (2016) concede the economic importance of entrepreneurship, especially the Fashion Industry (FI) and state that it is one of the fundamental growth and wealth pillars in the global economy. The authors state that the fashion industry represents 307 billion euro and globally it employs about 26 million people. Also the authors confirm that 2808 fashion businesses were established in 2014 during the New York fashion week, 2823 new fashion ventures were recorded during the Milan fashion week (Van Den Berg and Almanza 2016: 4). This is evidence that indeed fashion entrepreneurship contributes to job creation. The authors used a qualitative and comparative multi-case study methodology and investigated the challenges faced by Danish fashion entrepreneurs located in Copenhagen. The authors established that quite often in Denmark, fashion entrepreneurs tend to run one-man companies and see themselves capable of dealing with all the needed business and design tasks, hence there is often a conflict between their creative and business efforts known as “creative-business tension” (Van Den Berg and Almanza 2016: 6). The authors also noted that fashion entrepreneurs faced challenges such as high competition, micro companies’ liabilities, human capital, financial capital, social capital, networking opportunities, brand and marketing management among others. When it came to brand and marketing the authors noted that the fashion entrepreneurs had limited resources and were competing against well established and known companies which had ambitious advertising and branding campaigns and could get hold of a larger market (Van Den Berg and Almanza 2016: 41).

A qualitative study, using in-depth interviews in the United States of America (USA) by Kennedy-Benson (2017) exploring the experiences of Black female fashion design entrepreneurs confirmed that many black women venture into the fashion business to avoid unemployment, thus entrepreneurship has converted into a form of empowerment for black women (Kennedy-Benson 2017: 4). The researcher used the Black feminist thought as the main theoretical position for his research and also used the entrepreneurship school of thoughts in his study. The study also contributes to the research on entrepreneurship, women and gender studies. Several participants in the study stated that they faced a number of tough challenges such as lack of financial training, gender discrimination, class and geographic location (Kennedy-Benson 2017: 174). The researcher also recognized that success factors that are essential for an enterprise to grow include forming an advisory board and having a

business coach (Kennedy-Benson 2017: 134). From the above confirmation, it is possible that the absence of fashion business coaches and fashion advisory body may be contributing to the lack of growth of the YDF project.

Supporting the fact that women in the USA regard entrepreneurship as an essential part of achieving prosperity and success Cody (2017) agrees that women owned enterprises in America are making great strides. In her study which examines the impact of racial and gender discrimination on women's ability to start and sustain their businesses, the author posits that both Black and White women entrepreneurs do not escape the race and gender based challenges that exist within the labour market. She further states that caring for one's own children often referred to as "biological mothering" drives women into starting a business and be self-employed (Cody 2017: 117). This means that some women become entrepreneurs because they want to be more available to their family.

Still, in the USA, women entrepreneurs are considered as an additional strength to shape and improve private enterprises. The number of female-owned businesses grew by 21 % from 2014 to 2019. Firms owned by women of colour also increased at the rate of 43 % and on the other hand African-American women enterprises increased at a rate of 50 %. This is evidence that demographics of minority women in traditional workplace has changed. However, there is still lack of progress concerning revenue growth due to insufficient access to financial capital and limited power in borrowing among women. This has a negative influence on many African-American women's ability to run successful businesses. Hence the women entrepreneurs are unable to considerably improve their standard of living, contribute to local economies and increase job creation rates (Lipkins 2019: 1). The researcher used a qualitative multi study design and aimed to explore strategies African-American women use to secure financial capital to start new businesses. She reported that stereotypes, lengthy processing time, unfair criteria, creditworthiness, gender and race were identified as some of the challenges of being an African-American woman (Lipkins 2019: 71).

In 2020, the United Nations Industrial Development Organization (UNIDO) highlights that the onset of the COVID-19 pandemic has had far-reaching economic, social and political consequences in developing and developed countries. UNIDO reports that in particular, women and youth led businesses were most affected by the COVID-19

outbreak, causing massive disturbances in consumption patterns and testing the resilience of enterprises worldwide (UNIDO 2020: 1). A global survey questionnaire targeting women and youth entrepreneurs operating in the manufacturing business revealed a very high number of female entrepreneurs in textiles, weaving, leather and leather related products, fashion accessories such as jewellery and non-leather bags and cosmetics (UNIDO 2020). The study states that more female entrepreneurs had to suspend their business activities as compared to male entrepreneurs. Market losses, liquidity shortages, cancellation of orders and supply difficulties. The study also reported that a lot of female run businesses had to terminate employees, as they could not afford to pay salaries. The study concluded that access to finance was the highest form of support needed by entrepreneurs in order to overcome the challenges brought by the COVID-19 pandemic (UNIDO 2020: 3-5).

According to the IFC (2020: 1-2) the COVID-19 pandemic has worsened entrepreneurship challenges faced by women worldwide. It exposed a worsening existing gender gap in economic security, decision making, health and safety. Lack of paid work, gender based violence, liquidity constraints, and lack of internet access were some of the COVID-19 that affected more women than men. The corporation also upholds that the COVID-19 pandemic increased challenges faced by women entrepreneurs such as the lack of flexible financing, lack of ability to source raw material, lack of networks and advice, digital issues, financial support to pay wages, increased anxiety and the sudden increase in responsibilities related to taking care of family members (IFC 2020). Nonetheless the corporation presents positive feedback and urges that women entrepreneurs are generally optimistic and resilient and 54 % of them managed to cut down on unnecessary expenses, while 42 % shifted to digital business model (IFC 2020). This is evidence that women are willing to work hard and run profitable business and need to be supported with relevant resources to create an enabling business environment.

Farré *et al.* (2020) also concur that COVID-19 worsened the challenges faced by women entrepreneurs. The researchers focused on the how the COVID-19 affected gender equality in both paid and unpaid employment in Spain and noted that Europe suffered strict lockdowns, especially Spain which was hard-hit early by the pandemic. The authors firmly agree that COVID19 led to a large loss of employment, particularly among women, and this also led to women doing both household tasks such as

childcare since schools were closed and office work (Farré *et al.* 2020: 18). Based on this evidence it can be said that an increase in gender inequality is a challenge that has been worsened by the COVID-19 pandemic. This also seemed to suggest that working remotely may be a challenge for women as there was an increase in domestic responsibilities, which led to a drop in productivity and again women did not have the resources to allow them to contribute significantly at work. These resources such as lack of access to internet and lack of knowledge on the latest digital technologies may be difficulties faced by women entrepreneurs too.

Purbasari, Muttaqin and Sari (2021: 121) approve that the era of the COVID-19 pandemic worsened challenges faced by women entrepreneurs and exposed poor government support to SMEs concerning resource such as fast-tracking SMMEs to digital platforms, including making fast and reasonable internet connection through the setting up of telecommunication infrastructure, growth of quality human resources and guaranteed network security. This is additional proof that resources are vital and can help women entrepreneurs to maintain and grow their firms.

2.10.2 REGIONAL WOMEN ENTREPRENEURSHIP CHALLENGES

According to Nabayinda (2014), internationally and especially in the African continent, microfinance has been acknowledged as a rich strategy in encouraging women's empowerment. Entrepreneurship activities through microfinance have been introduced by governments, policy makers and non-governmental organizations in Africa. The introduction of microfinance is viewed as one of the women empowerment concepts that led to the improvement of the wellbeing of women and communities at large (Nabayinda 2014: 2). Nabayinda (2014) used a qualitative method and assessed the degree to which access to loans by females can lead to a transformation in gender accountabilities within the family in Uganda.

Nabayinda (2014) noted that even though women are being empowered through entrepreneurship ventures in Uganda, they face difficulties such as lack of social resources like education, lack of business knowledge, lack of property ownership and lack of credit. Furthermore, lack of collaterals, bureaucracy and insufficient funding are additional constraints faced by women-owned businesses in Uganda (Nabayinda 2014: 4).

Fatoki (2014) acknowledge an increase in women-owned businesses as a form of empowerment in Africa and mainly discusses factors that motivate young females to start businesses. Fatoki (2014: 187) states that some of the reasons why women and the youth engage in business ventures include lack of employment, economic necessity, the need to supplement household income and the need for self-independence. It is therefore arguably safe to say that indeed necessity entrepreneurship maybe the reasons why the YDF beneficiaries started their businesses in the first place. Even so, Fatoki (2014) noted that women entrepreneurs still faces many challenges such as prejudices, discrimination and certain skills deficiencies.

Ethiopian women entrepreneurs make a significant contribution towards the growth of Gross Domestic Product (GDP) and provide employment opportunities through their participation in micro and small enterprises. In Ethiopia, there are more than 739, 898 people earning their livelihood from micro and small scale manufacturing industries, hence the government of Ethiopia promotes SMMEs by encouraging women to participate in entrepreneurship ventures to alleviate poverty and unemployment problems (Demeke 2016: 1). A study conducted by Beriso (2021) agrees that entrepreneurship is the engine of economic growth in developed and developing countries including Ethiopia and those women-owned micro and small enterprises are a growing phenomenon. The study also confirms that women operate enterprises either as managers or administrators. However, they face a number of problems and hardships such as poor infrastructure base, lack of technological information, inadequate training capabilities, poor government mobility and unavailability of raw materials (Beriso 2021: 13).

Ethiopia is the second most populous country in Africa and has a firm economic growth and is committed to improving access to higher education among its youth. Nevertheless, the Ethiopian government like most African countries face the challenge of high unemployment rate among its graduates, hence Education and Training Providers (ETPs) in Ethiopia are expected to produce graduates who meet the needs of the industry, are self-motivated and can be self-employed in the fast-moving entrepreneurial and global environment (Mudde *et al.* 2019: 387-388). The study supports the view that fostering an entrepreneurship culture and entrepreneurship education is vital in both developed and developing countries. The

mixed method study at nine universities in Ethiopia concludes that transforming institution of higher education into more entrepreneurial organizations in Africa is quite complex. The study revealed neither a monitoring or evaluation system was in place, with some university still planning to develop tracer studies .

According to Ojinta (2018: 1-3) women entrepreneurs in Nigeria make up half the population of their country, are courageous and resilient leaders and have business-power aspirations. The government of Nigeria has responded to the need for women economic empowerment by introducing finance policies through the Central Bank of Nigeria (CBN), the Better Life Programme for Rural Women (BLPRW) and the Family Support Programme (FSP). Ojinta (2018) acknowledges government efforts to empower women, however she state that there is still need for a deeper understanding of the sociocultural barriers to women's leadership of SMEs in Nigeria. The researcher used purposive sampling and selected women entrepreneurial leaders from the Nigerian Association of Women Entrepreneurs (NAWE) and discovered that unemployment trends led women to entrepreneurship (Ojinta 2018: 140). These findings are consistent with other studies which point out that women often venture into business out of necessity. Another interesting finding of the study is that Nigerian women showed the agentic behaviour. These agentic attributes include being assertive, controlling, and self-confidence tendencies such as being aggressive, dominant and prone to act as a leader (Ojinta 2018: 149).

The role played by women entrepreneurship in socio-economic development has been acknowledged by the Nigerian government and women are appreciated as an extra force needed to develop an entrepreneurship culture (Akanji 2016; Etim and Iwu 2019). Using a qualitative methodology, Akanji (2016) observes problems facing Nigerian women entrepreneurs in developing their businesses. Akanji (2016: 47) reports that insufficiency of government policies and strategies that are precisely custom-made to support women in business hinders the growth of enterprises run by Nigerian women. Other difficulties were poor peer cohesion and the hardship of accessing finance (Akanji 2016). Etim and Iwu (2019: 9) agree that even though women in sub-Saharan Africa (including Nigeria) contribute significantly to the work force powering the economy to new heights, they still face a lot of challenges such as key collateral components for bank loans, less access to credit, cultural and

traditional norms, lack of access to land or property and lower educational qualifications.

In Kenya, government has introduced various women economic empowerment programmes aimed at promoting entrepreneurship among women, eradicating gender discrimination and improving the general livelihood of women (Omollo 2014). For example the Women Enterprise Fund (WEF) is a deliberate move by the Kenyan government in the direction of addressing poverty eradication and unemployment through socio-economic empowerment of women. The programme fund businesses belonging to Kenyan women who are 18 years and above. Another division of the WEF is the Constituency Women Enterprise Scheme (C-WES) that also ensures that women who live in areas without well served financial institutions are able to access business funding (Omollo 2014: 634). The main tasks of the C-WES is to facilitate the marketing of products made by women entrepreneurs both locally and internationally and establish a business network for small business owners with larger enterprises and support capacity building of the beneficiaries. Even with these efforts the researcher reveals that the extent to which Kenyan women entrepreneurs has been able to network with larger local and international companies is not known. Again, the researcher discloses that the total amount used to fund the women projects is always declared, the extent to which the funds have influenced the earnings, business growth, assets acquisition and economic confidence of the beneficiaries has not been empirically established (Omollo 2014: 635).

Another Kenyan study conducted by Ahmed (2016) confirms that despite efforts by the government of Kenya to support and empower women through entrepreneurship, they still face several challenges. These challenges include lack of capital, poor marketing and sales skills, financial institutions' cumbersome processes for financial assistance and unrealistic repayment policies which make it difficult for women to ask for loans to grow their enterprises (Ahmed 2016: 18). Although Lock and Smith (2016: 94) acknowledge the efforts made by the government of Kenya to empower women through entrepreneurship, the study urges that women who were able to access funding and started their business in Kenya are successful because their businesses have alleviated them from poverty. The study states that the success of Kenyan women running business ventures has resulted in them being able to support themselves, their families and the community. However, the researchers also urge

about the measurement of success and proclaim that alleviating poverty seems to be the success goal of the women entrepreneurs who participated in their study. Again the researchers' debate that their respondents showed a lack of desire to grow their businesses and expand to higher levels, which seems to create a sense of "consumption smoothing" that they are pleased with. The observation made by Lock and Smith (2016) is quite interesting, because it is evidence that some entrepreneurs may be in a comfort zone after starting a business, and have no desire to grow their businesses into highly profitable enterprises.

Axelsson (2017: 4) approves that women entrepreneurs in Uganda, just like other women in developing countries face many challenges such as limited access to finance, lack of business skills, and limited access to mentorship and social network, internet issues and socio-cultural issues. According to Axelsson (2017: 35) the socio-cultural issues faced by women entrepreneurs include the fact that women are seen as weaker and inferior to men; boys are given higher priority for education and women depend on family members for financial support. Axelsson (2017) in her qualitative study, further refers to the United Nations Sustainable Development goal number 5, which advocates for gender equality and acknowledges that women participation in entrepreneurship reduces extreme poverty, create jobs and also allow women to gain income, be independent and improve their livelihoods (Axelsson 2017: 14).

A study by Orobia *et al.* (2020: 61) on the relationship between entrepreneurial framework conditions and businesses sustainability among youth and women entrepreneurs in Uganda acknowledges that the government of Uganda support women to start their own businesses. Furthermore, Orobia *et al.* (2020: 69) highlight that finance and Information Technology (IT) are vital for the growth and sustainability of enterprises.

According to Mori (2014: 1) the role of Women entrepreneurs as key players in the economic development of society have been acknowledged in Tanzania. The proportion of women-owned businesses is reported to have increased and the majority of women entrepreneurs in Tanzania are aged between 25 and 40 years. These women entrepreneurs are a potential motor for the economy to create employment and decrease poverty. Although women venture into business ventures, they are often impeded by lack of resources, lack of the necessary business skills

and cultural issues (Mori 2014: 1). A mixed method research aiming to explore the contribution of business and technology incubators to women entrepreneurs' business in Dar es Salaam in Tanzania also admitted that women contribute meaningfully to the economic growth of Tanzania, but found that there was a lack of tailor-made services that meet the needs of the women incubates such as suitable training beyond entrepreneurship management, lack of conducive space, lack of basic requirements for registration with appropriate authorities, strong competition and lack of marketing skills (Kapinga *et al.* 2018: 8). Lindvert (2018: 39) states that women entrepreneurs play a vital role to the Tanzanian economy. Lindvert (2018) however, urges that there is a financial gap between the supply and demand of capital on the financial market, which explains why small firms face challenges related to access to finance.

Indeed the concept of women empowerment is on the rise both in developing countries to achieve gender equality (Rasego 2011; Nsengimana 2017). In addition, Nsengimana (2017) states that there is a transformed emphasis on gender entrepreneurship and the development of suitable initiatives for gender-specific groups globally. Rasego (2011: 18) explored white and black women entrepreneurs in the Carletonville and Soweto areas in South Africa and confirms that the establishment of new businesses and the development of current enterprises are important contributing aspects to any economy. Rasego (2011) also approves that women empowerment through entrepreneurship is mainly vital as an instrument for economic growth. The researcher's study population was made up of women entrepreneurs who were fairly educated with an education level of matric and a diploma. Rasego (2011) settles that her participants faced obstacles such as inequality, lack of business support, lack of in-depth business start-up education and training as well as lack of business support from regional municipalities and government. Finally, the study concluded that women entrepreneurs can benefit from in-depth financial support, further entrepreneurship training networking with other enterprise owners, mentorship, the use of current tools, equipment and machinery, marketing and counselling in order to grow their businesses (Rasego 2011: 96).

Two South African researchers (Nxopo 2014; Nhleko 2017) agree that the South African government has identified the SMME sector and female entrepreneurs, as vehicles capable of bringing about change, especially gender inequality. Nxopo

(2014) used a qualitative methodology to understand the needs of female entrepreneurs and to underscore the significance of skills and knowledge transfer from the government to female entrepreneurs. Nxopo (2014) indicates that many women start enterprises to avoid institutional and cultural constraints. Nxopo (2014) explains that different social economic factors that led women to entrepreneurship include religion, financial status and gender inequality. Ogunsola (2017: 51) concurs that inequality is a common occurrence in almost all nations and the situation causes the youth and women to go into self-employment and businesses to better their livelihoods. Ogunsola (2017) examined the ability of the SMME managers and operators on how they can utilize available resources successfully to ensure that their businesses grow. Using random sampling, data collected from the study revealed that behavioural characteristics, social networks, value judgements, knowledge and skills were all vital in starting and running a fruitful business venture. The study also discovered that the operators of SMMEs in the eThekweni Municipal area of South Africa were not well prepared to recognize business opportunities. Furthermore, the researcher declares that her study was triggered by the observed failure rate of SMMEs.

