

DURBAN UNIVERSITY OF TECHNOLOGY

**WOMEN EMPOWERMENT THROUGH ENTREPRENEURSHIP IN
ETHEKWINI MUNICIPALITY, KWA-ZULU NATAL PROVINCE**

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**WOMEN EMPOWERMENT THROUGH ENTREPRENEURSHIP IN ETHEKWINI
MUNICIPALITY, KWA-ZULU NATAL PROVINCE**

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ABSTRACT

Entrepreneurship is widely seen as a powerful agent for empowering women, as it provides opportunities for economic independence, social mobility, and increased autonomy. However, despite various policies to support women in South Africa, scholars consistently report that women face more obstacles to succeed in business than men, leading many of them to operate small and survival enterprises. While women entrepreneurship has garnered attention from numerous researchers, the empowerment efforts towards entrepreneurship have not been sufficiently examined. Hence, the current study sought to examine women empowerment through entrepreneurship in eThekweni Municipality. The study adopted a quantitative research approach underpinned by a positivistic philosophy. The data was collected using a closed-ended questionnaire from 349 people and was obtained through a random sampling technique. Using Excel and the Statistical Package for the Social Sciences (SPSS) version 29, descriptive and inferential statistics were performed to analyse the gathered data. The study's findings showed the scope of their female business practice was very limited and localised. This suggests that women are still largely on the periphery when it comes to major business transactions within the municipality. Moreover, the results of the study revealed that female entrepreneurs were extremely dissatisfied with the type and amount of support provided by the municipality. The primary area of dissatisfaction was the absence of financial, infrastructural, and educational support. Lastly, their unique obstacles included juggling traditional roles at home, inadequate business education training, and the seemingly intricate regulatory environment that proved difficult to navigate and comprehend completely. The current study has several practical implications for local, provincial, and national governments.

Keywords: Women empowerment, women entrepreneurship, access to capital, business skills, eThekweni Municipality.

DECLARATION

This is to certify that this work is entirely my own and not that of any other person, unless explicitly acknowledged (including citations of published and unpublished sources). The work has not previously been submitted in any form to the Durban University of Technology or to any other institution for assessment or for any other purpose.

28 November 2024

Signature of student

Date

Approved for final submission

24 November 2024

Signature of Supervisor

Date

DEDICATION

This study is dedicated to the author's late grandmother, Nomcibelo Mkhwanazi, whose wisdom and guidance continue to inspire, and to the late friend Nkosi Magubane, whose memory serves as a beacon of strength and hope. The dedication also extends to close friends, including Mr. S. Mkhize and Mr. L. Tshazwa, whose unwavering love and support have contributed significantly to the completion of this work. The study honors women who embody resilience and strength—those who work tirelessly to sustain their families, endure hardships, and challenge societal injustices. It acknowledges women and girls who have faced involuntary marriages, those who remain in extreme marriages for the sake of their children, and those deprived of education or access to adequate healthcare.

Their courage and sacrifices are celebrated as an enduring source of inspiration. The dedication further pays tribute to women who persevere despite adversity, smiling through tears, braving the dangers of childbirth, and standing up against injustice. It recognizes the unwavering commitment of women who become voices for the disadvantaged and emerged as pillars of their families and communities. These women are acknowledged as the bedrock of their societies, deserving of respect, honor, and empowerment. Special gratitude is extended to family members, particularly Qhawekazi (you are dearly Loved), for patience and understanding during the demanding journey of academic pursuit. The study also highlights the struggles and determination of entrepreneurs from Bhambayi, Inanda, and Umuziwabantu, whose resilience demonstrates that hope persists even in the face of overwhelming challenges. Their stories reflect the broader message of this work: that light can shine through the darkest moments.

Finally, the author dedicates this study to the loving memory of friends I lost Nhakanipho and grandmother, whose life and legacy continue to inspire perseverance and dedication. Though deeply missed, her presence remains a guiding force and a source of strength in every step of this journey.

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LIST OF ACRONYMS

AIC - Akaike's Information Criterion

ANOVA – Analysis of Variance

B-BBEE - Broad-Based Black Economic Empowerment

BEE - Black Economic Empowerment

BIC - Bayesian Information Criterion

CE - corporate entrepreneurship

DSBD - Department of Small Business Development

DUT IREC – Durban University of Technology Institutional Research Ethics Committee

EDDEM - Economic Development Department of eThekweni Municipality

EDP - Economic Development Department

GDP - Gross Domestic Product

GEM - Global Entrepreneurship Monitor

GEM - Global Entrepreneurship Monitor

GEMRM - Global Entrepreneurship Monitor Reports Monitor

HRM - Human Resource management

ICT - Information and communication technology

IDC - Industrial Development Corporation

IDP - Integrated Development Plan

IFC - International Finance Corporation

ITC - International Trade Centre

IWF - Isivande Women's Fund

IWF - Isivande Women's Fund

MIWE – Mastercard Index of Women Entrepreneurs

MRA - Mixed Research Approach

NEF - National Empowerment Fund

NGO - non-governmental organizations

OECD - Organisation for Economic Co-operation and Development

PMKVY - Pradhan Mantri Kaushal Vikas Yojana

SDG - Nations' Sustainable Development Goals

SEDA - Small Enterprise development Agency
SEDA – Small Enterprise Development Agency
SME - Small, micro and medium-sized enterprises
SPSS - Statistical Package for Social Sciences
TEA - women's total entrepreneurial activity
TWIB - Technology for Women in Business
UNCTD - United Nations Conference on Trade and Development
WBCs - Women's Business Centre
WBF - Women in Business Fund
WEF - Women's Entrepreneurial Fund
WEF - World Economic Forum
WEGE - Women Empowerment and Gender Equity Strategy
WIPHOLD - South African Women Investment Portfolio Holdings

CHAPTER ONE

INTRODUCTION AND OVERVIEW OF THE STUDY

1.1 INTRODUCTION

The global recession as well as the effects of the recent pandemics has precipitated the need for economic growth and sustainability through entrepreneurship (Król *et al.* 2023: 38). The United Nations Conference on Trade and Development (Degaga and Hadaro 2021:98) describes entrepreneurship as the ability to take a concept and turn it into something useful and reap returns despite risks. As a result of the returns of entrepreneurship, many countries have adopted policies aimed at encouraging the creation of new firms from innovative ideas (Chiloane-Phetla and Mathipa 2021:1), of which women entrepreneurs are part in parcel. The newly created businesses do not only exist to produce new products on the market but rather help in curbing the problem of unemployment, as well as raise revenue for the government through taxes (Paik *et al.* 2019:503). Small, micro and medium-sized enterprises (SMEs), sometimes called small, medium, and micro-sized enterprises (SMME) or micro, small, and medium-sized firms (MSME), are one of the diverse ways that entrepreneurship is can be expressed (Wiid and Cant 2021:52). Growth-oriented entrepreneurs in particular, help in transforming economies by realising the building of new industries and enhance poverty reduction through employment (Opute *et al.* 2021:216). Research statistics shows that SMMEs in South Africa account for over 36% of the nation's gross domestic product, 60% of all employment, and 65% of all newly created jobs (Amegayibor 2023:67). However, it is unfortunate that women own 8% out of the 40% of all businesses in South Africa (Matotoka and Odeku 2021:47). This introduction chapter will discuss the background of the study, the research problem, aims, objectives, research questions and overall significance.

1.2 BACKGROUND TO THE STUDY

According to the Global Entrepreneurship Monitor Reports Monitor (Etim and Iwu 2019:1), women entrepreneurs are few and far between even in developed economies such as Slovenia, the United Kingdom, Sweden, Switzerland, Greece and Turkey. In many nations in European and North America, women's total entrepreneurial activity (TEA) does not reach the same percentage as men's (Gomes *et al.* 2021:415). In developing economies, women entrepreneurship is the key to inclusive economic growth (Wicaksana and Rahmawati 2023:267). Women can significantly contribute to entrepreneurship and economic development

in terms of boosting the Gross Domestic Product (GDP) and creating new jobs (Al-Afeef 2020:181), which have beneficial effects on lowering poverty and social marginalisation. Regrettably, from the research done so far, there has not been much study done on women entrepreneurs in developing countries (Afshan *et al.* 2021:162).

Few studies have been done in South Africa, particularly in the municipality of eThekweni (Ogunsola *et al.* 2023:1; Ogunsola *et al.* 2023:1). A review of extant literature shows that male entrepreneurs were given more attention (Rashid and Ratten 2020:37). Although the number of women entrepreneurs has increased in recent years, structural challenges persist, limiting their participation in high-growth and formal sectors. More than half of South Africa's population is female, yet only 31% of entrepreneurs are female (Kumar 2023:18). This is supported by a poll World Bank and OECD in 2021, which discovered that 31% of South African small and medium-sized firms were led by women. This study, therefore, sought to address such a gap by investigating women entrepreneurs in South Africa at eThekweni Municipality.