Although Nhleko (2017) confirms that the South African government has put a number of policy interventions strategies in place to empower women and the youth, such as through entrepreneurship, SMMEs in rural KwaZulu-Natal still faces various problems. These problems include the lack of finance, fear of risk and competition from urban entrepreneurs among others (Nhleko 2017: 26). Nhleko (2017) analysed the use of SMMEs as a strategic tool for women's socio –economic empowerment through a qualitative method and revealed that women SMMEs are mostly affected by the location of their businesses, issues of infrastructure, technology issues, poor financial support, coaching and mentorship issues among others. The researcher stated that mentoring is a tool and process that can be used to effectively grow SMMEs. She further state that coaching enhances overall production and profitability of a business (Nhleko 2017: 33).

Other researchers, (Mazonde 2016; Nsengimana 2017) highlight the fact that generally in Africa, governments have increased economic activities that integrate women and progress has been made towards ensuring that more women participate in entrepreneurship ventures. Mazonde's qualitative study noted that in Zimbabwe,

due to power dynamics in the home, women entrepreneurs may still have limited access to resources, thus, hindering the growth of their businesses (Mazonde 2016: 1). Also women entrepreneurs in Zimbabwe carry the double burden of being homemakers and carrying out cultural domestic roles. Mazonde (2016) states that a patriarchy society forces women to run small businesses, which financial institutions are not willing to finance, therefore culture plays a major role in the development and growth of enterprises run by women.

Zimbabwean authors, (Bomani and Derera 2020: 2) also decide that regardless of the recognition that women entrepreneurs play an important role in economic activity, their growth has stayed significantly low, particularly because women in Zimbabwe are not given equal opportunities to bid for government tenders. Bomani and Derera (2020: 10) also state that women entrepreneurs in Zimbabwe faced constraints such as lack of experience of the tendering process, inadequate managerial skills and lack of technical competencies. Furthermore, women entrepreneurs in Zimbabwe are often excluded from government workshops and training programmes on public procurement (Bomani and Derera 2020: 14).

Though Nsengimana (2017) pointed out that there is an increase in women-owned businesses in Africa, and that women, through their businesses are able to contribute to economic growth and support their families, the researcher confirms that they face many challenges. The qualitative descriptive study, which used Statistical Package for the Social Sciences (SPSS) to analyse the data, uncovered that women in Rwanda experienced challenges such as a lack of information technology skills, high shop rentals, access to finance, low international investors, transport issues, telecommunication and electricity issues. Furthermore, the researcher also acknowledges that in some places, the culture does not allow women to own properties or land (Nsengimana 2017: 39).

Mukama (2017) states that in Rwanda, women entrepreneurs have been making a noteworthy impact in all sections of the economy and contribute to the development of Rwanda in several ways. Nevertheless, the researcher also confirms that women entrepreneurs faced problems such as lack of credit resources, shortage of raw materials, access to finance, severe competition from organized industries, High cost of production and absence of entrepreneurial aptitude (Mukama 2017: 8-9). The

absence of entrepreneurial aptitude may be an underlying problem among most women entrepreneurs in Africa.

Kennedy-Benson (2017: 36) and Lebakeng (2008: 37) also acknowledged efforts made by governments to empower women through entrepreneurship. However, these researchers also reiterate the fact that women-run enterprises faced several entrepreneurship challenges, which include lack of experience, unavailability of role models and lack of mentorship. A study conducted in Lesotho by Lebakeng (2008) explains that women are gradually significant as members of the global business family. Lebakeng (2008) also confirms that women-owned enterprises are also the fastest growing segment in new venture start-ups. This shows that women too, have identified entrepreneurship as a form of self-employment that offers great flexibility and allow women to improve their economic livelihoods. However, the study also indicated that there is lack of female role models. Lebakeng (2008: 47) argues that there is a connection between the presence of role models and the growth of a business. Lebakeng (2008) states that where there is strong presence of a role model, be it in the family or work place, the enterprise is more likely to thrive. Having a network of role models could lead to an increase in referrals and a solid backing of women enterprises. Similarly a study on the determinants of survival and growth of SMMEs in rural KwaZulu-Natal, conducted by Lekhanya (2016: 63) revealed that having proper and reliable network relations can be a foundation for accomplishing higher business growth. Lekhanya (2016) stresses that business owners often learn about new technology, new prospects and expand their knowledge and ideas from networks and role models.

2.10.3 BOTSWANA NATIONAL WOMEN ENTREPRENEURSHIP CHALLENGES

Botswana has made remarkable progress in terms of economic and social development. Botswana government's position is that policies and programmes should benefit all citizens equally. According to Lesetedi (2018: 193) in Botswana, women constitute more than 50% of the population, therefore women's participation in economic development is acknowledged by the government. Furthermore, gender is incorporated when designing and executing programmes, policies and national development plans. Statistic Botswana's annual report of 2019-2020 confirms that the female population of Botswana is around 1.14 million (Statistics 2020).

Notwithstanding commendable progresses poverty and joblessness is noticeably reflected amongst households that are headed by females. Although the Botswana government empowers women through poverty eradication and small business programmes, women still face difficulties such as having no access or control to resources, being less educated as compared to their male counterparts and having a higher dependency ratio (Lesetedi 2018: 193-195). This is evidence that gender issues continue to be a hindrance to women economic empowerment and women entrepreneurship growth.

The 2019 International Trade Centre report confirms that Botswana's growth and development has been impressive and good governance together with investment in social services have reduced poverty (Gonzalez, Moatshe and Serame 2019). Nonetheless, the report states that economic diversification, which is critical to Botswana's growth remains a challenge. SMMEs in Botswana employ a large population and play a vital role in economic growth strategies, and therefore should be more competitive. Moreover, the report revealed that women-run businesses were smaller than those headed by men, women-owned enterprises were less confident in cash flow management and were lacking in inventory management skills (Gonzalez, Moatshe and Serame 2019: 12).

Other authors (Ntseane 2000; Modesto 2016; Cherchi and Kirkwood 2019) validate that Botswana has long introduced government programs aimed at supporting Women, youth and SMMEs, nevertheless, it is generally understood that most of these programs have been unsuccessful. Ntseane (2000: 1) in a qualitative study titled "*A Botswana rural women's transition to urban small business success: Collective struggles, collective learning*" states that access to financial services is gender-biased in sub-Saharan Africa. The researcher gives an example of Botswana, where commercial banks do not give loans to married women unless authorized by their husbands. This shows that women are treated like minors, and women who start businesses are unable to grow them due to lack of additional funds or collateral. The study also shows that the system of patriarchy still prevails in both developing and developed countries and contributes to the non-profitability of some women-owned businesses. Modesto (2016: 8) is also in agreement that in Botswana gender inequality still prevails as evidenced by the low representation of women in high decision making positions such as managerial, leadership and political positions. The

statistics shows that in Botswana, 63 % of top salary scales, associated with high level of decision making positions are held by men, while only 37 % are held by women. This clearly shows that men are more privileged and continue to be seen as superior to women (Modesto 2016: 8). Furthermore, it is possible that the absence of women in high level decision making positions means that women's opinion on the challenges they face when running businesses is not clearly articulated. Hence this led to poor implementation and poor monitoring of women entrepreneurship policies and programmes.

Cherchi and Kirkwood (2019: 3) contend that although women empowerment and women entrepreneurship programmes introduced by the Botswana government had not been so fruitful, women-owned companies that crossed-over into male dominated business sectors are successful, make higher profits, and grow their companies in terms of increasing employees. The authors also state that these women who are opportunity entrepreneurs have a higher level of education, have exposure and work experience. Cherchi and Kirkwood (2019: 3) further highlight that these women entrepreneurs who operate in male dominated sectors receive support from their spouses such as assistance with access to finance and helping with company registration and standard business procedures.

According to the Botswana's Ministry of Nationality, Immigration and Gender Affairs' report (MNIGA 2018), the Botswana government has set up poverty eradication and business empowerment programmes directed to women, such as the Women Economic Empowerment Fund (WEEF). In addition, Diraditsile and Ontetse (2017: 137) confirm that, indeed there are a number of business empowerment projects, from various sectors, such as the Citizen Entrepreneurial Development Agency (CEDA), the Young Farmers Fund (YFF), the Youth Development Fund (YDF) and the Local Enterprise Authority (LEA) in Botswana. However, Diraditsile and Ontetse (2017: 137) state that further research is needed to add to the body of knowledge in this area in different contexts in Botswana. Further research of this phenomenon will provide policy makers, with information, that will enable women in business (such as female fashion graduates entrepreneurs) to grow and be profitable.

In summary, indeed numerous authors (Burnet 2011; Ahammad and Moudud-UI-Huq 2013; Zhouqiaoqin, Lu and Kumah 2013; Chandwani, Bulsara and Gandhi 2015; Laukhuf and Malone 2015; Tiwari 2017; Wang and Keane 2020) agree that women

seem to be overcoming the confines of the labour market, under employment and gender inequalities through entrepreneurship. However, women entrepreneurs face challenges such as lack of training in specialized areas, lack of financial literacy and lack of business awareness and mentoring programmes (Lebakeng 2008; Mwobobia 2012; Naidu 2015; Maponga 2018: 30).

2.11 WOMEN ENTREPRENEURSHIP BEST PRACTICES

Women-owned businesses are one of the fastest growing entrepreneurial populations around the world. This section discusses strategies used globally to grow and sustain businesses. The section deliberates on best practices such as mentorship, incubators, networks, Information and Communication Technology (ICT), social support and micro-financing applied in countries such as Colombia, United States of America, Canada, Europe and India. The section also discusses best entrepreneurship practises in South Africa, Nigeria and Kenya. These are vital as they could be used to develop entrepreneurship in Botswana. Moreover, these practices are relevant to my study because they could be what need to be applied to the YDF project in order to enhance the growth and sustainability of the businesses owned by the YDF beneficiaries.

2.11.1 INTERNATIONAL WOMEN ENTREPRENEURSHIP BEST PRACTICES

Solenski (2019: 19) highlights that mentorship programmes can be a powerful tool in empowering women entrepreneurs. In her study which attempts to quantify the impacts of mentorship among female micro entrepreneurs in Medellin, Colombia, Solenski (2019) states that long-term mentors provide useful information to mentees and by interacting with an individual who has a successful enterprise, mentees' internal barriers can be lifted. Solenski (2019: 6) explains that traits such as locus of control and self-efficacy can be improved through role models. This means that when entrepreneurs participate in long term high quality mentorship programmes, their level of commitment increases and their desire to be successful also increase. Entrepreneurs who take part in mentorship programmes also believe in themselves more and are able to execute business tasks more efficiently, thus, they eventually become successful (Solenski 2019: 6).

A study conducted in Texas Dallas Fort Worth (DFW) settles that mentorship is a dynamic relationship, where less experienced individuals are guided by more experienced business people to develop successful enterprises (Neupane 2018: 8). The purpose of the qualitative study was to explore the insights of female business owners, who received mentorship towards entrepreneurship success. Still the study revealed that women entrepreneurs in Texas display resilience. Despite facing a number of difficulties, they were motivated, had faith in their ventures and kept running their businesses. Similarly, the female fashion entrepreneurs of the YDF project experienced difficulties, but continue to run their enterprises, showing resilience of business women (Neupane 2018: 70). The study pointed out that the participants who were taken through some form of entrepreneurial mentorship or training, faced less obstacles and higher business growth as compared to the ones who have never utilized mentorship programmes (Neupane 2018: 79).

In their phenomenological study, which aimed to present the benefits of mentoring through lived experiences of women entrepreneurs, Laukhuf and Malone (2015: 70) explain that a mentorship approach is important and beneficial to the on-going development of entrepreneurs. The researchers also present mentoring as a dynamic relationship, where experienced business people give guidance to those with less experience to improve their enterprises and personal traits. Additionally, according to Laukhuf and Malone (2015: 81) capitalizing in mentorship programmes is a good investment, especially for women entrepreneurs, as this will allow them to grow professionally, benefit from recognition and have a sense of achievement, which will result in the growth and management of their enterprises. The benefits of mentoring could elevate the success and growth of businesses, funded by the Botswana's YDF project.

A study conducted by Moulson (2015: 100) in Canada, also states that mentoring is a technique confirmed to advance the performance of businesspersons and their enterprises. In a multiple case study design, Moulson (2015) explored the mentoring experiences of millennial generation entrepreneurs operating in Canada and found that mentors are vital for entrepreneurship development because they add value to the growth of businesses, they are confidence builders and connect mentees with experts.

China has also demonstrated an ideal model for the gender fairness in the context of female entrepreneurs, whose state is very prospective as evidenced by a 25 % increase. The government of China has also enhanced the process of formal financing for women by reinforcement of its financial infrastructure (Gul, Wu and Khan 2021: 343). Furthermore, the researchers discuss that the determinants of the success of female entrepreneurs include social support, financial support and entrepreneurial knowledge. They explain that Chinese women entrepreneurs get guidance on how successful entrepreneurs behave and how they prepare to run a business (Gul, Wu and Khan 2021: 344). Equally, other researchers grant that providing adequate financial support and entrepreneurship guidance pave way for significant success and give entrepreneurs the competitive advantage (Mhlahlo 2017; Sihag 2018; Ferrero 2019: 10).

According to Xiao and North (2017: 616) various incubator programmes also contribute significantly to the sustainable economic growth and development of entrepreneurship in China because they provide the much needed support services to new business ventures. The researchers explain that Incubators are also important because they address the market failures related to initial stages of business development. Therefore, incubators speed-up the early development of small enterprises by providing incubates with support platforms such as mentorship, shared technical facilities, and shared laboratories. Furthermore, entrepreneurs who have been taken through an incubation programme in China seem to, survive and thrive without any additional support. These entrepreneurs are able to seize business opportunities and compete in the market (Xiao and North 2017: 630). Therefore, a number of incubation and accelerator programmes could be introduced in Botswana to reduce the lack of growth of youth enterprises. Zheng (2019: 7-13) approves that in China, nowadays the latest buzzwords are entrepreneurship and innovation and this is due to a number of entrepreneurship development initiatives such as incubators and accelerators, supported and stimulated by the Chinese government. In his study, Zheng (2019) states that the government of China promotes entrepreneurship as a rewarding lifestyle and offers direct subsidies and favourable tax rates for co-working space, incubation industry, university technology parks and accelerator industry. Under such strong financial support, Chinese entrepreneurs are able to enter a new stage of economic development and women-owned enterprises are booming (Zheng 2019: 7-14).

In India, incubators are recognized as one of the hotbeds of entrepreneurship and are mostly associated with aiding small businesses during the early stages. Moreover, the term has been defined in various ways, for example the International Business Incubation Association (InBIA) explains that an incubator is a business support process that provides entrepreneurs with an array of targeted resources and services, thus accelerating the successful growth of new ventures (Sharma and Vohra 2020: 4). Sharma and Vohra (2020) assessed the landscape of incubation, the role and impact of incubators on start-ups and understanding challenges faced both by incubators and incubates across India. The study reports that in India, incubators can be linked to institutions of higher education as far back as 1991 and that India ranks third (after USA and China) on the number of incubators available (Sharma and Vohra 2020: 3). Furthermore, the study states that India provides support for many young entrepreneurs through a variety of programmes such as the Small Industries Development Bank of India (SIDBI) and the National Bank for Agriculture and Rural Development (NABARD). These schemes are responsible for facilitating in the provision of infrastructure, bank loans, assisting with raw materials, software technology and public-private partnerships (Sharma and Vohra 2020: 8). The availability of a variety of solid support systems in India can be said to have contributed positively to its highly developed entrepreneurship culture.

Heim (2018: 56) states that incubators have become a prevalent policy mechanism in several countries because they nurture entrepreneurship, innovation and the development of world economies. Heim (2018) investigated the opportunities and difficulties encountered by small scale independent Australian fashion design entrepreneurs, the researcher reveals that fashion incubators have become more popular and virtually developed into a rite of passage for numerous aspiring fashion entrepreneurs. Additionally, the researcher confirms that incubators often provide participants with all-inclusive support such as state of the art equipment, assistance with experts, mentorship networking opportunities, university links and showcasing opportunities among others (Heim 2018: 56).

Battistoni and Barbero (2019: 69) also agree that incubators have become popular in America and Europe. The researchers comment that there are a number of incubators in various European countries such as Italy, even though they may vary in their purposes. Battistoni and Barbero (2019) settle that most business incubators

are important because they generally provide access to physical resources such as office space, Information and Communication Technology (ICT) infrastructure, access to capital including seed money, venture capital, mentoring, coaching, consultation, legal advice, networking services and collaborations with potential investors. Ferrero (2019: 10) also approves that incubators are vital because they are a place where specific professional resources are put together to assist emerging ventures. The researcher focuses on fashion, arts and cultural incubator programmes and states that a fashion incubator or fashion accelerator provide services which help new start-up fashion companies to develop and grow. The researcher also discusses world success cases of fashion incubators such as the Philadelphia fashion incubator, the Chicago fashion incubator and the San Francisco fashion incubator, where fashion remains a prominent business (Ferrero 2019: 52). In conclusion, the researcher notes that in Italy and France, fashion incubators have assumed a central role and incubation is rapidly being identified as vital for facilitating innovation and cultural development (Ferrero 2019: 67).

According to Kurz (2010: 33) incubators are selected spaces of specialized business activities such as studios and centres of design and provide support to small business entrepreneurs. Incubators offer resources such as workspaces equipped with machinery and specific equipment. However, the researcher states that the functions of an incubator differ from country to country, with some countries offering free incubator services, while other countries offer the services at a small cost. In addition, the researcher indicates that incubators are good business practices as they function as a catalyst for business growth. Kurz (2010) in her qualitative research specifies that incubators have emerged in places like New York, London, New Orleans, Borås, Stockholm, Rotterdam and Toronto and are contributing significantly to the growth of fashion enterprises. Kurz (2010: 37) also state that a number of these incubators are successful and are in partnership with institutions of higher education and gives an example of the Textile and Fashion Factory in Borås, Sweden which has partnered with the Swedish School of Textiles. Furthermore, Kurz (2010: 34) states that incubators offer technical, administrative and financial support to its residents. Kurz (2010) explains that micro financing support provided by incubators in Sweden is a positive practice.

Sihag (2018: 403) agrees that in India, micro-financing is one of the positive practices available to women entrepreneurs. The study indicates that commercial banks in India often focus on men and formal businesses, neglecting women. Microfinance Institutions (MFIs) on the other hand have been introduced to help develop women entrepreneurship. are prominent in the development of women-owned enterprises and their role in providing monetary assistance has been massive and has brought about positive results and improved women's livelihoods (Sihag 2018: 404). It can be concluded that having micro-financing institutions that are designed specifically for women and give more flexible loan terms to women entrepreneurs may contribute to the growth of women-run enterprises.

1.11.2 REGIONAL WOMEN ENTREPRENEURSHIP BEST PRACTICES

According to Kunaka and Moos (2019: 2) it is important for entrepreneurs and small business owners to be mentored so that they develop sustainable businesses and create employment. Kunaka and Moos (2019) conducted a study in South Africa, to “establish what is being gained from the mentoring relationships to encourage other entrepreneurs and small business owners to pursue mentoring relationships”. An online questionnaire was used to collect data for the study and the findings reveal that mentorship can form a strong supporting mechanism for entrepreneurship development. Moreover, Kunaka and Moos (2019) discuss that people acquire knowledge and skills by emulating behaviour displayed by models in their surroundings, observation of role models and through collaboration with others. Once more, Kunaka and Moos (2019: 2) note that when entrepreneurs are guided, they are able to better manage a business, increase profitability, and achieve goals, increase sales, increase self-efficacy, develop confidence and gain networks.

Mhlahlo (2017: 110) concurs that mentorship has been identified as a support mechanism to increase the success rate of entrepreneurship activities in the economic landscape of South Africa. In her two-phase qualitative research approach, the researcher explores whether there is evidence that ascertain that mentorship is able to help sustain business ventures in South Africa. Mhlahlo (2017: 35) agrees that learning is a fundamental component of the mentoring process and that entrepreneurs learn from experiences, activities and critical occurrences. Mhlahlo (2017) confirms that a mentor is able to play the crucial role of a business consultant,

technical expert and strategic adviser and guide a mentee to stand firmly on his or her own two feet and ensure that the business of a mentee grows.

Jonathan, Ademola and Furo (2018: 1116) report that Mentorship is concerned with career enhancement, professional development, increasing competency and self-esteem as well as networking with professionals. The authors additionally state that mentorship involves the provision of advice, support and expertise by a well experienced and knowledgeable person to a less experienced person. Furthermore, Jonathan, Ademola and Furo (2018: 1121) revealed that mentorship stimulates and enhances the entrepreneurial orientation of firms.

A number of Nigerian researchers (Umukoro and Okurame 2018; Brimah *et al.* 2020: 73) likewise show that mentoring programmes contribute significantly to the growth of entrepreneurship development. A study conducted by Brimah *et al.* (2020) confirms that one of the ways of developing human resources is through entrepreneurial mentorship. The study adopted a descriptive survey research design and states that psychosocial mentoring support, role modelling mentoring support and career mentoring support all play a significant role in the performance of small enterprises. In addition, the study revealed that it is a good practice to foster an entrepreneurial mentoring culture in order to enhance the profitability of businesses Brimah *et al.* (2020).

According to Lose (2019: 2), entrepreneurship have a significant impact on economic growth and development, hence the South African government has rolled out several initiatives such as incubators intended to nurture SMEs. Lose (2019) used a mixed methods methodology and states that most of the business incubators in South Africa are supported by the Small Enterprise Development Agency (SEDA). Lose (2019) confirms that incubators in South Africa are also a solution to unemployment, poverty eradication and uplift the living standards of the society. Lose (2019: 2) declares that incubation is one of the solutions for entrepreneurship failure. Incubators provide physical resources, financial resources and office support such as photocopying machines, fax machines, computer network, mail handling, and also maintain efficient operation of an office and these services are fundamental for a business (Lose 2019: 32-33). Additionally, the study revealed that resources needed for a successful business include committed staff, having access to sustainable funding, access to information, access to mentoring and coaching programmes and exposure to both

national and international SMME practice (Lose 2019: 76). This validates similar finding by other South African researchers (Tengeh and Choto 2015: 151) who admit that the South African government has made significant efforts to stimulate and grow SMMEs through the introduction of business incubators among others. Tengeh and Choto (2015: 151) investigated the relevance and challenges of business incubators that support survivalist entrepreneurs and concur that in South Africa, business incubators provide finance, suitable space, equipment, training, business advice and mentoring, particularly to small and micro entrepreneurs in order to boost the performance of their enterprises.

According to Obaji, Senin and Richards (2014: 331), in Nigeria, tenants of an incubator are often provided with resources and facilities such as space, vibrant managers and networking services. In their study to assess the entrepreneur's insight of the business incubation programme in Nigeria, Obaji, Senin and Richards (2014: 332) state that the business incubation system has been acknowledged as an important tool that has the capacity to support businesses to be self-sustaining and be more competitive.

In Kenya, University technology business incubator services have been adopted to fast-track the development and growth of entrepreneurship (Murage 2018: 1). In the study, Murage (2018: 3) agrees that a technology business incubator offers work space, internet access, labs, promote research and partnership with industry players to its tenants and contributes to the growth of new technology- based ventures. The researcher adopted a Resource-Based View (RBV) theory, and explains that tangible and non-tangible resources to thrive. Tangible resources include equipment and buildings and are essential for the formation and growth of a business. The study further states that for a business to gain a competitive advantage, it should have rare, valuable resources, therefore an incubator plays a role as a provider of these resources (Murage 2018: 15).

A study exploring the factors influencing female entrepreneurship in developing economies, observes that in Nigeria, a significant amount of female entrepreneurs receive major support from family, friends, professionals and religious bodies ,which contribute to the growth and sustainability of their enterprises (Oludipe 2019: 67). In the qualitative study, the researcher further points out that those female entrepreneurs who participated in the study were given emotional support and got

help from lawyers, tax consultants and accountants when necessary, hence their businesses were thriving (Oludipe 2019: 67). Therefore it is a useful practice to provide female entrepreneurs in sub-Saharan Africa, particularly in Botswana with legal advice as well as encourage emotional support from their families as they persist in running their businesses.

Another study conducted in Nigeria by Etim, Tengeh and Iwu (2018: 119), report that it is vital to invest in Information and Communication Technologies (ICT) in order to grow and sustain SMMEs. Etim, Tengeh and Iwu (2018), in their quantitative study, state that women can analyse and plan their budget, prepare reports, memos and letters and also access up to date information on trends and market, pricing and business development because of ICT. Moreover, the study states that women entrepreneurs who rely on ICT become more uniquely positioned to overcome many business challenges and are able to balance work life and grow their businesses (Etim, Tengeh and Iwu 2018: 119).

According to Mbogori (2019) in Kenya, it is good practice to train women entrepreneurs in business skills, communication skills and financial management so that they can sustain their businesses. Additionally, technical knowhow, networking opportunities, family funding and access to business loans through financial institutions greatly enhance the sustainability of women-owned enterprises (Mbogori 2019: 356). The researcher adopted a descriptive research design to establish the factors influencing sustainability of women-owned SMEs in Nkubu town Imenti South Sub-County, Meru County in Kenya and also found that mentorship programmes are likewise a worthy practice that can be applied to increase performance and consequently sustainability of women-owned businesses (Mbogori 2019: 356-357).

Women entrepreneurs in South Africa need best practices such as the promotion of female networks and associations as well as greater media attention which promote female owned enterprises (Meyer 2018: 264-265). The researcher focused on South African female entrepreneurs' intention to remain in business and acknowledges the existence of business networks such as South African Women Entrepreneurs Network (SAWEN), South African Women in Mining Association (SAWIMA), Organisation for Women in Science in the Developing World (OWSD) and Business Women's Association (BWA). Meyer (2018: 265) again mentions that fostering more gender neutral policies promotes the development of female entrepreneurship as well

as having effective and efficient stakeholder partnerships. Nhleko (2017: 83) also endorses the idea of policies that are gender impartial and explains that such regulations strengthen women entrepreneurship development. Additionally, Nhleko (2017) notes that mentoring, coaching and training throughout the phases of business life cycle is essential in providing up-to-date information to women entrepreneurs. Obtaining up to date business information and being coached allow women entrepreneurs to think out of the box and be more innovative which is likely to result in business growth (Nhleko 2017: 83).

Rasego (2011: 94) confirms that in places like Carletonville and Soweto, women-run businesses are provided with infrastructure in the form of water, electricity and proper roads. Rasego (2011) also states that these resources allow for the enhancement of the enterprises and the areas have high entrepreneurship activities. Additionally, Rasego (2011: 94) comments that in Carletonville and Soweto there are proper policies in place to enhance women-owned businesses in the districts. This illustrates that having strong entrepreneurship frameworks contribute meaningfully to the growth of women-run enterprises.

2.12 CHAPTER SUMMARY

The information gathered from the review contributed to a better understanding of the study. This section examined the relevant literature on entrepreneurship, the concept of entrepreneurship and youth entrepreneurship. It also reviewed issues relating to factors motivating youth entrepreneurship, categories of youth entrepreneurship, youth fund in developing countries and in developed countries. The revised Botswana National Youth policy, the Youth Development Fund project of the Ministry of Youth Sports and Culture and the selection criteria of the YDF were studied. The selection criteria, procedures and conditions of other countries were also examined. This section also reviewed the main obstacles to youth entrepreneurship development.

The literature review revealed that successful development of youth entrepreneurship is likely when a favourable economic environment is established. The issue of government's support for youth development, within the framework of new or existing programs, is vital. This can be attained by constructing favourable financial and

economic conditions and effective procedures and regulation that motivate young people's interest in entrepreneurial activities. The youth entrepreneurship programs need to contain conditions for reducing or exempting from rentals of physical infrastructure, tax burden and having flexible lending laws for youth enterprises. The information gathered from the above review will be interpreted and used to make basic recommendations for the improvement strategies which can be implemented in the enhancement of youth funding.

In addition, the literature review also indicated that although women entrepreneurship is on the rise in both developed and developing countries and women have been recognized as crucial in economic development, female business owners continue to face a number of challenges. Women's entrepreneurship challenges include inadequate access to finance, lack of collateral, absence of networks, inadequate entrepreneurship training, gender discrimination, insufficient resources, lack of mentors and coaches, lack of experience, laws and administrative regulations amongst others. Additionally, the COVID-19 pandemic has worsened the situation of women entrepreneurs globally. Although many governments are making efforts to deal with these challenges, there is a need to look closely at resources as they are the main contributors to the lack of business growth. The survival of businesses is almost always dependent on the resources that a firm is able to acquire and retain (Barney 1991; Alvarez and Busenitz 2001).

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

The previous chapter discussed the theoretical framework applicable to the study and analysed the literature reviewed relevant to the research topic. This chapter presents the research design, which is the road map which comprises population and sampling, data collection (including piloting) and data analysis. It also describes the research journey, how the study was piloted and further explains the use of various methods in the different stages of the research. It is followed by the data analysis method, delimitations of the study and ethical considerations. Difficulties faced by the researcher are also discussed in this chapter.

3.2 RESEARCH PARADIGM

The study was conducted using a phenomenological approach. According to Creswell and Creswell (2017: 12) phenomenology as an approach refers to the description of phenomena as personally experienced by individuals. The phenomenological approach is appropriate because it bring to the fore, the participants' lived entrepreneurial challenges as described in detail by Leedy and Ormrod (2005: 60) and Creswell (2012: 21). The phenomenological approach also allowed the methodology to be designed around the lived experiences of the YDF beneficiaries in order to meet the objectives of the study. Mazonde (2016: 63) states that phenomenology identifies the details of human experiences as depicted by participants and it necessitates investigating a small number of participants. Hence the sample size was ten female fashion entrepreneurs from the 196 number of YDF beneficiaries. Out of the 196 beneficiaries, 41 were males and 155 were females. Of the 155 females 21 beneficiaries met the selection criterion. Even though the COVID-19 pandemic caused some complications, 10 beneficiaries agreed to take part in the study.

3.3 RESEARCH APPROACH

Qualitative methodology explores and determines the meaning individuals or groups attribute to a social or human problem (Creswell 2009: 32). This meaning is enabled through data collection and analysis by the researcher, inductive approach, and a richly descriptive result. Therefore, qualitative methodology was employed to understand the challenges experienced by female fashion entrepreneurs of the YDF project in Botswana. Qualitative methodology is different from quantitative methodology. Quantitative methodology deals with numerical data (Maponga 2018: 54) and was therefore not suitable for this study.

The qualitative research methodology was used to collect the empirical evidence of the study. The qualitative method was found suitable to be used under the phenomenological approach. This approach assisted in this research study conducted in a natural setting, as it enabled the researcher to generate a thick description of emerging social actors (Mazonde 2016: 62).

The use of In-depth interviews and observations allowed for detailed, rich data which was recorded through information from the participants. The researcher's role was to ensure that the information, as expressed by the participants, was captured accurately and precisely (Creswell 2009: 32). Similarly, Shank (2002: 5) defines qualitative research as a form of systematic empirical inquiry into meaning, grounded in the world of experience. Hence qualitative methodology assisted to correctly capture the lived experiences of YDF female fashion entrepreneurs.

3.4 STUDY SETTING

The field work was conducted in Kgatleng district, Kweneng District and South East. These districts form part of greater Gaborone, the capital city of Botswana; however they are located outside of the city and are regarded as villages. Furthermore, because of the proximity of these districts to Gaborone, they provide a base for the female fashion entrepreneurs and convenience. Moreover, due to budgetary constraints and the prevalence of the COVID-19 pandemic in the greater Gaborone area, the geographic location was confined to Kgatleng, Kweneng and South East districts. Again during the field work, careful consideration was given and COVID-19 health protocols were followed during interviewing and observation.

For this study, the targeted population was female fashion design graduates funded by the YDF project of Botswana. The following criteria were used to select a suitable sample for the study. Participants had to:

- Be Botswana citizens.
- Be young female entrepreneurs in the age bracket of 18-35 years.
- Have failed to repay 50 percent of the YDF loans.
- Have their businesses listed as not growing by MYSC.
- Have completed a Technical and Vocational Education Training (TVET) certificate.
- Have an associate degree in fashion design from a local university.
- Have run a fashion business for three years or more.
- Be located in Kgatleng, Kweneng, and South East districts.

If the above criteria were not met, then the female entrepreneur would not qualify and was excluded from the study. Moreover, the exclusion criterion is those who:

- Got additional support from their family or other organizations.
- Have another job besides running the business.
- Were not well or hospitalized.
- Are currently studying towards another educational qualification.
- Are in the situation where their business places were closed due to the COVID-19 pandemic during the field work.

A total of 196 businesses which had not paid back the YDF loan and are stated by MYSC as not growing was obtained from MYSC database. The contact details of the target population were obtained from the MYSC database and made available for this study by an MYSC representative.

In addition, a representative of the YDF was also part of the population, because I needed someone from the MYSC to give in-depth information relating to the YDF project.

3.5 SAMPLING METHOD

Purposive sampling was used to select 10 female fashion graduates whose businesses were not growing and who fully met the selection criteria. Purposive sampling, widely used in qualitative research, was found suitable for this study because it allowed for selection of a specific group using precise criteria from the list of obtained names and contact details of the participants from MYSC. In addition, purposive sampling targets individuals that are especially knowledgeable about or experienced with a subject of interest (Smith 2018: 12). Hence in this case the female fashion graduates selected had knowledge and experienced challenges in running a fashion enterprise. As a result, the selection of information-rich participants allowed for the gathering of useful information from the female fashion entrepreneurs in order to fulfil the objectives of this research. This provided more comprehensive information for the central theme of the study. According to Mzizi (2017: 81) a qualitative research does not require the researcher to have a large sample size because the aim is to generate information rather than generalize the results to a population. Additionally, Mvula (2018: 13) explains that qualitative research commonly uses a small sample size, hence a sample size of 10 participants who met the selection criteria was found appropriate for this study.

3.6 PARTICIPANTS

A total of 10 female fashion entrepreneurs who benefited from the YDF project of Botswana, that met the set criteria of the study were recruited as participants. Respondents of the study operated their fashion businesses in Kgatleng, Kweneng and South East districts of Botswana.

3.6.1 MYSC REPRESENTATIVE

To enhance the study, and collect documents that relate to the selection criteria of the YDF, a representative from the YDF was recruited to participate in the study. The full name and contact details of the YDF representative was given to the researcher by the MYSC office. The YDF representative was based in Gaborone and had full knowledge of all matters related to the implementation of the YDF project.

3.7 DATA COLLECTION METHOD

Data collection was conducted using in-depth semi-structured interviews and observations. The interviews and observations were used to understand the challenges experienced by the female fashion design graduates-entrepreneurs funded by MYSC. Since phenomenological approach depends on the prolonged interviews with a wisely selected sample of participants, there were opportunities to make probing questions that allowed for clarity during discussions. This method again encouraged flexibility and the respondents were able to express their ideas and opinions freely and in their own words. Interviews yield rich insights into an individual's life experiences (Mazonde 2016: 65). It was then possible to replicate the interview with participants because the interview schedule was tailored to collect a large amount of data on how the selection criteria of YDF affect their businesses growth, the challenges they experienced and discuss other additional interventions related to their professional endeavours. The duration of the in-depth interviews was averaged at one hour thirty minutes at the most and the interviews were conducted by the researcher.

The in-depth interviews were the main source of data, while the observations were supplementary, meant to enhance the interview data. The observation criteria took account of the use of equipment and resources, how the entrepreneurs manage their staff, conduct relationships, their demeanour with customers and punctuality amongst others. Identifying the equipment and resources used in the businesses was critical because according to the resource based view (RBV) for small businesses to accomplish certain activities, they need to possess different sets of resources (Godwin-Opara 2016: 5). Moreover, participants were aware of the observations and open conversations relating to physical resources, financial resources, technological resources and human resources were freely discussed by the respondents. The semi-structured interview questions were available in both English and Setswana. To ensure accuracy the researcher got assistance from a language lecturer at the University of Botswana to verify and correct the Setswana translation.

Though the collection of data through in-depth interviews and observations took time, specific challenges were analysed thoroughly through triangulation (Creswell and Poth 2016: 145).

3.7.1 INTERVIEW WITH A REPRESENTATIVE OF YDF TO DETERMINE THEIR SELECTION CRITERIA

An interview was also carried out with a representative of the YDF project, who was identified by MYSC. The interview used semi-structured questions to collect corresponding data to answer the research questions. The duration of the interview was 40 minutes and I was also given official supporting documents beneficial to the study. Additionally, the YDF representative provided a MYSC website where I could look through for further information concerning the YDF project and also validate the information (therefore, the YDF representative is the eleventh participant in this study).

3.7.2 PILOT TESTING

A pilot study test was conducted to evaluate feasibility, time, cost and especially to ensure that participants understand the questions as the researcher expects them to do. In addition, a pilot study test was used because it helped identify difficulties that would have arisen in data recording. Furthermore, the pilot study helps in improving questions which are not clear and ensure that the questions convey the same meaning to all participants (Nsengimana 2017: 7). Likewise, other researchers approve that a pilot test is vital because it allows the researcher to eliminate questions that are ambiguous and modify or change questions that may cause confusion (Lekhanya 2016; Kennedy-Benson 2017). Hence, for this study the recommended changes were made accordingly. Moreover, through the pilot study test, I was able to accurately estimate the duration of the face to face interviews and also the distance in kilometres from Gaborone to each district for budgetary purposes.