1.3 RESEARCH PROBLEM

Research by Advani *et al.* (2021:397) has shown that men dominate the business space across the world. However, women participation in entrepreneurship is steadily increasing, where recent Global Entrepreneurship Monitor reporting that 126 million women started or are running businesses, and 98 million operating established (over three and a half years) businesses (Smagulova and Goncalves 2023:249). Nonetheless, women's chances of pursuing an entrepreneurial profession are still significantly lower than men's (Manolova *et al.* 2020:481), and this disparity is bigger as the nation's degree of development rises. Gender disparities have been a barrier to the growth of women in business as some research has shown that women are 63% less likely than males to acquire external financing, the largest portion of the disparity in terms of risk capital results from gender disparities (Ewens 2023:239). There are multiple reasons why gender disparities exist in the acquisition of external financing, which is a major source of risk capital for businesses. The main factor contributing to this gender disparity is bias and discrimination. Women may face discrimination in the investment process due to gender biases and stereotypes, which can lead to a lack of trust in their ability to lead successful businesses. Investors may also prefer to invest in businesses that are led by men, as they perceive them to be less risky (Nigam *et al.* 2022:213). Family responsibilities are another challenge being faced by women entrepreneurs globally. Hundera *et al.* (2019:120) found out that women who prioritise their families most at times display negative behaviours because they are failing to balance work and family, which can be an obstacle to the growth of their business.

Berguiga and Adair's (2021:394) study on female entrepreneurship found that women entrepreneurs in Africa face significant challenges in accessing finance, with only a small proportion of women entrepreneurs having access to formal financing sources. The study also highlighted the importance of education and networks in supporting female entrepreneurs, as well as the need for more targeted policies and programs to promote women's entrepreneurship in Africa. The subsequent report concentrated on the macroeconomic effects of entrepreneurship. Despite their determination, most female entrepreneurs fail to grow their businesses. Few women can devote all of their time and energy to their business due to the responsibilities of having children, taking care of the home and older dependent family members (Ishak *et al.* 2021:137). Most financial institutions do not provide financial support to female business owners. The worry is that they might suddenly decide to stop operating their business and settle down as stay-at-home moms. Due of this, female business owners are compelled to rely on their own funds and loans from family and friends. Few women can devote all of their time and energy to their business due to the responsibilities of having children, taking care of the home and older dependant family members (Kelliher *et al.* 2019:97).

In South Africa in general and eThekweni Municipality in particular, female entrepreneurs are still underrepresented in the economy (Kanosvamhira 2024:83). The majority of South African women who work for themselves focus on the retail, personal services, hawking, and craft industries. Few female business owners are taking advantage of possibilities that provide value (Solesvik *et al.* 2019:684). Many South African women business owners significantly boost the rural economy. Women find it difficult to have a physical location from which to operate. This is because they have challenges of obtaining finance so they might potentially start their own firm. Most entrepreneurs work in industries including catering, apparel design, culinary, and wedding coordination (Ghouse *et al.* 2019:480). Besides significant progress in gender equality policies and support initiatives, women in South Africa continue to face disproportionate challenges in the mainstream entrepreneurial landscape, which are established and scalable business ventures with the potential for growth and sustainability beyond informal or survivalist enterprises. The challenges female entrepreneurs face includes limited access to finance, mentorship, markets, and institutional support—especially within urban municipalities like eThekweni (Mahadea and Kaseeram, 2018; Mokoena 2019). While women-owned businesses contribute meaningfully to job creation and poverty reduction, systemic barriers and gendered socio-cultural expectations continue to hinder their sustainability and growth (Herrington, Kew and Mwanga 2020; Mkhize and Masuku 2020).

In the eThekweni Municipality, where economic development strategies explicitly promote entrepreneurship, women remain underrepresented in formal, scalable, and high-growth business sectors (eThekweni Municipality IDP 2022; Fatoki 2014). Previous interventions have largely focused on training and funding without adequately addressing the multi-layered challenges that female entrepreneurs face in practice, such as balancing caregiving roles with business responsibilities or navigating male-dominated industries (Ngubane and Zwane 2021; Dlamini and Makeleni 2020).