The pilot testing for this research selected 3 members using simple random sampling (one eligible participant per district).

3.8 DATA COLLECTION PROCEDURE

To conduct the study, full approval was granted by the Institutional Research Ethics Committee of Durban University of Technology (IREC number 161/20). The data collection process started in February 2021. Female fashion entrepreneurs' contact

details were obtained from the MYSC data-base and given to the researcher by a YDF officer. The researcher made telephone calls to invite participants and introduced the study to them. The researcher also discussed time commitment and contact details with the participants. A few weeks later, formal invitations were hand delivered by the researcher to the participants. This was after making more telephone call conversations with the participants and also after getting physical directions to the business premises of the participants. The invitation letters introduced the researcher, the purpose of the study and also explained issues relating to the benefits of the study and confidentiality matters. Information relating to issues of consent, the right to privacy as well as the right to decline from participating in the study were given to the participants. Documents which include the letter of information, a statement of participation in the research study, interview schedule, observation sheet and an interview schedule, as well as a letter of approval to conduct the research from IREC were hand delivered to the participants by the researcher. The interviewees were meant to answer the research questions:

- What is the selection criteria and procedure used by YDF project in selecting the beneficiaries?
- What are the entrepreneurial challenges experienced by female fashion design graduates, in their quest to become successful entrepreneurs?
- Which effective recommendations could be made to the MYSC programme that could contribute to the growth of the female fashion design graduate enterprises, in the context of Botswana?

The 10 participants, who benefited from the YDF project and met the selection criteria, received the same interview questions for consistency purposes. The use of an interview schedule allowed for better planning, however one of the participants was in isolation due to the COVID-19 pandemic and was not immediately available for the interview and observations. After two full weeks of isolation and in accordance with health protocols, she was finally interviewed by the researcher. Observation at the said participant's business place also took place after the two weeks. The researcher conducted all the face to face semi- structured interviews. The semi-structured interviews allowed the researcher to enter into dialogue with respondents

using an interview schedule with themes related to the research subject (Mayisela 2015: 36).

The semi-structured interviews took place at the business place of the participants for an average of one hour 30 minutes. Furthermore, the interviews were recorded on the cell phone of the researcher by the researcher. The researcher also wrote down field notes, took pictures and was allowed by the respondents to have a look at the business files and documents for reference purposes and data analysis. The researcher took in to account ethical issues such as confidentiality and trust and ensured that all the participants understood and signed the consent letter before beginning and recording the interviews.

The three days observations with each participant also took place at each participant's place of business. The observations took place for three days due to the COVID-19 health regulations. Ogunsola (2017: 67) clarifies that the observation method examines the attitude, character, or behaviour of people, animals or objects, and make judgement based on the established results. Mazonde (2016: 67) also found that indeed observations are annotations and thoughts about the setting, people and activities. Therefore natural observation was applied by the researcher and the written account of the observation comprised files notes which included direct quotations, observer comments and descriptions. The observation notes together with the Interview recordings were part of the early stages of raw data collection and analysis.

After completing all the interviews and observations, each respondent was called via telephone and an appointment for a visit was made to validate the raw information that was collected. Each of the respondents was met at their place of work to give them an opportunity to share and validate the data collected. This allowed the participants to confirm that the information was accurate and reflected what was discussed. Moreover, the data collected during observations was shown and discussed freely with the participants (Creswell 2009: 95). All the 10 participants were optimistic, open and happy to share information, despite the stressful environment caused by the COVID-19 pandemic. They were keen to share their experiences. This allowed for a detailed understanding of their entrepreneurial experience.

3.8.1 DATA COLLECTION FROM THE YDF REPRESENTATIVE

The researcher personally visited the MYSC office and introduced herself and was later introduced to the relevant officer assigned to participate in the research. An invitation letter was then given to the said YDF representative. The invitation letter introduced the researcher, the purpose of the study and also explained issues relating to the benefits of the study and confidentiality matters. After a few weeks, other documents which include the letter of information, a statement of participation in the research study, observation sheet and an interview schedule, as well as a letter of approval to conduct the research from IREC were hand delivered to the YDF representative. Before the interview started, the YDF representative signed the consent letter. The YDF representative had specific questions meant to address the research objectives. The interview with the YDF representative took place in March 2021. It lasted for twenty minutes and was recorded by the researcher, using the researcher's cell phone. The YDF representative provided the researcher with copies of relevant materials and documents related to the YDF project that could add value to the study. The documents included the YDF forms, the revised youth policy, the national policy on culture and the selection criteria document amongst others. These documents were significant for data analysis and also as reference materials.

Apart from the collection of observational field notes during fieldwork, the researcher's personal reflections were also noted. These provided a record of the researcher's feelings, attitude and subjectivity during data collection. Later, as the data was examined, the researcher could account for how their own personal responses may have influenced data gathering and subsequently the analysis of the overall collected data.

3.8.2 SECONDARY DATA COLLECTION

Secondary data is data that has been put together and authenticated by other researchers, other than the user and common sources include books, journal articles, material gathered by governments and legislative archives (Maponga 2018: 68). This is important for this study, because some of the secondary data collected for this study was sourced through journals, scholarly documents, books, policy booklets and government blueprints (such as the youth policy, the YDF funding documents, YDF application forms and the YDF memorandum of agreement).

3.9 DATA ANALYSIS METHOD

The study used thematic analysis for analysing data (Bourne 2016: 117). Data was manually collected. The audio recordings were listened to carefully and then transcribed into words and labelled a hardcopy of each recording. The researcher then engaged in note taking to discover and understand meaning from the data from the recordings. Data was continuously compared in order to establish patterns which are representative of meanings in the data. Recording and transcribing allow the researcher to develop themes and theories (Bourne 2016: 123). The researcher revisited the participants at their respective business place and the transcription was shown to the respondents for verification purposes and to ensure the accuracy of data interpretation. Observation notes were also discussed and verified to be truthful by the respondents.

Next, the data was manually coded across the different interviews based on the research objectives and questions. The information obtained was categorized and analysed. Relationships between concepts and categories were explored. Eventually the data was organised into small manageable sets of themes. The researcher then reviewed, defined and named the themes. The emerging themes were reviewed, defined and named a few times. Furthermore, the coding had to be revised because there were instances where new meaning was recognized. Then connections were explored amongst themes as well as patterns within the data and this meant continuous documenting and comparing the information and looking for the similarities.

Bourne (2016: 116) clarifies that one of the benefits of thematic analysis methods is the fact that it is flexible. Finally selective coding to produce and refine meaningful information was employed. The information gathered was analysed, interpreted and the findings have been documented in Chapter four (4) of this study. The data collected through the interviews allowed the researcher to uncover the embedded reality of the lived experiences of the participants (Creswell 2012: 237). The data obtained during observations and from the YDF representative was also examined and similar findings were put together and used to support the interviews.

The table below shows the steps that were applied for data analysis:

Table 2: Data analysis steps

Step	Explanation of the step
Step1	<ul style="list-style-type: none"> • The researcher listened several times to the recordings and familiarized myself with the data collected. • The researcher transcribed the audio recording into words and labelled a hardcopy of each recording and engaged in note taking. • The transcription was shown to the respondents for verification purposes and to ensure the accuracy of data interpretation. The endorsement of observation notes also took place.
Step 2	<ul style="list-style-type: none"> • The researcher continuously compared the data in order to establish patterns which are representative of meanings in the data. • The researcher manually coded the data across the different interviews. Based on the research objectives and questions, the researcher then categorized and analysed the information.
Step 3	<ul style="list-style-type: none"> • The researcher put the data into small manageable sets of themes.
Step 4	<ul style="list-style-type: none"> • The researcher reviewed the themes several times and revised the coding where necessary and documented and compared the information
Step 5	<ul style="list-style-type: none"> • Finally the researcher employed selective coding to produce and refine meaningful information. The information gathered was analysed, interpreted and a report produced.

3.10 QUALITY OF THE DATA COLLECTED

Trustworthiness is used to monitor the quality of data collected and analysed during a research. Trustworthiness is one way researchers can persuade themselves and readers that their research findings are worthy of attention (Lincoln and Guba 1985: 301). Lincoln and Guba (1985: 325) refined the concept of trustworthiness by introducing the criteria of credibility, transferability, dependability and confirmability. A research instrument is trustworthy when the same findings can be obtained using the same methodology, when another researcher at another time, conduct the same study (Nsengimana 2017: 7).

3.10.1 CREDIBILITY AND TRANSFERABILITY

Lincoln and Guba (1985: 307) state that a number of techniques to address credibility such as prolonged engagement, persistent observations, data collection triangulation, and researcher triangulation. Member checking is also recommended to test the findings and interpretations with the participants (Lincoln and Guba 1985: 314). Three days observations took place and field notes that were taken during observations and the researcher was able to go back to the respondents and shared the information with them to confirm that the information gathered reflected what transpired. Additionally, the transcriptions were shown to the respondents for verification purposes and to ensure the accuracy of data interpretation.

Transferability refers to when the findings are replicable to studies in a similar context to obtain the same outcomes as from the completed study (Lincoln and Guba 1985: 316). For this study, the researcher used thick descriptions to provide detailed descriptions of the research methods, data collection and analysis process, so that those who seek to transfer the findings to their own site can judge transferability (Godwin-Opara 2016: 76).

3.10.2 DEPENDABILITY AND CONFIRMABILITY

To achieve dependability, researchers can ensure the research process is logical, traceable and clearly documented (Lincoln and Guba 1985: 318). For this study, the research process was documented comprehensively, fields notes taken and transcripts as well as cross reference data was kept in order to achieve dependability. Confirmability refers to the accuracy of the data and lack of bias

(Lincoln and Guba 1985: 327). Therefore, to ensure confirmability, member checking was used to verify data collection and ensure the accuracy of data interpretation.

3.10.3 TRIANGULATION

In addition to the above mentioned activities that speak to the trustworthiness of in qualitative research, triangulation was used. Face to face in-depth-interviews, observations and textual information to answer the study objectives were used. Triangulation means using more than one method to collect data on the same topic and is a way of assuring the validity of research using a variety of methods to collect data on the same topic. It allows the researcher to capture different dimensions of the same phenomenon (Creswell and Poth 2016: 179).

3.11 ISSUES OF RESEARCHER BIAS

As a female and also passionate about the development of the clothing design and textile sector in Botswana, issues of bias could have happened in this research and might have had undesirable impact on the observations (even though minimal) and on the way the respondents answered the in-depth interview questions. This is also possible as the researcher identified with the Tswana culture of the participants. According to Mazonde (2016: 72) it is vital for a researcher to be ethical and allow participants to be the commanding voice in the research process.

To lessen bias in the study, the following safety measures were applied:

- Carefully prepared in-depth interviews and particularly entailed questions relevant to the objective of the research.
- Treatment of participants equally without prejudice and also equally valued their opinions during the data collection and analysis.
- The participants received both the Setswana and the English interview questions. This permitted the respondents to understand the questions accurately without the researcher interpreting for the participants.
- Guaranteed confidentiality of the information gathered from the participants and this allowed the respondents to deliberate freely and therefore authentic expression and valuable information was disclosed by the participants.
- Transcripts were made available to the respondents in order to avoid misrepresentation.

3.12 ETHICAL CONSIDERATIONS

When conducting research, there are several ethical considerations to be taken into account. Researchers accentuate that it is the responsibility of the researcher to produce a study that has been conducted and disseminated in a manner that is ethical and follows objective and integrity practices (Mazonde 2016; Meyer 2018). The researchers further explain that it is vital to protect the identity of respondents. The researcher firstly, read the ethics guidelines available on the Durban University of Technology website in order to familiarize myself with DUT ethical rules and regulations. In addition, the researcher completed an ethics training course offered through the DUT. The ethical formalities are as follows:

- The Durban University of Technology's Institutional Research Ethics Committee gave full approval of the study before conducting research. The ethical clearance number is IREC 161/ 20.
- A valid study permit has been obtained from MYSC in Botswana.
- Ethics training certificate was obtained.
- Information and introduction pertaining to the study was hand delivered and discussed with the participants by the researcher.
- Prior to the study, proceedings, benefits, safety measures and confidentiality measures were explained to participants. The participants were informed that they are allowed to withdraw at any time from the research.
- Informed consent was secured from eligible participants and they each signed a consent document. Besides, participants were accorded the option not to answer any question that made them uncomfortable.
- The research was carried out in a respectable way. Measures requiring ethical protection of participants including the use of pseudonyms for identity protection and use of unique code to label and identify results data were adhered to. To maintain the privacy of participants, pseudonyms and unique codes were used. Moreover, the researcher avoided using participants' identifying information on the analysis and write-ups thus safeguarding that readers would not deduce the identity of participants.
- Each interview was recorded using the researcher's phone which allowed for easy transcription. The transcripts, observation field notes, including the

researcher's laptop and any other materials gathered were kept in a locked cabinet by the researcher. The researcher is the only one who has access to the keys to the cabinet and laptop password. The information is kept securely and used only for the research. Transcripts will be destroyed through shredding, five years after the study is published as per the DUT policy.

- Due to the COVID-19 pandemic, health regulations, careful attention was considered so as to provide fair deliberations between the researcher and the participants in accordance with the Corona disease health protocols. During the interviews and observations a face mask that covered the nose and mouth was worn and the researcher sanitised regularly, especially after going through the respondents' files and business documents and kept a reasonable distance from the participants, their staff and customers. The participants, their customers and staff also adhered to the COVID-19 health protocols. Additionally, using public transport was avoided and instead the researcher used a private car when conducting the field work. This allowed the researcher to be alone in the car and avoided physical or close contact with other people.

3.13 DELIMITATIONS OF THE STUDY

The delimitations of the study are as follows:

- The study was delimited to 10 female fashion design graduates beneficiaries of the YDF initiative who had been running their enterprises for more than three years. Also, only those whose businesses were identified by MYSC as not growing and have not been able to pay back the fifty percent of the YDF loans.
- Due to budget and time constraints, the study was carried out only in the Kgatleng, Kweneng and South East districts of Botswana.
- Due to the COVID-19 pandemic only beneficiaries who met the selection criteria, were comfortable and had signed the consent form participated in the study.

3.14 DIFFICULTIES FACED BY THE RESEARCHER DURING THE DATA COLLECTION

The researchers encountered a number of teething issues during the gathering of information such as:

- Some beneficiaries, who qualified for the study flatly declined to participate citing COVID -19 related stress.
- Making several trips to MYSC for information and other research activities, and often officers were on shift because of the COVID-19 pandemic.
- Obtain a movement permit due to the COVID -19 pandemic.
- Being unable to purchase a tape recorder, so the researcher ended up using their cell phone to record the interviews.
- One of the first scheduled interviews had to be postponed because the participant was in isolation due to COVID-19 pandemic. The interview was rescheduled after two weeks. However, the researcher was able to swiftly progress to other participants.
- The COVID -19 pandemic led to a lockdown in Botswana. People were to stay home and could not travel. This often made the researcher anxious and wondered if it would be possible to complete the study due to the health concerns of the researcher and the participants.
- Financial resources were limited and it was difficult to cover all the travelling expenses, because suddenly the researcher had to use their own car, which meant that more money was needed for petrol as compared to the initial plan of using a public bus to travel to the districts (public transport was cheaper, but the COVID -19 protocols led to poor public transport).
- The researcher had a flat tyre during one of the trips, which led to arriving a bit late during one of the interviews. The roads to two districts had a lot of potholes, this speaks to poor infrastructure.

3.15 CHAPTER SUMMARY

This chapter provided an overview of the study's research methodology and research design and documented the processes that were undertaken in terms of the actual fieldwork. The target population, sampling method and the data collection

instruments were also discussed. Furthermore, deliberations on data collection procedure, data analysis methods have been discussed in this chapter. The trustworthiness of the data collected including triangulation have also been explained. This chapter also discussed issues of research bias, ethical considerations, and delimitations of the study as well as difficulties faced by the researcher during the process of gathering of data. The conversations during the fieldwork were framed around a phenomenological approach. Qualitative methodology was used to gather the empirical evidence of the study. The target population was 10 female fashion entrepreneurs who benefited from the YDF project of the MYSC in Botswana. Purposive sampling through a criterion was used to select the participants and semi structured in-depth interviews and observations were used to collect data.

The thematic method was used to analyse the data. The transcribed information was shown to the respondents for verification purposes and to ensure the accuracy of data interpretation. Observation notes were also endorsed by the respondents. Ethical considerations were adhered to in line with the DUT rules and regulations during data collection, administration of results and presentation of the results. COVID-19 protocols were observed and problems faced during the field work were noted. The next chapter presents the analyses and discussion of the empirical findings of this study.

CHAPTER 4

RESULTS AND DISCUSSION OF FINDINGS

4.1 INTRODUCTION

The previous chapter discussed the research design and the methodology that guided this study. In this chapter, the data obtained from the empirical study will be presented and the findings emerging from it will be discussed. The key goal that drove this study was to investigate entrepreneurial challenges experienced by female fashion design graduates, funded through the Youth Development Fund project in Botswana. The YDF project is one of the youth entrepreneurship initiatives under the Botswana's Ministry of Youth Sports and Culture (MYSC). Therefore, the study considered the opinions and perceptions of the lived experiences of the female beneficiaries of the YDF project.

The interviews schedule had five sections comprising questions designed to answer the research questions. A qualitative approach was used to analyse the data set for the interviews. The data was collected by means of in-depth interviews and observations. The data was then processed in response to the research problem stated in chapter one of this dissertation. This chapter concludes with an analysis of the corresponding primary and secondary research findings.

4.2 DATA – COLLECTION PROCESS

Once the requirements of the Institutional Research Ethics Committee (IREC) were met and permission granted, the data collection for the study commenced. A semi-structured interview schedule was designed and had five sections as follows:

- Section A - Introduction. This section aimed at gaining background information on how the beneficiaries started their businesses and also provided an understanding about the participants' enterprises.
- Section B - Education. This section was designed to acquire information about the participants' educational qualifications.
- Section C - Probing questions. This section acquired participants' opinions on entrepreneurship as a solution to unemployment, the economics of Botswana in relation to their businesses and Gender issues and women empowerment.

- Section D - Challenges. This section aimed at gaining knowledge and understanding about the challenges experienced by the participants.
- Section E - Recommendations. This section aimed at acquiring information about the participants' views relating to what recommendations they think could help grow their businesses.

As stated in chapter one, the research questions for the study were designed to find out the following:

- What is the selection criteria and procedure used by YDF project in selecting the beneficiaries?
- What are the entrepreneurial challenges experienced by female fashion design graduates, in their quest to become successful entrepreneurs?
- Which effective recommendations could be made to the MYSC programme that could contribute to the growth of the female fashion design graduate enterprises, in the context of Botswana?

The participants were purposefully selected because they were in a strong position to give background information and discuss the procedures that they experienced when being selected for the YDF project. The participants were also in a better position to discuss the entrepreneurial challenges they experienced. Furthermore, they were in a position to give their opinions on what recommendations they thought were appropriate for their business growth, based on the fact that they are involved in the day to day running of their enterprise. Phenomenology was used in this study to understand the lived experiences of the YDF beneficiaries.

4.3 DATA – ADMINISTRATION AND RESPONSE RATE

After meeting all the necessary requirements for the study, the following selection criteria was developed and used based on the needs of the objectives of the study:

- They are Botswana citizens.
- They are young entrepreneurs in the age bracket of 18-35 years.
- They are females
- They have failed to repay 50 percent of the YDF loans.
- Their businesses have been listed as not growing by MYSC.

- They have completed a Technical and Vocational Education Training (TVET) certificate.
- They have an associate degree in fashion design from a local university.
- They have all run a fashion business for three years or more.
- They are located in Kgatleng, Kweneng, and South East districts.

The MYSC provided all the contact details of the beneficiaries. The lists of businesses which have not paid back the YDF loan and are stated by MYSC as not growing was also provided by MYSC. The participants were identified as suitable for the study because they met the requirements. There were 25 participants identified as appropriate for the study and they were contacted telephonically and invited to participate in the study. Purposive sampling was used to select 10 participants who met the selection criteria and they were sampled randomly per study sample.

I noted that some fashion entrepreneurs who benefited from the YDF could not participate in the study because they did not have any education qualification in fashion. For example, it was observed from the study that some fashion entrepreneurs were funded by YDF; however they have studied programmes such as a degree in political science and a degree in Land Survey. This indicated that the YDF project for funding fashion entrepreneurs included even those without a fashion qualification. This speaks to a skills mismatch and a lack of career guidance. I also noticed that there were a number of youth run fashion businesses owned by graduates who got loans elsewhere, such as through their families and banks.

Table 3 below shows the targeted population and their specific district.

Table 3: Targeted population

Name of District	Number of Beneficiaries
Kgatleng	32
Kweneng	29
South East	135
Total	196

As stated in chapter three, there are 196 beneficiaries of the YDF project. In relation to gender, 155 are females and 41 are males. Table two below shows the targeted population by gender.

Table 4: Beneficiaries by gender

Number of Beneficiaries	Number of Males	Number of Females
196	41	155

Among the 155 females, only 21 beneficiaries met the selection criteria. However 8 of the 21 declined to participate in the study, therefore only 13 participants agreed to take part in the study. Of the 13 participants, 3 were used in a pilot study and only 10 of the participants were used in the actual study. Table 5 shows how the 10 respondents of this study were reached.

Table 5: How the 10 participants were reached

Number of female beneficiaries who did not meet the selection Criteria	Number of female beneficiaries who met the Selection Criteria	Number of female beneficiaries who declined	Number of Female Participants used in the Pilot study	Number of female respondents in the actual study
134	21	8	3	10

4.4 PARTICIPATION FIGURES

As indicated in chapter three, the YDF department's beneficiary database of contacts was used to obtain a maximum response rate. The participants in this study comprised of 10 female beneficiaries that agreed to participate in the study and met the specific selection criteria of the study. The participants had completed a TVET certificate and an Associate Degree in Fashion and had been running their own businesses for more than three years. All the 10 participants had both a TVET certificate and a Diploma in Fashion and had been running their businesses for more than three years.

Table 6: Beneficiaries' qualification

Participant	Qualification	Number of year running the business (Since date of registration)
A	Certificate: TVET Diploma: Fashion	5
B	Certificate: TVET Diploma: Fashion	6
C	Certificate: TVET Diploma: Fashion	11
D	Certificate: TVET Diploma: Fashion	11
E	Certificate: TVET Diploma: Fashion	16
F	Certificate: TVET Diploma: Fashion	4
G	Certificate: TVET Diploma: Fashion	11
H	Certificate: TVET Diploma: Fashion	8
I	Certificate: TVET Diploma: Fashion	5
J	Certificate: TVET Diploma: Fashion	5

4.6 EMERGENT THEMES

The study used thematic analysis for analysing data (Bourne 2016: 117). Data was manually collected. The audio recordings were listened to carefully and then transcribed into words and labelled. The researcher then engaged in note taking to discover and understand meaning from the data from the recordings. Data was continuously compared in order to establish patterns which are representative of meanings in the data. Recording and transcribing allow the researcher to develop themes and theories (Bourne 2016: 123). The data was manually coded across the different interviews based on the research objectives and questions. The information obtained was categorized and analysed. Relationships between concepts and categories were explored. Eventually data was organised into small manageable sets of themes. The emerging themes were defined and named. Bourne (2016: 116) clarifies that one of the benefits of thematic analysis methods is the fact that it is flexible and themes can be distinct and named. Themes that emerged from the data collected for this study are as follows:

- **Entrepreneurship as a solution to unemployment.**

The findings of this study support the assertion that entrepreneurship is one of the strategies that can be used as a solution to joblessness. This study has revealed that one of the main reasons why all the respondents ventured into business was due to unemployment. Venturing into business due to unemployment is evident in the following quotes:

Respondent F: *“I started my business because I could not find a job.”*

Respondent G: *“I started my business because I could not find a job. I have lost both my parents, so I have to stand up for myself.”*

Respondent J: *“I tried looking for a job when I finished my studies but could not get one. I then heard about the YDF programme on the radio. I applied and was successful. Now I am self-employed and run my own small business.”*

These findings are in line with findings by Geitlinger (2016: 3) that acknowledged that in South Africa micro enterprises contribute to creating employment. Equally, Mathushan, Kengatharan and Nanthagopan (2020: 280) state that entrepreneurship

plays a strategic role in creating jobs. Similarly, Tähtinen (2019: 24) agrees that in Europe youth funding programmes create employment for the youth. Mvula (2018: 158) also highlights that entrepreneurship and the creation of businesses contribute to job creation. These findings are further emphasized by the OECD's 2018 SME ministerial conference paper, which confirms that entrepreneurship ventures are a source of employment across geographic areas and sectors.

- **Regulatory Frameworks**

One of the findings of this study is that all the respondents viewed the procedures and requirements to access the Youth Development Fund (YDF) as too rigid. This revealed that regulatory frameworks to a large extent do hinder youth entrepreneurship growth and access to funding. Business registration processes, business plan costs, entrepreneurship licencing costs, ITC clearance letter and business bank account costs were all found to significantly hinder access to the YDF. This is demonstrated in the following quotes from the respondents:

Respondent C: *“There are too many requirements for the YDF funding and the process is demanding and some people quit on the way. Again I needed money to make a business plan and to run around collecting quotations for my submission.”*

Respondent D: *“YDF funding has a lot of procedures and this can be stressful. Again I had to pay someone for a business plan. I travelled to different places, with my own money to try and get all the YDF requirements together.”*

Respondent G: *“The YDF procedures are too many and some require money.”*

These findings confirm similar results by Mabasa (2018: 11) that legal status of enterprises, complex documentation procedures and strict credit regulations are constraints that block youth entrepreneurship development. Likewise, Lekhanya (2016: 141) approves that tough government regulations and requirements to obtain a business licence have an impact on the growth of small enterprises. It is therefore vital that management and the secretariat of the YDF programme improve and develop mechanisms that will make the procedures and requirements more flexible and affordable for the youth.

- **Lack of Information and Communication Technology (ICT) Skills**

The findings of this study revealed that all the respondents have theoretical and technical training gained during their years of study. The majority of the respondents stated that they have obtained fashion related technical skills in pattern construction, garment assembly, technical drawing, fashion illustration and sewing skills among others. Most of the respondents also stated that they studied a bit of marketing and advertising which allowed them to venture into business when they could not find jobs. Although this theoretical and technical background provided the respondents with basic work skills, it proved inadequate because of the lack of information communication and technology skills such as website design skills, virtual show skills, online fashion business skills, financial skills and general entrepreneurship skills. The majority of the respondents mentioned that they lacked new technology skills related to the use of the internet and online social media platforms to market their products. The findings clearly show that the respondents lack technological resources as confirmed by the following quotes from the respondents:

Respondent C: *“My business place does not have the latest communication tools. I do not even have a fax machine or a landline. I rely on my mobile phone for business.”*

Respondent G: *“I lack marketing skills; I need guidance on what tools to use to market my business to my level best.”*

Respondent J: *“I lack skills related to ICT because of the new normal caused by the COVID-19 pandemic. I have no knowledge of virtual fashion shows and online marketing. I lack skills on creating and managing a website.”*

These findings are in line with findings by Wohoro (2016: 53) that recognized that information technology training is vital for youth entrepreneurs as it allowed the youth businesses to stay competitive in this digital era and use web platforms to navigate the internet and send online content. Small enterprises need the latest technology in order to improve productivity, and sustain growth (Lekhanya 2016). The findings of this study indicate that technological resources are unique resources needed for the growth of enterprises (Godwin-Opara 2016: 5).

- **Insufficient Financial Resources**

The findings of the study revealed that all the respondents stated that they have financial problems. The respondents cited insufficient funds as a constraint. Most of the respondents stated that they could not purchase unique resources such as an embroidery machine, internet connectivity tools, publicity and marketing tools such as signage boards, business cards, fashion pamphlets and flyers because they did not have enough funds from the YDF project to do so. This is an indication that financial resources play an important role in the growth of small businesses. The insufficient financial resources experienced by the respondents are demonstrated in the following quotes:

Respondent I: *“The YDF funding was not enough. I could not buy an embroidery machine. Also I could not afford marketing materials such as business cards and flyers.”*

Respondent E: *“I struggled because the funds were not enough. I struggled with getting a sign board, flyers and business cards.”*

Respondent H: *“I could not get a quilting machine due to insufficient funds”.*

Respondent J: *“I could not buy other items because the YDF funding was limiting.”*

These discoveries are similar to findings by Nhleko (2017: 26) who noted that acquiring finance has a significant effect on the survival of small enterprises. A lack of adequate financial resources evidently contributed to the lack of growth of the businesses of the female fashion entrepreneurs of the YDF programme. Equally, Schoof (2006: 23) also states that shortage of funding is an obstacle to youth entrepreneurship development.

- **Unavailability of raw materials**

The findings also revealed that all the respondents have difficulties in getting their preferred fabrics and other fashion related materials. Most of the respondents stated that they did not have fabric stores in their districts and therefore have to travel to the

city and even outside the country to get fabrics. Furthermore, most of the respondents stated that at times they had to wait for weeks to get materials that they needed for weddings and social events because they had to order the fabrics. The respondents revealed that they at times have to compromise their creativity by using fabrics that they did not certainly prefer. The unavailability of raw materials experienced by the respondents is confirmed in the following quotations:

Respondent A: *“Most of the time the fabrics I want are not available.”*

Respondent H: *“There is a shortage of fabrics in Gaborone. Again there is no variety in Gaborone. I end up travelling to South Africa for fabrics and related materials and this is expensive.”*

Respondent J: *Most of the fabrics I prefer are not available. My customers sometimes show me pictures from the internet and those internet fabrics are not available locally. Even some fabrics that are in magazines are not readily available. So we have to compromise.”*

The unavailability of raw materials is a hindrance to the growth of the female fashion enterprises, particularly because Botswana is a landlocked country. These outcomes are similar to results by Mukama (2017: 8-9), who states that in Rwanda, women entrepreneurs face challenges such as shortage of raw materials. Maley (2014: 190) confirms that to achieve competitive advantage, small businesses need to have valuable, rare, and unique resources. In the case of the YDF, raw material is a valuable rare and unique resource that could give them competitive advantage and led to the growth of their enterprises.

- **Poor Cash flow management**

The findings also indicated that most of the respondents have a poor cash flow management as evidenced during the interviews and observations. The majority of the respondents did not bank the cash received from customers through over the counter payments and mobile app payments. Most of the respondents' bank statements did not show daily or weekly cash deposits into the business accounts. The majority of the respondents confirmed that there was inconsistency in terms of cash flow and bank deposits, which created challenges within the anticipation of

planning of cash needs. In general, the respondents confirmed that managing finances, particularly cash-flow and book keeping are challenges they experienced as demonstrated in the following quotations:

Respondent C: *“The cash flow is slow and this is mainly due to the COVID-19 pandemic. Again, I need training on finance because I do not know much about business finance.”*

Respondent H: *“No, I do not have a healthy cash flow. I struggled with paying rent and paying my 2 workers”.*

Respondent J: *“My cash flow is poor. I have not been assisted with book keeping skills and tendering processes, which could help my business to grow”*

The findings are similar to results by Almanza and Berg (2016:46) who stated that lacking financial management skills could significantly affect the performance of a fashion enterprise. Furthermore, Almanza and Berg (2016:48) explain that book keeping skills are relevant difficulties faced by fashion entrepreneurs. Similarly Moodley (2003: 74) also identified record keeping and financial management skills as vital to the performance of fashion enterprises in South Africa. Shammot (2014: 55) concurs that to sustain competitive advantage and enhance performance; a business needs high quality human capital, therefore the YDF beneficiaries lack the high quality human knowledge to grow their businesses.

- **Lack of affordable retail space**

Most of the respondents also cited a lack of affordable retail space as a challenge they faced. The majority of the respondent stated that they operated their businesses from home because of high shop rentals. Furthermore, most of the respondents complained about the unavailability of government subsidized retail space in shopping malls. This is elucidated in the following quotes:

Respondent F: *“I do not have a retail outlet because it is expensive. I wish the government could provide us young designers with subsidized retail outlets in the malls.”*

Respondent G: *“I do not have a retail store because I cannot afford the rent. Retail spaces are expensive in my area.”*

Respondent H: *“I am struggling with high rentals, there is no affordable space for us young designers in shopping malls.”*

This finding concurs to discoveries by Nsengimana (2017: 103) who revealed that women entrepreneurs in Kigali face high shop rentals difficulties and consequently led to the low number of women entrepreneurs. A retail space is one of the physical resources that are vital to the day to day running of a fashion business. Moreover, physical resources are a vital asset that plays an important role in the day to day operations and help optimise, the performance and value creation of a business (Raleting 2019: 17).

- **Inadequate entrepreneurship training**

The findings of the study revealed that although all the respondents have undertaken an entrepreneurship module during their studies, it was not sufficient. Most of the respondents strongly stated that they needed thorough training on entrepreneurship. The majority of the respondents specified that they also needed re-tooling and lifelong learning workshops so that they can gain skills that meet the needs of the 21st century. This is demonstrated in the following comments:

Respondent A: *“I lack marketing skills and need complete training in entrepreneurship.”*

Respondent F: *“I need to be trained on virtual shows and how to do them.”*

Respondent H: *“I lack the new technology skills such as the virtual skills which are the in thing now.”*

The outcomes are similar to findings by Axelsson (2017: 4) who confirms that women entrepreneurs in Uganda, just like other women in developing countries face challenges such as lack of business skills. These findings are supported by Mori (2014: 1), who contends that lack of the necessary business skills is a challenge that

women entrepreneurs face in Tanzania. Additionally, inadequate entrepreneurship training is confirmed by Tshikovhi and Mvula (2014: 83) who state that there are concerns in terms of entrepreneurship education at universities. Tshikovhi and Mvula (2014) recommend that entrepreneurship education should be converted to be action-based entrepreneurship education in order to produce graduates that are ready to engage in business.

- **Lack of Market and marketing activities**

Most of the respondents cited a lack of market, marketing strategies and marketing activities as a hindrance to the growth of their businesses. Most of the respondents stated that exporting their goods could help their business to grow. This is confirmed by the following quotes:

Respondent D: *“I would like to supply the international market. I needed to be guided on how to supply outside Botswana.”*

Respondent E: *“To support fashion entrepreneurs, there could be short courses on how to grow a fashion business, regular courses on new manufacturing skills and tools. Again there should be Short courses on financial management and on how to export.”*

Respondent F: *“I would like to supply the international market in order to improve my finances and grow my business.”*

The findings are comparable with results by Kapinga *et al.* (2018: 8) who state that poor marketing is a challenge faced by women entrepreneurs in Tanzania. Insufficient marketing resources also contribute to the lack of growth of the YDF enterprises.

- **Lack of Support Networks**

The findings of the study also revealed that most of the respondents have difficulties because they lack support networks. All the respondents stated that upon getting funding from YDF they have not been introduced to any organizations or experts who

could guide and expose them to the ever changing fashion business. In addition, all the respondents stated that they do not have an alumni network in their area nor a fashion council to discuss their issues. The lack of support networks experienced by the respondents is mentioned in the following quotations:

Respondent F: *“An academic alumni network does not exist in my area. But I think we need one so that we can share ideas and experiences.”*

Respondent G: *“The other challenge is the unavailability of a fashion council to deal with issues affecting us local designers.”*

Respondent J: *“I have never attended an international fashion show. Attending international fashion shows may benefit my business because I will get international exposure. I will meet and network with other young designers from other countries. I may get market for my clothing line. I can learn how to do my own fashion show and put together a fashion collection.”*

The findings are parallel to findings by Chandwani, Bulsara and Gandhi (2015: 12) who concur that a lack of international exposure and lack of networks are challenge faced by women entrepreneurs. The authors explain that women entrepreneurs often operate on a small scale and usually not members of professional organization or part of other networks (Chandwani, Bulsara and Gandhi 2015). The lack of networks deprives the YDF women entrepreneurs of awareness and exposure to the ever-changing competitive world. Meyer (2018: 107-108) confirms that in South Africa, women get networking and linkage opportunities through the South African Women Entrepreneurs' Network (SAWEN). This allows women entrepreneurs to learn and share experiences with like-minded entrepreneurs and grow their businesses.

Lekhanya (2016: 63) revealed that having proper and reliable network relations can be a foundation for accomplishing higher business growth. The researcher stresses that business owners often learn about new technology, new prospects and expand their knowledge and ideas from networks and role models. Wen-Thornton (2013: 27) states that in USA, the launching of local enterprise centre networks for women and the availability of flexible training has led to an increase in the number of women-run businesses.