Existing studies on women entrepreneurship often generalise the barriers without examining the specific economic, institutional, and sociocultural factors within local government contexts, such as that of eThekweni (Maziriri, Mapuranga and Madinga, 2019; Mthabela 2021). Furthermore, the extent to which women perceive municipal support initiatives as effective remains underexplored (Mabunda and Gumede 2022). Therefore, this study seeks to examine how entrepreneurship serves as a pathway for women empowerment in eThekweni Municipality, while analysing the unique challenges faced by women, their perceptions of government support, and the broader institutional conditions influencing their entrepreneurial journey.

1.4 AIM OF THE STUDY

The study aimed to examine women empowerment through entrepreneurship in eThekweni Municipality.

1.5 RESEARCH OBJECTIVES

- To establish the extent to which women participate in the mainstream of entrepreneurship in eThekweni Municipality.
- To examine the extent women entrepreneurs are satisfied with current entrepreneurial support received from eThekweni Municipality.
- To examine the challenges faced by women in eThekweni Municipality when engaging in entrepreneurship.
- To provide recommendations to Economic Development Department of eThekweni Municipality on how to counter dilemmas faced by women.

1.6 RESEARCH QUESTIONS

- To what extent do women participate in the mainstream of entrepreneurship at eThekwini Municipality?
- To what extent do women entrepreneurs are satisfied with the current entrepreneurial support from eThekwini Municipality?
- What are the challenges women in eThekwini Municipality face when they engage in entrepreneurship?
- What are the recommendations that can be given to Economic Development Department of eThekwini Municipality to counter dilemmas faced by women?

1.7 SIGNIFICANCE OF THE STUDY

This study on women empowerment through entrepreneurship in eThekwini Municipality is significant due to its potential to tackle ongoing gender inequalities and promote economic growth. In light of the global recession, economic challenges, and recent pandemics, the study highlights the necessity for sustainable economic development, emphasising that empowering women through entrepreneurship is essential. The study seeks to narrow income inequalities by examining women's involvement in SME entrepreneurship, evaluating their satisfaction with existing support systems, and pinpointing challenges that are specific to female entrepreneurs in eThekwini.

In particular, the findings are beneficial to the Department of Economic Development within eThekwini Municipality, by identifying policy and operational gaps in supporting female entrepreneurs. Through evidence-based recommendations, the study provides insights into the resource allocation, training programs, and funding mechanisms that better align with the unique challenges faced by women in the local economy. This could contribute to more inclusive growth and help the municipality meet its gender equity and economic development targets. Moreover, This study provides valuable insights for policymakers and the Economic Development Department of eThekwini Municipality regarding the development of more inclusive and gender-sensitive support structures. This research has the potential to enhance women's economic participation in South Africa, thereby fostering economic resilience and contributing to poverty reduction, particularly in light of the current lag in female entrepreneurship rates. By identifying actionable recommendations, it facilitates focused interventions to empower women entrepreneurs, ultimately benefiting their families, communities, and the economy at large.

1.8 PRELIMINARY LITERATURE REVIEW

Okeke-Uzodike *et al.* (2018: 147) looked at poverty in South Africa and its feminisation to demonstrate that, in every society experiencing hardship, women are more negatively impacted than males are. Kahla (2022: 24) shows that women were the most marginalised group, with an unemployment rate of 42.4%, which was almost 4.2% points more than the national average. Because women bear a disproportionate amount of the burden of poverty in the country, more needs to be done locally to improve their quality of life. In light of these statistics, the issue of women empowerment in entrepreneurship cannot simply be a blueprint.

Economic disparities between men and women are largely a result of women's greater dependence on men for survival (Gupta and Peschken 2022: 15). Men were frequently the primary breadwinners in families, leaving women to stay at home and take care of household duties. Some businesses are survivalist, with the owner setting up shop in order to support themselves (Dladla and Mutambara 2018: 248). Kahla (2022: 31) affirms that because most survivalist businesses are of an informal nature, they are unable to compete for governmental resources. The bulk of survivalist enterprises are consequently predicted to fail because of this disadvantage. According to Dladla and Mutambara (2018: 248), these small firms actually make more money than the minimum wage, giving the survivalist entrepreneur a safety net. A minimum wage of R21.69 per hour is set for all workers in South Africa as of March 2021, including domestic workers and farm workers. It is important to note, however, that the minimum wage differs based on factors such as the sector, the location, and the level of experience of the worker. In order to improve the standard of living for low-wage workers in the country, the government's National Minimum Wage Commission revises the minimum wage every year (Stats SA 2021: 51). Okeke-Uzodike *et al.* (2018: 152) emphasises that when female entrepreneurs start their own businesses, they do it with fewer resources than their male counterparts. Botha (2019: 18) also emphasises that little has been done to support female business owners in overcoming the obstacles.