- **Lack of Mentorship Programmes**

All the respondents of the study explained that they do not have a platform where they could be supported and advised on how to run a successful business under the guidance of a Fashion business expert. Most of the respondents stated that they needed a trusted advisor, to solicit information, skills, knowledge and other benefits to promote personal growth and professional growth. This is confirmed by these quotes from the participants:

Respondent D: *“There are no mentorship programmes for fashion graduates. A mentorship programme will benefit my business, especially if the mentor is a fashion expert and can guide and advise on how to make profit. I think master classes could also help to improve my production plan.”*

Respondent E: *“I think that a mentorship programme could be beneficial to my business because I will be having someone to guide me and advise me because they have done it themselves. It will be beneficial to get advice from someone who is very successful in fashion, like world class designers who are truly making profit.”*

Respondent G: *“A fashion mentorship will be great as I will get advice, guidance and support from a fashion business expert.”*

By the same token, findings by Nhleko (2017: 26) analysed the use of SMMEs as a strategic tool for women's socio-economic empowerment in South Africa and revealed that women entrepreneurs faced coaching and mentorship issues. Axelsson (2017: 4) approves that women entrepreneurs in Uganda, just like other women in developing countries face many challenges such as limited access to mentorship and social network. Lebakeng (2008: 47) argues that there is a connection between the presence of role models and the growth of a business. Lebakeng (2008) states that where there is strong presence of a role model, the enterprise is more likely to thrive.

- **Lack of a Fashion Incubator Programme**

The findings of the study confirmed that in Botswana, there is no fashion incubator programme specifically established to provide fashion graduate entrepreneurs with

entrepreneurial services such as space, training, equipment, access to investors & marketing to enable them to grow their enterprises. Evidently, the lack of a Fashion incubator programme to provide operational support and related advisory services to fashion graduates entrepreneurs is a challenge because the entrepreneurs do not have a place where they can learn about the professional world of running a fashion business. This is demonstrated in the following utterances:

Respondent A: *“I need to be in an incubator programme. I could get affordable space; the space will be suitable for my business unlike my home garage. Maybe the incubator will have a showroom, a storeroom and an office. Again I may be able to get training easily.”*

Respondent C: *“A fashion incubator could be helpful as it will have more machines, the latest technology, enough space, internet and an office. I may gain marketing and garment costing skills.”*

Respondent D: *“I think a fashion incubator programme could benefit me because I may learn more on production plan and I may get training on finance. My business will get affordable space, access to more equipment and hopefully easy access to internet connectivity.”*

The findings are alike to findings by Moodley (2003: 80) that revealed that establishing a fashion incubator system is essential in assisting the development and growth of micro enterprises because an incubator system provides a conducive environment and resources necessary to accelerate business growth.

Equally, Xiao and North (2017: 616) agree that in China various incubator programmes contribute significantly to the growth of entrepreneurship because they provide the much needed support services to small enterprises. Heim (2018: 56) also agrees that incubators have become a popular policy instrument in many countries because they nurture entrepreneurship.

- **Lack of Collateral**

Most of the respondents agreed that lack of collateral is a challenge they faced. The majority of the respondents stated that they could not obtain extra funding to grow

their businesses from the local banks because the banks required loan guarantees. Furthermore, most of the respondents confirmed that they still owed the YDF loans and therefore were automatically disqualified from getting financial aid somewhere else for expansion of their enterprises. Moreover, most of the respondents stated that financial institutions are often prejudiced against their small businesses because of poor credit history. This is indicated in the following quotes:

Respondent F: *“I would like to expand my business, but I do not have collateral. I am also worried about the high interest rate at the banks.”*

Respondent H: *“I am unable to get bank loans because am still in arrears with the YDF and I do not have collateral. The YDF office cannot give me additional funding because they say I should clear up the first loan in order to be considered for re-financing.”*

Respondent I: *“I am not able to get extra funding from YDF because they say I should pay back the current loan first. On the other hand, the banks state that they need collateral for them to give me a loan.”*

The findings correlate with results by Nsengimana (2017: 10) that indicate that lack of collateral to obtain loan is a difficulty faced by female entrepreneurs in Kigali. Additionally, the findings relate to discussions by Maponga (2018: 41) that explains that in Zimbabwe, “secured loans pose a problem to most women who do not possess any property title”. Similarly, in Botswana, in order to access funding from Citizen Entrepreneurial Development Agency (CEDA), entrepreneurs should have good credit rating and evidence of good collateral security (Josiah and Themba 2015; Pansiri and Yalala 2017).

- **Inability to get Government tenders**

The majority of the respondents stated that the inability to get government tenders was a hindrance to the growth of their businesses. They stated that the Botswana government have not made a deliberate effort to ensure that emerging female fashion designers are given tenders in the clothing sub-sector. Most of the respondents cited in particular the school uniform as an example of the lack of assistance with tenders from the government. In addition, most of the respondents

explained that their enterprises have to compete with big companies and imports for the supply of school uniforms. The inability to get government tenders experienced by the respondents is revealed in the following comments:

Respondent E: *“Sometimes the council tenders for school uniforms are not fair. People who did not study fashion are given tenders, and sometimes we are left out. Big companies sometimes get tenders and small designers are left out.”*

Respondent F: *“The government policy should address the problem of foreign stores who come to Botswana with ready-made school uniform to sell here. Now we, local designers have to compete with cheap imports.”*

Respondent J: *“The government does help me with tenders of school uniforms to grow my business, instead the government give tenders to big established companies and this is not fair to us small business owners.”*

The findings correspond with results by Al-Ali (2019: 122) that confirm that in the United Arab Emirates (UAE), government institutions often purchase via tenders with no special support given to small women run enterprises, thus making the competition too difficult. Likewise, the findings correspond with results by Bomani and Derera (2020: 2) who revealed that women entrepreneurs in Zimbabwe are not given government tenders and this contributes to the poor performance of their businesses.

- **Poor Monitoring**

The findings revealed poor monitoring of the female fashion enterprises by the YDF office as a challenge. Most of the respondents stated that after getting the funding, the YDF officers have not visited them to check on the success or constraints they face. The poor monitoring by YDF office is validated in the following quotes:

Respondent F: *“There is not enough support from the MYSC and the YDF officers do not visit my business. However, the YDF officers sometimes call to ask about the payment plan for the 50% loan they gave me.”*

Respondent G: *“We need regular meeting with MYSC to discuss our problems and our success.”*

Respondent J: *“The government gave me the funding, but their support is not enough. The government is slow in assisting us young designers. The YDF office does not check on us to find out how we are doing. We need YDF to help us with the imports problems.”*

The findings are comparable to results by Mabasa (2018: 11), who revealed that there is poor monitoring of funded youth projects beyond accessing funding in South Africa. Mudde *et al.* (2019: 396-397) also state that in Ethiopian University, there is a lack of monitoring and evaluation system and this may be contributing to a poor entrepreneurship culture among graduates. Equally, Modesto (2016: 8) states that in Botswana, there is poor implementation and poor monitoring of women entrepreneurship policies and programmes. Likewise, the findings are comparable to the OECD 2018 conference paper that underscores that monitoring and evaluation of SME policies are challenges faced by many governments worldwide.

- **The COVID-19 Pandemic**

The findings of the study also revealed that the COVID-19 pandemic was a huge challenge that all the respondents faced. All the respondents stated that lockdowns, new health protocols, reduction of the number of people allowed attending weddings and the cancellation of all social gatherings and events worsened the financial difficulties that their enterprises were already facing. The difficulties experienced by the female entrepreneurs of the YDF project are explained in the following quotes:

Respondent D: *“The COVID-19 pandemic really disturbed my business, only 15 people were allowed at weddings, so most people did not place orders for designer clothes because they were not going to weddings anymore. My business, my family and I suffered a lot of financially.”*

Respondent F: *“The COVID- 19 pandemic led to weeks of not doing business and this affected my cash flow badly. When we re-opened now, we had to spend money on sanitizer, soaps and water for our customers. I am not used to these expenses.”*

Respondent J: *“COVID-19 was and is still a challenge for my business, which was already struggling.”*

The findings are comparable to findings by Mathushan, Kengatharan and Nanthagopan (2020: 280) that stated that the COVID-19 epidemic has created a miserable circumstance for most entrepreneurs, leaving them in distress. Equally, in 2020, the United Nations Industrial Development organization (UNIDO) highlights that women and youth led businesses were most affected by the COVID-19 Outbreak, causing massive disturbances in consumption patterns and testing the resilience of enterprises worldwide. The report explains that, the COVID-19 pandemic is an extraordinary global crisis, which has caused a world-wide economic slowdown, affecting trade, investment, development and employment and has a massive impact on small businesses (Gonzalez, Moatshe and Serame 2019).

- **Resilience**

Finally, the findings of the study determined that female fashion entrepreneurs of Botswana’s Youth Development Fund project showed resilience. All the respondents shared both negative and positive experiences of running a fashion enterprise for more than three years with little support, no guidance and with no past business experiences. All the respondents further deliberated on the challenges they faced during the COVID-19 pandemic, yet they have a strong desire to continue with their enterprises. This is demonstrated in the following comments:

Respondent D: *“I extended my sewing skills by producing facemasks for individuals during the COVID-19 pandemic. The facemasks were a source of income for me and my family.”*

Respondent E: *“COVID-19 caused some difficulties for my business because of the lockdowns and restricted movements. But I was lucky because I am in the school uniform business. Many parents wanted face masks for their children. So I immediately started making facemasks that matched the school uniform colours. Most of the students and parents in my village came to me to buy masks and my business continued.”*

Respondent I: *“A positive thing that happened during the COVID -19 pandemic is that I was able to produce facemasks to keep the business going.”*

The findings are similar to findings by Neupane (2018: 71) that revealed that women entrepreneurs in Texas are resilient, despite facing a number of difficulties, they were motivated, had faith in their ventures and kept running their enterprises. The United Nations Industrial Development organization also confirms that the COVID-19 pandemic indeed tested the resilience of enterprises worldwide (UNIDO 2020: 3-5). In addition, Doro (2014: 1) and Bux (2016: 58) both state that some of the vital skills possessed by entrepreneurs include resilience and innovation. Therefore the female fashion entrepreneurs of the YDF project indeed demonstrated resilience and innovation at a time when the COVID-19 outbreak has caused huge instabilities in consumption patterns and worsened the failure of businesses.

4.7 ADRESSING THE OBJECTIVES OF THE STUDY

The objectives of the study have been addressed as follows:

Objective 1: To investigate the significance of selection criteria; and procedures used by the YDF project in selecting the beneficiaries.

According to the data collected during the semi-structured interviews, the requirements from the applicants are a business registration certificate, valid licence of operation, Business plan, two sets of quotation covering all items included in the proposed budget, lease agreement or a letter of intent to lease, cash flow forecast statement, certified copies of national identity document, curriculum vitae, academic certificates, traceable references, company resolution for loan application, succession plan, proof of market, for married applicant (in community of property) there should be written consent from the spouse, Information and Communication Technology (ICT) clearance report and documents confirming suitability of the proposed project site.

Having all the above mentioned requirements were considered as the most important criteria determining access to the YDF funding. The selection criteria and procedures are also confirmed by all the 10 respondents who benefited from the project. However, most of the respondents articulated that these requirements were difficult

to manage. For example Respondent E stated that *“YDF should assist with business plans for free, because we end up paying other people for making the business plans with us”*.

Respondent J and Respondent B agreed with Respondent E by saying,

“The business plan was a requirement that stressed me a lot; I had to ask someone to assist me at a cost”.

“Business plan, education certificates, registration of business, lease agreement, list of three companies who will buy from the business. All these requirements were too much for me. Also I was required to have three quotations from suppliers of sewing machines and suppliers of other fashion equipment before I could get funding. So I travelled to Gaborone and looked around for stores”.

Similarly respondent H commented that *“Also before I could get funding I was required to register my company and open a business bank account and it was not easy because I did not have money to do that”*.

According to all the respondents above, there are a lot of requirements needed in order for a potential applicant to get funding. The above assertion shows that the respondents have limited knowledge and skills in terms of producing a business plan, thus resulting in them outsourcing for the service. It also shows that the YDF requirements are not fully explained to the respondents because the respondents have little knowledge on why these requirements are necessary. It also emerged during the in-depth interview that registering a company and opening a business account in order to get funding was a demanding and expensive exercise for the respondents.

Objective 2: To identify entrepreneurial challenges experienced by female fashion design graduates.

According to the data collected there are a number of challenges faced by the respondents in running of their micro enterprises. These challenges included cash flow problems, unavailability of raw materials, insufficient funds, inadequate equipment and lack of retail space. For an example Respondent E stated that *“Customers, especially wedding customers do not always pay all the money”*.

In addition, Respondent F stated that *“I do not have a Sleeve board, a large ironing board, an overlocking machine, proper chairs and a business laptop”*.

Furthermore, the respondents indicated that lack of entrepreneurship and marketing training workshops, lack of networking events and the unavailability of an alumni network are some of the problems they face. Additionally, lack of internet connectivity, lack of mentorship and the unavailability of a fashion incubator are the challenges that the respondents faced. A lack of monitoring by the YDF office, competition from imports and lack of access to finance for expansion were stated by the respondents as some of the difficulties they encountered.

Furthermore, the respondents stated that another challenge is that the MYSC office did not have a bank account. According to most of the respondents the MYSC requires them to carry cash and make payment at the YDF offices if they wish to start paying the loans. Most of the respondents indicated that the YDF offices should have a Bank account so that the beneficiaries could start making a small deposit towards the YDF loan. For example Respondent H stated that *“MYSC requires us to bring cash to their office, when we try to make payment on the loans. It will be better if we could deposit the money through banks. They should go online”*.

The data collected also identified the COVID-19 pandemic as a challenge that worsened the problems faced by the female fashion entrepreneurs. All the respondents explained that movement restrictions, limited number of people allowed to attend weddings and the cancellation of all social events affected their businesses badly. For example respondent B stated that *“the COVID-19 lockdowns and cancellation of social events led to poor cash flow”*.

The data collected also confirmed that the female fashion design entrepreneurs faced challenges such as operating from homes, expensive retail space and tight competition from imports. Respondent A commented that *“challenges that hinder the growth of fashion entrepreneurs include high rentals and competition from imports.”*

Objective 3: To make effective recommendations and highlight the opportunities for growth to the MYSC programme, that could contribute to the growth of the female fashion design graduate enterprises, in the context of Botswana.

According to the data collected the respondents stated that regulating imports, establishing a fashion incubator programme, having a fashion mentorship programme, subsidising retail space, regular monitoring of the YDF project, assistance with international market access and reserving uniform tenders for the local designers are some of the initiatives that the Botswana government should adopt so that fashion entrepreneurs can develop and grow in the context of Botswana. For example Respondent D commented by saying *“a mentorship programme will benefit my business, especially if the mentor is a fashion expert and can guide and advise on how to make profit. I think master classes could also help to improve my production plan”*.

Likewise Respondent I stated that *“A fashion incubator is important because we will have access to all the sewing machines that we need to operate our businesses. We will also have internet and we will be able to browse for new trends. The quality of our garments will also improve since we will get guidance on sizes, standards and workmanship. We will be monitored and assisted to grow”*.

Most of the respondents also agreed that a COVID -19 relief strategies should be designed and implemented by the Botswana government to help revive the youth and women run enterprises. For example Respondent B commented by saying *“The government should consider establishing a COVID-19 relief programme for us”*.

4.8 CHAPTER SUMMARY

This chapter discussed the data analysis and interpretation with reference to the literature reviewed. The aim of this study was to investigate entrepreneurial challenges, experienced by female fashion design graduates, funded through the YDF project in Botswana. The main findings of the investigation were summarised. The outcomes of the interviews were described in this chapter. The results were grouped and analysed to find patterns as discussed in chapter 3. The theoretical framework derived from the literature review was used to organize the results. The female fashion entrepreneurs' responses provided strong evidence that even though the YDF project was creating employment for the youth and improving their livelihoods, there were challenges that needed to be addressed.

The findings of this study also clearly speak to the resource-based entrepreneurship theory, which posits that resources that are vital, rare and not substitutable best position a business for long-term success (Barney and Hesterly 2010: 24). Therefore, physical resources, financial resources, technological resources, human resources and organizational resources are vital to the growth of small enterprises and should be prioritized when implementing youth funding programmes. An overview of the study, conclusions and recommendations for future research are provided in the next chapter.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

This chapter presents conclusions and recommendations, based on results from the study. As a recap, the purpose of this study was to investigate entrepreneurial challenges, experienced by female fashion design graduates, funded through the Youth Development Fund project in Botswana. The objectives that were to be addressed included: investigating the significance of the selection criteria and procedures used by the YDF project in selecting the beneficiaries, identifying entrepreneurial challenges experienced by female fashion design graduates and making effective recommendations to the Ministry of Youth Sports and Culture programme, that could contribute to the growth of the female fashion design graduate enterprises, in the context of Botswana.

5.2 THE LITERATURE REVIEWED

The literature reviewed in chapter 2 discussed entrepreneurship, youth entrepreneurship strategies and frameworks and the selection criteria used for funding youth entrepreneurship programmes. The chapter also discussed women entrepreneurship and furthermore focused on challenges faced by youth and women entrepreneurs.

5.3 THE THEORETICAL FRAMEWORK

The theoretical framework of this study contributed meaningfully to the study on entrepreneurship by providing a clearer theoretical perspective on youth entrepreneurship funding programmes and challenges faced by youth and women entrepreneurs. The resource-based entrepreneurship theory is validated by the findings of this study, because the resource-based entrepreneurship theory posits that resources that are vital, rare and not substitutable best position a business for long-term success (Barney and Hesterly 2010: 24). These resources include physical resources, financial resources, technological resources, human resources and

organizational resources. The findings of the study showed that the respondents faced a number of difficulties associated with resources. It is clear that most small business face challenges because they lack resources. It is therefore important that youth funding programmes are designed and implemented based on appropriate entrepreneurship theories in order for the programmes to be successful.