1.8.1 Women entrepreneurs and entrepreneurship support

Alkhaled and Berglund (2018: 878) define women entrepreneurs as individuals who own and control a firm, hold a financial interest of at least 51% in the capital, and give at least 51% of the jobs generated by the business to women. According to Okeke-Uzodike *et al.* (2018: 148), a woman entrepreneur is defined as a person who launches a new business endeavour using her skills, resources, and expertise and perseveres in the face of challenges to be financially successful. For women to meet household needs and achieve financial independence through

entrepreneurship, women must surmount many challenges (Noor, Isa and Nor 2021: 350). According to OECD (2022), women control 36% of small businesses that are registered globally which contributes to the creation of wealth and jobs on a global level. For boosting the rate of entrepreneurship, Banihani (2020: 149) emphasises that encouraging women to actively participate in the small business sector is essential.

To ensure that women participate in the energy sector, the South African ministry of mineral resources and energy introduced the Women Empowerment and Gender Equity Strategy (WEGE) in 2021. According to the minister's report, companies with more than 33% female leadership had net profit margins that were more than ten times higher than those without, demonstrating the high level of competence women possess. Therefore, ignoring their contribution to businesses would only be to the country's own detriment. For helping black-owned businesses expand and reduce early-stage business risks, the National Empowerment Fund (NEF) created the Women Empowerment Fund, which offers funding ranging from R250 000 to R75 Million for start-ups, expansions, and equity acquisitions for businesses with at least 51% black female ownership. The South African government has come up with funding programs to empower women in business which include: i) the Isivande Women's Fund (IWF). This fund provides affordable, user-friendly, and responsive financing in an effort to hasten women's economic emancipation. The IWF provides assistance services to help your business succeed. It focuses on companies who are starting up, growing, recovering, franchising, and in need of bridging capital. By providing essential support financial and non-financial, the fund seeks to establish self-sufficient black and female-owned enterprises; ii) secondly, the Women's Entrepreneurial Fund (WEF), it facilitates women business owners' access to entrepreneurial funding. There is R400 million earmarked out for female-owned businesses; iii) thirdly, Business Partners Women in Business Fund, this fund is dedicated to helping female business owners launch, grow, or buy an existing company (Hoxha 2019: 34). The Women in Business Fund was created to give women an equal footing as they embark on their business journeys.

1.8.2 Forms of entrepreneurship that women can engage

Women may engage in four different types of entrepreneurships: i) firstly, innovation entrepreneurship, entrepreneurship that focuses on innovation focuses on fresh ideas and technologies that are later turned into profitable ventures (Amenta & Ramsey 2020: 24). These businesses endeavour to improve people's quality of life and differentiate their goods and services by addressing issues that other businesses have not addressed; ii) secondly, small business entrepreneurship, innovation in small business entrepreneurship is frequently more

rational and based on a fresh modification of already existing goods and services (Chiloane-Tsoka and Rankhumise 2019:132). While instead of investing in corporate expansion, profits are utilized to support the company's family. These companies are typically run by friends and family; iii) thirdly, scalable start-up entrepreneurship, this kind of start-up business owner starts a company knowing that their ideas have the power to transform the world. They get capital from investors who value and encourage unconventional thinking. They hire the best and brightest employees since the analysis is focused on experimental and scalable business ideas; iv) fourthly, a socially responsible business, a company that practices social responsibility focuses on resolving societal issues like access to wealth, food, and education. This paradigm can also be used to define a non-profit organisation.

1.8.3 Theoretical framework

The study is informed by Alfred Marshall's theory of entrepreneurship, empowerment theory and resource-based entrepreneurship theory. Alfred Marshall's theory of entrepreneurship was proposed by Alfred Marshall. Marshall claims that there are four factors of production: land, labour, capital, and organization (Kdrdyidnnis 2009:75). The empowerment theory assists in examining the personal challenges and external problems associated with women entrepreneurs. Empowerment refers to the deliberate effort to provide opportunities to partake in certain activities to secure knowledge and resources. It is critical to facilitate the comprehension of the economic, social and political environment. Empowerment theory gained much traction on the subject of youths, women, people with disability and previously disadvantaged people (Nambiar et al. 2020:75). The resource-based entrepreneurship theory was founded by Wernerfelt in 1984 (Barney et al. 2021:1936). The resource-based entrepreneurship theory is based on the view that entrepreneurs must have sufficient resources to run their organisations effectively. While money and time are needed for the effective function of the business, more resources are needed. More explanation about these theories and how they relate to this study is covered in Chapter 2.