5.4 THE METHODOLOGY USED IN THE STUDY

A qualitative method was used to investigate the lived entrepreneurship challenges faced by the beneficiaries of the YDF project, as explained in chapter one and chapter three. Shank (2002: 5) defines qualitative research as a form of systematic empirical inquiry into meaning, grounded in the world of experience. Hence qualitative methodology assisted to correctly capture the lived experiences of YDF female fashion entrepreneurs. Qualitative methodology was employed to understand in-depth the personal experiences and allowed the female fashion entrepreneurs of the YDF project to share their stories of the difficulties they faced in running an enterprise in Botswana. Qualitative data was collected from the program participants, recorded and analysed. The research was conducted in a natural setting because field work took place at the workplace of the participants. This enabled the participants provide more comprehensive information to address the main aim of the study

According to Mzizi (2017: 81) qualitative research does not require the researcher to have a large sample size because the goal is to generate information rather than generalize the results to a population. Additionally, Mvula (2018: 13) explains that qualitative research commonly uses a small sample size, hence a sample size of 10 participants who met the selection criteria was found appropriate for this study. For this study, a specific selection criterion and the restrictions caused by the COVID-19 pandemic played a huge role in determining the sample size of the study. Therefore the qualitative method was appropriate as the researcher had a very specific small sample size. Maponga (2018: 54) states that quantitative methodology deals with numerical data and requires a larger sample size. The quantitative method was therefore not suitable for this study.

The research methodologies were explored in chapter 4. For follow-up studies one may need to relook at the location of the participants because this might have limited the selection criteria for this study. Moreover, follow-up studies may need to consider pandemics because the COVID-19 pandemic might have affected the information collected for this study. Nonetheless, the methodology used for this study was appropriate and contributed significantly to the findings of the study.

5.5 IMPORTANCE OF THE STUDY

Globally, entrepreneurship is considered an important determinant for economic performance and growth. Furthermore, entrepreneurship has been posed as one of the solutions to unemployment amongst youth and women. This study investigated challenges experienced by women fashion entrepreneurs of Botswana's Youth Development Fund project. The perspective of the findings in this study is important to the government of Botswana, particularly the Ministry of Youth Sports and Culture, the Ministry of Tertiary Education Research Science and Technology and the Ministry of Investment Trade and Industry. This study will assist policy makers to determine a holistic approach in coordinating the entrepreneurial activities focused on economic diversification and employment creation amongst the youth, specifically fashion designers. The study may also resolve complications in the clothing and textile sector in Botswana.

This study also adds to the existing body of knowledge on youth entrepreneurship strategies and frameworks, women entrepreneurship and challenges faced by youth and women entrepreneurs. The study serves as reference to researchers with similar research interest in Botswana and the rest of the world.

5.6 FINDINGS AND CONCLUSIONS FROM THE STUDY

This section summarizes the research project, makes recommendations and draws conclusions. The purpose of this study was to investigate entrepreneurial challenges, experienced by female fashion design graduates, funded through the YDF project in Botswana. Overall the respondents acknowledged that the YDF project improved their livelihoods and allowed them to be self-employed. However, they identified several challenges that they faced that needed attention. These challenges included;

too many rigid requirements when applying for funding, insufficient funding, cash flow problems, lack of modern machinery, lack of raw materials, lack of retail space, inadequate fashion marketing events, lack of collateral, tight competition from imports as well as a lack of mentorship and incubator programmes amongst others. Additionally, the entrepreneurs faced skills gap such as lack of financial, marketing and entrepreneurial skills. Furthermore, a rigid payment period was also noted as a challenge faced by the female fashion entrepreneurs.

The respondents also expressed challenges brought about by the COVID-19 pandemic, which worsened their entrepreneurship problems. The female fashion entrepreneurs identified the lockdown, the restricted movements, the requirements of movement permits, the reduced number of people allowed to attend weddings and the cancelation of social activities as some of the challenges brought about by the COVID-19 pandemic and aggravated the failure of growth for their businesses.

The results of this study will help the Ministry of Youth Sports and Culture and guide the Youth Development Fund policy department in the modification of the current programme. It can also help other countries or organisations that would like to implement similar programs so that they include a sustainability angle in their program designs.

5.7 RECOMMENDATIONS

Based on the findings arrived at in this study, the following recommendations are made:

- It is recommended that the government engages experts who can help identify the most vital and unique resources needed to run a successful fashion enterprise.
- COVID-19 relief strategies to be designed and implemented to help revive youth and women run enterprises.
- Based on the research, it is recommended that the Youth Development Fund procedures and requirements should be improved and be more flexible, in order to create a favourable regulatory environment for youth entrepreneurship.

- Unemployment should not be a selection criterion. This is because the beneficiaries may have no interest in starting and running a business. The beneficiaries may be getting the funding just to avoid being idle hence the failure to grow their businesses.
- It is recommended that the selection criteria should be modified to include entrepreneurship characteristics, particularly locus of control, so that appropriate applicants are funded.
- Based on the research, it is recommended that the amount used to fund the youth programmes should be increased based on the current equipment and infrastructure requirements, so that sufficient resources are made available to kick-start the youth businesses.
- It is recommended that the duration for paying back the 50 percent of the Youth Development Fund should be increased from five to 10 years.
- It is recommended that entrepreneurship should be taught from primary school throughout to tertiary level. The curricula should allow students to grow with entrepreneurship knowledge and skills. Entrepreneurship should also be used as a tool for lifelong learning and upon completing tertiary education, re-tooling should continue throughout life.
- Based on the research it is recommended that subsidized retail space for citizen-owned youth businesses should be made available, particularly in shopping malls.
- It is recommended that the government organize and coordinate the buying and shipping of raw materials needed by fashion entrepreneurs, mainly during the kick start phase of the Youth Development Fund businesses.
- The fashion marketing initiatives such as fashion shows, exhibitions, television shows, virtual shows, radio shows and fashion weeks should be implemented and should reach out to all the districts in Botswana.
- Based on the research it recommended that a fashion council should be established.
- The establishment of an academic alumni network is recommended.
- International benchmarking for fashion design programmes should be encouraged for both the beneficiaries and the Ministry of Youth Sports and Culture officers.

- Information and Communication Technology (ICT) initiatives should be prioritized so that there is affordable internet in all the districts. Virtual business platforms such as training workshops, boot camps and open days should also be introduced so that technology becomes part of life-long learning for youth businesses.
- It is recommended that fashion mentorship programmes are introduced.
- Based on the research findings the government should establish a fashion incubator to deal specifically with the fashion sub-sector.
- The fashion related international partnerships are intensified, in order to create export opportunities for youth manufactured products.
- There should be regular monitoring of the beneficiaries' enterprises by the Ministry of Youth Sports and Culture office.
- Based on the study findings, it is recommended that the government should regulate imports especially school uniforms, and give youth businesses opportunities to supply the local market.
- Lifelong learning should be encouraged, particularly in entrepreneurship and in the education sector.
- The legal aspects of activities such as the intellectual property rights workshops and seminars for fashion designers should be held regularly.
- Internal incubators should be introduced in tertiary institutions to commercialize students' ideas and provide a training ground for potential entrepreneurs.

5.8 RECOMMENDATIONS FOR FURTHER RESEARCH STUDIES

- This study concentrated mainly on female fashion entrepreneurs based in Kgatleng, Kweneng and South East which are part of greater Gaborone. Considering this limitation, a future study may be considered to validate the results of this study in other parts of Botswana and in other countries.
- The researcher believes that continuing research on youth and women entrepreneurs will contribute to developing an entrepreneurship support strategies and culture in Botswana and globally.
- Future studies should look at youth and women entrepreneurs of other entrepreneurship initiatives run by the Botswana government.

- Further research using a larger sample, involving different types of youth entrepreneurs and different geographical location is recommended.
- Future research may be conducted to determine the effect of entrepreneurship education among Technical Vocational Education Trained graduates in other programmes.
- Future studies should also look at the difficulties brought about by the COVID-19 pandemic among entrepreneurs in Botswana.
- Additionally, a future study should look at the effects of cheap imports on the growth of local clothing related businesses and industries in Botswana.
- Also, it will be interesting to conduct research that includes both genders on the successes and difficulties faced by male entrepreneurs of the YDF project in Botswana.
- There should be a study on ways that Information and Communication Technology can be used to enhance the growth of fashion related businesses in Botswana.
- This study took place during the COVID-19 pandemic. Based on this limitation a future study may well be considered to validate the results of this study in other parts of Botswana.
- Likewise, a comparative study of female fashion entrepreneurs in rural areas should be considered.
- It is recommended that future studies should Investigate challenges experienced by women who had managed to pay the 50 percent of the YDF loans.

5.9 CHAPTER SUMMARY

The purpose of this study was to investigate entrepreneurial challenges, experienced by female fashion design graduates, funded through the YDF project in Botswana. This study has revealed that female fashion entrepreneurs of the Youth Development Fund programme faced a number of challenges, which were worsened by the COVID-19 Pandemic and that is why their businesses are not growing. Fortunately, these challenges have solutions. The Botswana government should work with the entrepreneurs, society, stakeholders and researchers to address these challenges and implement the above stated recommendations.

To put the research into perspective, the research questions that the study sought to answer have been addressed through a process of engaging with the literature, the interviews with the research participants and the theoretical framework that informed and underpinned the study. Important issues that emerged from the study have been highlighted and the results have been delineated and provided. A summary of the conclusions drawn from the study concludes with recommendations informed by the research on entrepreneurial challenges experienced by female fashion design graduates, funded through the YDF project in Botswana. Finally, the study shows that more should be done in this field and in this chapter a section has been included on further recommendations.

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APPENDICES

APPENDIX A: LETTER OF INFORMATION



LETTER OF INFORMATION

Title of the Research Study: challenges experienced by women fashion entrepreneurs of Botswana's Youth Development Fund project.

Principal Investigator/s/researcher: Kegomoditswe Matshediso Paya, Master of Education in Higher Education, Bachelor of Arts Honours degree in Fashion Design, Diploma in Teaching, Learning & Assessment.

Co-Investigator/s/supervisor/s: Tando Mbanga, Master of Applied Arts: Fashion and Prof. Sibusiso Moyo, Ph.D. Doctoral Degree in Mathematics.

Brief Introduction and Purpose of the Study: Since 2009 Botswana has experienced a high rate of unemployment among its graduates. The high number of jobless graduates led to the introduction of a graduate enterprise funding initiative called the Youth Development Fund (YDF) by the Ministry of Youth Sports and Culture (MYSC). As a female fashion design graduates you are among the beneficiaries of this funding. You started your own businesses and became self-employed. However, your business is not thriving and the reason for this needs to be investigated. The purpose of the study is to investigate the entrepreneurial challenges you experienced.

Outline of the Procedures: This study is to be in two stages.

- Stage 1- A semi- structured interview for about 1 hour 15 minutes. This semi-structured interview will be conducted at your business premises on your availability.

Proceedings of the interviews will be audio recorded with your permission. The audio recording will be transcribed.

- Stage 2- Over the rest of the 3 days, you will be observed in your place of business. This observations process serves to understand how you conduct your business. These observations will be written up and sent to you for verification if necessary.

Risks or Discomforts to the Participant: None.

Benefits: The Botswana government, especially the Ministry of Youth Sports and culture will be able to provide support structures once the challenges have been identified.

Reason/s why the Participant May Be Withdrawn from the Study: As a participant and a volunteer in this study, you may withdraw at any time without consequences. You may also refuse to answer any questions you do not want to answer and there is no penalty if you do withdraw from the study.

Remuneration: You will not receive any form of remuneration for participating in the study.

Costs of the Study: You will not be expected to cover any cost towards the study.

Confidentiality: This study will require some biographical information about you and particular facts about your business. You will be documented on the records and data collection forms by a pseudonym (i.e. fictitious name). Your identity will be kept strictly confidential.

To protect the rights of participants, I will follow ethical practices in storing and using data collected for the study in line with DUT ethical rules and regulations. Initially, research data will be stored in the researcher's laptop, which has a password. The password is known only by the researcher, and no one will have access to the laptop. Towards the end of the research, all the information collected for the study will remain confidential and will be stored in a locked filing cabinet for 5 years in the Fashion and Textile department, because this is where the project is based. The Head of the Department (HOD) and my supervisors will have access to the information. The information will not be used for any other purpose except for the research. Transcripts will be destroyed through shredding, five years after the study is published as per the DUT policy. When the study has been completed, a hard copy of the dissertation will be produced and be stored by the Ministry of Youth Sports & Culture in Botswana for your reference. In addition, another hard copy is to be kept by the Durban University of Technology.

Research-related Injury: Not applicable to this research.

**Persons to Contact in the Event of Any Problems or
Queries:**

Please contact the researcher Kegomoditswe Matshediso Paya on +267 72409705, my supervisors Tando Mbanga on 031 3733719 or Prof Sibusiso Moyo on 031 3732577 or the Institutional Research Ethics Administrator on 031 373 2375. Complaints can be reported to the DVC: Research, Innovation and Engagement Prof S Moyo on 031 373 2577 or moyos@dut.ac.za.

General:

Participants must be assured that participation is voluntary and the approximate number of participants to be included should be disclosed. A copy of the information letter should be issued to participants. The information letter and consent form must be translated and provided in the primary spoken language of the research population e.g. isiZulu.

Your response is of the utmost importance

Yours sincerely,

.....

Kegomoditswe Matshediso Paya
RESEARCHER

APPENDIX B: LETTER OF CONSENT



CONSENT

Statement of Agreement to Participate in the Research Study:

- ☐ I hereby confirm that I have been informed by the researcher, _____ (name of researcher), about the nature, conduct, benefits and risks of this study - Research Ethics Clearance

Number: _____,

- ☐ I have also received, read and understood the above written information (Participant Letter of

Information) regarding the study.

- ☐ I am aware that the results of the study, including personal details regarding my sex, age, date of birth, initials and diagnosis will be anonymously processed into a study report.
- ☐ In view of the requirements of research, I agree that the data collected during this study can be processed in a computerised system by the researcher.
- ☐ I may, at any stage, without prejudice, withdraw my consent and participation in the study.
- ☐ I have had sufficient opportunity to ask questions and (of my own free will) declare myself prepared to participate in the study.
- ☐ I understand that significant new findings developed during the course of this research which may
- relate to my participation will be made available to me.

_____	_____	_____	_____
Full Name of Participant	Date	Time	Signature / Right

Thumbprint

I, _____ (name of researcher) herewith confirm that the above participant has been
 fully
 informed about the nature, conduct and risks of the above study.

_____	_____	_____
Full Name of Researcher	Date	Signature

_____	_____	_____
Full Name of Witness (If applicable)	Date	Signature

_____	_____
Full Name of Legal Guardian (If applicable) Date	Signature

APPENDIX C: ENGLISH INTERVIEW SCHEDULE



I, Kegomoditswe Matshediso Paya, am registered for a Master of Applied Arts in Fashion at the Department of Fashion and Textiles, Faculty of Arts and Design at the Durban University of Technology (DUT). As a participant of this study you are informed that your personal details and diagnosis will remain anonymous during the research process and in the dissertation. The data collected during this study will be captured and stored in a computerized system by the researcher. Furthermore, the dissertation will be available in the DUT library. You are informed that if at any time you want to withdraw from this activity, you are free to do so. Your cooperation is highly appreciated.

Thank you in advance

Section A: Introduction

1. Kindly state a few reasons why you started your business.
2. What are the functions of your business?
3. Is your business registered, and if so, how long has it been registered for?
4. What was the MYSC funding used for?
5. Do you think the MYSC funding was helpful to you? If so, explain how? If not, explain why not?
6. Are there any other equipment that you need?
7. Does your business break even?
8. Do you have a healthy cash flow?
9. How do you decide what to produce?
10. Who are your customers?
11. Do you have a retail outlet?
12. How do your customers pay for your services?
13. Is your business available online?
14. Do you have a brand name?
15. Do you put your label on the garments you produce?

16. How many garments do you produce in a day?
17. Where do you buy your fabrics & related materials?
18. Are the fabrics preferred readily available?
19. How do you cost your garments?
20. Do you get support from experienced business people?
21. Do you attend Fashion workshops?
22. Have you participated in local Fashion Shows?
23. Have you ever attended an international fashion show/s?
24. What do you believe are/ might be the benefits of attending international fashion shows for a business owner working in Botswana?

Section B: Education

25. Do you have any other qualification apart from Technical & Vocational Education Training (TVET) certificate and the Associate Degree in Fashion Design?
26. Does an academic alumni network exist in your area?
27. Do you have a peer in your geographic area who: 1. Has not had the same TVET and Associate Degree training as you, 2. Is a fashion designer/ clothing producer, 3. Owns their own business and 4. Is successful in your eye? If so, what would you attribute their success to?
28. Generally are you satisfied with your educational qualification?
29. Was your TVET certificate beneficial to your business?
30. Was your Associate Degree beneficial to your business?

Section C: Probing questions

31. What are your opinions of:
 - Entrepreneurship as a solution to unemployment
 - The economics of Botswana in relation to their businesses
 - Gender issues and women empowerment

Section D: Challenges

32. What are your main struggles of running the business?

Can you explain what challenges you experience in terms of:

- Customer Related
- Capital and Cash flow related
- Exposure/ Marketing related
- Supplier related
- New revolution of technology
- Policy framework
- Any other besides the ones listed

Section E: Recommendations

33. Would you like to supply the international market?
34. What are your views regarding the support you get from the government to grow your business?
35. What more can be done to support Fashion entrepreneurs?
36. How would a fashion mentorship programme benefit you and your business?(a platform where you will be supported and advised on how to run a successful business under the guidance of a Fashion business expert).
37. How would a Fashion incubator programme benefit you and your business (a platform where you will be provided with entrepreneurial services such as space, training, equipment, access to investors & Marketing to grow your business)?
38. Do you have any closing comments on the running of your business?

Thank you

APPENDIX D: SETSWANA INTERVIEW SCHEDULE



Ke bidiwa Kegomoditswe Matshediso Paya. Ke moithuti wa dithuto tsa Masters tsa Applied Arts ya Feshene, kwa Lephatheng la Feshene le Matsela, mo Faculty ya Arts le Design kwa Unibesithing ya Botegeniki ya Durban (Durban University of Technology, DUT). Jaaka motsaya-karolo mo dipatlisisong tse, o itsisiwe fa dikitso ka ga wena di tla a tsewa jaaka sephiri-segolo, ntle ga go amangwa le wena, mme di dirisiwe mo go kwaleng padi ya dithuto. Dikitso ka ga wena tse di bapalwang ke mmatlisisi di ka nna tsa sekasekwa ka maranyane a khomputara. Fa godimo ga se, padi ya dithuto ya dipatlisiso tse e tla a bewa kwa motlobong wa dibuka wa DUT. O itsisiwe fa o gololesegile go emisa go tsaya karolo mo dipatlisisong tse fa o batla. Re leboga go menagane go bo o le motsaya-karolo.

Le ka moso.

Karolo A: Matseno

1. Tlhalosa ka botlalo mabaka a a go gwetlhileng go simolola kgwebo ya gago.
2. Kgwebo ya gago e dira eng?
3. Kgwebo ya gago e na le nako e e kae e kwadisitswe?
4. Dithuso tsa madi tsa Lephata la MYSC o di dirisitse eng?
5. Aa dithuso tsa madi tsa MYSC di nnile le mosola?, ga go ntse jalo tlhalosa, fa go sa nna jalo tlhalosa?
6. A go na le didirisiwa dingwe tse o santseng o di tlhoka?
7. A kgwebo ya gago e dira dipoelo? Tswee tswee tlhalosa ka botlalo
8. A seemo sa gago sa madi se eme sentle? Tswee tswee tlhalosa ka botlalo
9. O tsaya tshwetso ya gore o dira dithoto dife o lebile eng?

10. Baji-bareki ba gago ke bo mang? Tswee tswee tlhalosa ka botlalo
11. A o na le marekisetso a dithoto tsa gago? Tswee tswee tlhalosa ka botlalo
12. Baji-bareki ba gago ba duelela jang ditirelo tse o di ba fang?
13. A kgwebo ya gago e teng mo maranyaneng a inthanete? Tswee tswee tlhalosa ka botlalo
14. A o na le sekano sa kgwebo ya gago? Tswee tswee tlhalosa ka botlalo
15. A o tsenya lotshwao mo diaparong tse o di dirang? Tswee tswee tlhalosa ka botlalo
16. O dira diaparo di le kae ka letsatsi? Tswee tswee tlhalosa ka botlalo
17. O reka kae matsela le didirisiwa tse dingwe?
18. A matsela a o a batlang a bonala motlhofo?
19. O baya ditlhwatlhwa mo diaparong tsa gago o lebile eng? Tswee tswee tlhalosa ka botlalo
20. A o bona thotloetso go tswa mo bagwebing ba ba itshetletseng?
21. A o tsenelela dithutuntsho tsa feshene? Tswee tswee tlhalosa ka botlalo
22. A o kile wa tsaya karolo mo ditshupong tsa kapari mono gae? Tswee tswee tlhalosa ka botlalo
23. A o kile wa tsaya karolo mo ditshupong tsa kapari tsa mafatshefatshe? Tswee tswee tlhalosa ka botlalo
24. Mosola wa go tsenelela ditshupo tsa kapari tsa mafatshefatshe ga mogwebi a nna mo Botswana ke eng go ya ka tebo ya gago?

Karolo B: Thuto

25. A o na le setlankana se sengwe kwa ntle ga sa tiro ya diatla (Technical & Vocational Education Training, TVET) le sa Associate Degree in Fashion Design?
26. A go na le mokgatlo wa baithuti ba pele kwa lefelong la gago la bonno?
27. A o na le molekane fa o nnang teng, yo o:
 - a. Senang dithuto tse di tshwanang tsa gago tsa go dira ka diatla (TVET) kgotsa Associate Degree?
 - b. E le mogwebi wa mosegi wa diaparo kgotsa moroki?
 - c. E le mong wa kgwebo/madirelo?
 - d. A atlegile go ya ka tebo ya gago?

Fa go ntse jalo, o akanya gore katlego ya gagwe e bakiwa ke eng?

28. A o kgotsofalela selekanyo sa gago sa thuto?

29. A setlankana sa gago sa TVET se go solegela mosola mo kgwebong ya gago? Tswée tswée tlhalosa ka botlalo

30. A setlankana sa gago sa Associate Degree se go solegela mosola mo kgwebong ya gago? Tswée tswée tlhalosa ka botlalo

Karolo C: Dipotso Tse di Tseneletseng

31. Bua ka tse di latelang ,goy aka tebegó ya gago:

- Bogwebi ele sedirisiwa sa go fokotsa go tlhoka ditiro
- Tsa madi le ditogamano mo Botswana mabapi le kgwebo ya gago
- Tsa Bong letsa go rotloetsa bo mme gore ba etsetsepele

Karolo D: Dikgwetlho

32. Dikgwetlho tse dikgolo tse o kopanang le tsone mo go tsamaiseng kgwebo ya gago ke dife? Tlhopha mo go tse di latelang ka seelo se se go lebaneng.

- Tse di lebaneng le baji-bareki
- Tsa madi
- Tsa ipapatso
- Tsa bagwebi ba ba go thusang ka ditlamelo
- Maranyane a masha
- Ditogamaano
- Mabaka mangwe kwa ntlheng ga aa setseng a nankolotswe

Karolo E: Dikgakololo

33. A o eletsa go rekisetsa mebaraka ya mafatshefatshe? Tswee tswee tlhalosa ka botlalo
34. O akanya jang ka thotloetso e o e bonang go tswa kwa go goromente mo go goleng ga kgwebo ya gago?
35. Go ka dirwa eng gape go rotloetsa kgwebo ya mohama wa feshene?
36. Thuso le dikgakololo tsa bagwebi ba ba itshetletseng mo kgwebong ya feshene di ka go thusa jang le kgolo ya kgwebo ya gago? (sebaka sa go emiwa nokeng le go amogela dikgakololo go tswa go mogwebi yo o itshetletseng). Tswee tswee tlhalosa ka botlalo
37. Lenaneo la kgodiso la feshene le ka go thusa jang le go godisa kgwebo ya gago? (sebaka sa go fiwa lefelo la kgwebo, dithutuntsho, didirisiwa, babeeletsi, le ipapatso ya go godisa kgwebo ya gago) Tswee tswee tlhalosa ka botlalo
38. A o na le dikakgelo tse dingwe gape ka tsamaiso ya kgwebo ya gago?

ke a leboga

APPENDIX E: OBSERVATION SHEET



Participants Observation Record Sheet

STORE: -----

PARTICIPANT OBSERVED: -----

OBSERVATION CRITERIA:

ITEM	COMMENTS
1. Punctuality <ul style="list-style-type: none">Does the team leader arrive on time?Does the team leader produce a weekly task schedule with deadlines for each task and which staff members are responsible for which of those tasks.	
2. Passion <ul style="list-style-type: none">Does the team leader and staff look enthusiastic and energetic in the work place?Are they focused on getting the job done?	
3. Attitude & Commitment <ul style="list-style-type: none">Does the team leader give customers a good welcome?	

<ul style="list-style-type: none"> • Does the team leader and the staff show confidence in the company? • Does the team leader perform other duties, which demonstrate a spirit of Self-reliance and self-driven? • Are all staff members, including the team leader, willing to work at weekends/ holidays? 	
<p>4. Order/neatness</p> <ul style="list-style-type: none"> • Is the reception area clean and presentable? • Are equipment such as sewing machines arranged in an orderly manner? • Are clothes attractively and neatly displayed? • Is the place generally attractive to customers? 	
<p>5. Team work</p> <ul style="list-style-type: none"> • How often do staff meetings/briefings take place? • Do all staff members know the company's mission statement? • Who makes the decisions of what to produce? • Is the environment user friendly and allow for new ideas? 	

<p>6. Customer service</p> <ul style="list-style-type: none"> • Are all staff friendly, prompt and welcoming? • Are they honest, adhering to agreed timelines with customers? • Do they show confidence in the items produced and being sold? • Do they use friendly language /gestures when assisting customers? 	
<p>7. Use of equipment/resources</p> <ul style="list-style-type: none"> • Are relevant and enough equipment for production and growth available? • Are landlines, internet access and other marketing tools available? • Is there a financial system in place? (book keeping, bank statements, records reconciliation) • Are all staff trained to produce required garments • Is there use of social media, emails, pamphlets in terms of marketing <p>Is there room to have a display area to attract customers and grow the business?</p>	
<p><u>AOB</u></p>	

APPENDIX F: YDF REPRESENTATIVE LETTER OF INFIRMATION



YDF LETTER OF INFORMATION

Title of the Research Study: Challenges experienced by women fashion entrepreneurs of Botswana's Youth Development Fund project.

Principal Investigator/s/researcher: Kegomoditswe Matshediso Paya, Master of Education in Higher Education, Bachelor of Arts Honours degree in Fashion Design, Diploma in Teaching, Learning & Assessment.

Co-Investigator/s/supervisor/s: Tando Mbanga, Master of Applied Arts: Fashion and Prof. Sibusiso Moyo, Ph.D. Doctoral Degree in Mathematics.

Brief Introduction and Purpose of the Study:

Since 2009 Botswana has experienced high rate of unemployment among its graduates. The high number of jobless graduates led to the introduction of a graduate enterprise funding initiative called the Youth Development Fund (YDF) by the Ministry of Youth Sports and Culture (MYSC). Female fashion design graduates are among the beneficiaries of this funding. They started their own businesses and became self-employed. However, their businesses were not thriving and the reason for this needs to be investigated.

The purpose of the study is to investigate challenges experienced by female fashion design graduates, participating in the YDF project funded by Ministry of Youth Sports & Culture in Botswana.

As a representative of YDF project at MYSC, you qualify to be part of the study, to investigate the entrepreneurship challenges you experience.

Outline of the Procedures:

For your input in this study, a once off, face to face interview will be conducted.

For the participants (YDF project beneficiaries) this study is to be in two stages.

- Stage 1- A semi- structured interview for about 45 minutes. These semi- structured interviews will be conducted at your business premises on your availability. Proceedings of the interviews will be audio recorded with your permission. The audio recording will be transcribed.
- Stage 2- Over the rest of the 3 days, you will be observed in your place of business. This observations process serves to understand how you conduct your business. These observations will be written up and sent to you for verification if necessary.

Risks or Discomforts to the Participant: None.

Benefits: The Botswana government, especially the Ministry of Youth Sports and culture will be able to provide support structures once the challenges have been identified.

Reason/s why the Participant May Be Withdrawn from the Study: As a representative and a volunteer in this study, you may withdraw at any time without consequences. You may also refuse to answer any questions you do not want to answer and there is no penalty if you do withdraw from the study.

Remuneration: You will not receive any form of remuneration for participating in the study.

Costs of the Study: You will not be expected to cover any cost towards the study.

Confidentiality: This study will require some biographical information about you and particular facts about your business. You will be documented on the records and data collection forms by a pseudonym (i.e. fictitious name). Your identity will be kept strictly confidential.

Research Data Storage: All data will be stored in a secured file & place with password access on the researcher's laptop. Only the researcher and supervisors will have access to the data for this study. The information will not be used for any other purpose except for the research. Transcripts will be shredded and deleted five years after the study is published as per the DUT policy. When the study has been completed, a hard copy of the dissertation will be produced and be stored by the Ministry of Youth Sports & Culture in Botswana for your reference. In addition, another hard copy is to be kept by the Durban University of Technology.

Research-related Injury: Not applicable to this research.

Persons to Contact in the Event of Any Problems or Queries:

Please contact Kegomoditswe Matshediso Paya on +267 72409705, my supervisors Tando Mbanga on 031 3733715 or Prof. Sibusiso Moyo Carin on 031 3732577 or the Institutional Research Ethics Administrator on 031 373 2375. Complaints can be reported to the DVC: Research, Innovation and Engagement Prof Moyo on 031 373 2577 or moyos@dut.ac.za.

APPENDIX G: YDF REPRESENTATIVE LETTER OF CONSENT



CONSENT

Statement of Agreement to the YDF Representative to Participate in the Research Study:

I Hereby confirm that I have been informed by the researcher.....
about the nature, conduct, benefits and risks of this study - Research Ethics Clearance
Number:.....I have also received, read and understood the above written information
(Participant Letter of Information) regarding the study. I am aware that the results of the study,
including personal details regarding my sex, age, date of birth, initials and diagnosis will be
anonymously processed into a study report. In view of the requirements of research, I agree that the
data collected during this study can be processed in a computerized system by the researcher. I
may, at any stage, without prejudice, withdraw my consent and participation in the study. I have had
sufficient opportunity to ask questions and (of my own free will) declare myself prepared to participate
in the study. I understand that significant new findings developed during the course of this research
which may relate to my participation will be made available to me.

_____	_____	_____	_____
Full Name of Participant	Date	Time	Signature

I, Kegomoditswe Matshediso Paya herewith confirm that the above participant has been fully
informed about the nature, conduct and risks of the above study.

_____	_____	_____
Full Name of Researcher	Date	Signature

_____	_____	_____
Full Name of Witness (If applicable)	Date	Signature

_____	_____	_____
Full Name of Legal Guardian (If applicable)	Date	Signature

APPENDIX H: YDF REPRESENTATIVE INTERVIEW SCHEDULE



I, Kegomoditswe Matshediso Paya, am registered for a Master of Applied Arts in Fashion at the Department of Fashion and Textiles, Faculty of Arts and Design at the Durban University of Technology (DUT). As a participant of this study, representing the YDF project office, you are informed that your personal details and diagnosis will remain anonymous during the research process and in the dissertation. The data collected during this study will be captured and stored in a computerized system by the researcher. Furthermore, the dissertation will be available in the DUT library. You are informed that if at any time you want to withdraw from this activity, you are free to do so. Your cooperation is highly appreciated.

Section A: Demographics

Position held.....

Section B: Introduction

39. What is the main aim of the functions of the YDF project?
40. What is the selection criteria and procedure of the YDF project?
41. What support do the YDF give to fashion entrepreneurs?
42. What challenges do you think hinder the growth of fashion entrepreneurs?
43. Do you think the fashion entrepreneurs have adequate resources to grow their enterprises?
44. What are your opinions of:
 - Entrepreneurship as a solution to unemployment
 - The economics of Botswana in relation to fashion businesses
 - Gender issues and women empowerment

- 45. What other factors, do you think hinder the growth of fashion entrepreneurs?
- 46. What recommendations do you consider appropriate, that could contribute to the growth of the fashion enterprises?
- 47. Do you have any closing comments or question?

Thank you

APPENDIX I: BOTSWANA GOVERNMENT: MYSC PERMIT

TEL: (+267) 3901186
FAX: (+267) 3913473



REPUBLIC OF BOTSWANA

MINISTRY OF SPORT YOUTH AND CULTURE
PRIVATE BAG 00514
GABORONE
BOTSWANA

REF: MYSC 9/1/1 (29)

03 November 2020

Kegomoditswe Paya

P. O. Box 1334

Durban, South Africa

RESEARCH PERMIT- KEGOMODITSWE PAYA

This serves to acknowledge your application to do research titled **“The Experience / Challenges of Female Fashion Design Graduate Entrepreneurs funded by MYSC”** The Permit is granted for a period of Twelve (12) months, commencing 03 November 2020 to the 31 December 2021 and is granted under the following conditions:

1. Copies of the final product of the study are to be directly deposited with the Ministry of Youth Empowerment, Sport and Culture Development, National Library Services, National Archives and Records Services and Office of Research and Development Unit in the University of Botswana.
2. The Permit does not give you authority to enter premises, private establishment or protected areas. Permission for such areas should be negotiated with those concerned.
3. You conduct your study according to particulars furnished in the application you submitted taking into account the above conditions.
4. Failure to comply with any of the above conditions will result in the immediate cancellation of the Permit.

Thank you

Yours Faithfully

Tsaoñe K Ramatlhare

For/Permanent Secretary



Cc: Director, National Archives and Records Services

National Librarian, National Library Services

Director, Office of Research and Development, University of Botswana



APPENDIX J: CERTIFICATE: RESEARCH ETHICS TRAINING



Zertifikat Certificat

Certificado Certificate

Promouvoir les plus hauts standards éthiques dans la protection des participants à la recherche biomédicale
Promoting the highest ethical standards in the protection of biomedical research participants



Certificat de formation - Training Certificate

Ce document atteste que - this document certifies that

Kegomoditswe Matshediso Paya

a complété avec succès - has successfully completed

Introduction to Research Ethics

du programme de formation TRREE en évaluation éthique de la recherche
of the TRREE training programme in research ethics evaluation

Release Date: 2020/12/16
CID : msj35c3f700

Professeur Dominique Sprumont
Coordinateur TRREE Coordinator



Continuing Education Program (3 Credits)
Programme de formation continue (3 Crédits)



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continue

Continuing Education Programmes
Programmes de formation continue

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European and Developing Countries Clinical Trials Partnership (EDCTP) (www.edctp.org/) - Swiss National Science Foundation (www.snf.ch/) - Canadian Institutes of Health Research (<http://www.cihr-irsc.gc.ca/en/2891.html>) -
Swiss Academy of Medical Sciences (SAMS/ASSM/AMW) (www.sams.ch/) - Commission for Research Partnerships with Developing Countries (www.kfpu.ch)

[R2V - 20170310]

APPENDIX K: DUT IREC LETTER OF APPROVAL TO CONDUCT RESEARCH



Institutional Research Ethics Committee
Research and Postgraduate Support Directorate
2nd Floor, Serweng Court
Gate 1, Steve Biko Campus
Durban University of Technology
P O Box 1334, Durban, South Africa, 4001
Tel: 031 373 2375
Email: levishad@dut.ac.za
http://www.dut.ac.za/research/institutional_research_ethics
www.dut.ac.za

12 February 2021

Ms K M Paya
Box 202047
Gaborone
Botswana

Dear Ms Paya

Entrepreneurship challenges experienced by fashion graduates of Botswana's Youth Development Fund project
Ethical Clearance number IREC 161/20

The Institutional Research Ethics Committee acknowledges receipt of your gatekeeper permission letter.

Please note that FULL APPROVAL is granted to your research proposal. You may proceed with data collection.

Any adverse events [serious or minor] which occur in connection with this study and/or which may alter its ethical consideration must be reported to the IREC according to the IREC Standard Operating Procedures (SOP's).

Please note that any deviations from the approved proposal require the approval of the IREC as outlined in the IREC SOP's.

Yours Sincerely

Prof J K Adam
Chairperson: IREC

APPENDIX L: EDITOR'S REPORT

25 Maple Crescent
Circle Park
KLOOF
3610

Phone 031 – 7075912
0823757722
Fax 031 - 7110458
E-mail:
dr1govender@telkomsa.net
sathsgovender4@gmail.com

Dr Saths Govender

18 NOVEMBER 2021

TO WHOM IT MAY CONCERN

LANGUAGE CLEARANCE CERTIFICATE

This serves to inform that I have read the final version of the dissertation titled:

“Challenges experienced by women fashion entrepreneurs of Botswana’s Youth Development Fund project”,

by Kegomoditswe Matshediso Paya.

To the best of my knowledge, all the proposed amendments have been effected and the work is free of spelling and grammatical errors. I am of the view that the quality of language used meets generally accepted academic standards.

Yours faithfully

DR S. GOVENDER

B Paed. (Arts), B.A. (Hons), B Ed.

Cambridge Certificate for English Medium Teachers

MPA, D. Admin.