1.9 RESEARCH METHODOLOGY AND DESIGN

1.9.1 Research approach

This study employed a quantitative design, which entails taking statistical information from a subset of the population in order to generalise results for the entire population. Quantitative research allows for the collecting of objective, standardised data that can be statistically examined to draw precise and dependable findings. The researcher picked this method because it can provide measurable findings. The quantitative study design with questionnaires

was utilised to collect data on the current situation of female entrepreneurs as well as its impact on women's empowerment.

1.9.2 Target population

The target population is defined as a group of individuals the researcher aims to study (Babbie 2018:134). The target population for the study is made up of 11 275 who are female entrepreneurs in eThekweni municipality. The target population was obtained from Small Enterprise development Agency (SEDA) in eThekweni Municipality. The study's target population was 11275 female entrepreneurs in the eThekweni Municipality obtained from. These women work in a variety of industries, including personal services, transportation, trade, construction, agriculture, manufacturing, economics, and hospitality. Participants must be born female, identify as women, live in eThekweni Municipality, and actively engage in entrepreneurship, such as business ownership and management. Exclusion criteria included cognitive disabilities, operating enterprises outside of eThekweni Municipality, conflicts of interest, entrepreneurship for less than a year, and participation in pilot research.

1.9.3 Sampling method and sample

The study, which is quantitative in nature, employed a probability sampling method under which simple random sampling technique was used to choose sample. Probability sampling assures that each participant has an equal chance of being chosen, ensuring that the sample chosen was representative of the population. Moreover, the sampling strategy allowed for a diverse group of respondents to be chosen, helping to select women entrepreneurs from different industries. The total sample size was 386 respondents. In any research study, the selection of the right size of the sample is of importance because a small sample may skew the results of the study whilst a too large sample might produce the best results but will be too expensive and time consuming for the researcher. The researcher therefore has to strike just the right sample size. The sample was calculated using the Yamane (1967)'s formula:

$$n = N / (1 + Ne^2)$$

n = sample size required

N = population size

e = alpha level, e = 0,05 when the confidence interval is 95%

$$n=11275/1+11275 (0.05)^2$$

$11275/1+11275 (0.0025)$

$11275/1+28.1875$

$11275/29.1875=386.295.$

Therefore, $n=386.$

1.9.4 Measuring instrument

In this study, measurement tools or research instruments refers to the tools used by the researcher to collect data from respondents such as interviews, questionnaires, observations among other tools and they are chosen depending on the nature of the study. A self-administered questionnaire (Appendix A) was used as a research instrument and distributed by the researcher to the respondents to collect data together with the covering letter. The respondents were asked to complete the questionnaires within two weeks and the researcher came and collected them. Included questions in the questionnaires have a 5-point Likert Scale (*Strongly disagree, Disagree, Neutral, Agree, and Strongly Agree*). The Likert scale, according to Zakharenko (2019:04), is a 5-point scale which seeks to measure people's opinions on a particular subject in degrees. The responses ranged from strongly disagree, disagree, neutral, agree and strongly agree.

1.9.5 Analysis of data

Since this study adopted quantitative research approach, descriptive statistics and inferential statistics were used to analyse the data. Descriptive statistics sought to describe data and involves the use of mean, mode, median, percentage, frequency, range, standard deviation and skewness. Inferential statistics sought to make predictions based on analysed data and it includes the use of Relative Importance Index (RII) method. After the collection of data, it needs to be analysed so that it brings meaning to readers. Data analysis can therefore be described as the process of applying statistical techniques to describe data (IBM Corp 2022). A data set was created from the responses of the closed-ended, structured quantitative questionnaire. The most recent version of the Statistical Package for Social Sciences (SPSS) version 29 for Windows was used to analyse the responses using the necessary statistical tests (IBM Corp 2022).

1.9.6 Ethical considerations

This study's ethics rely heavily on anonymity and confidentiality. The questionnaires did not contain identifying information such as names, and personal data such as gender, age, and

education were reported without being linked to people. All respondents were provided with an informed permission letter, which included information about the study's objective, procedures, and potential dangers. Respondents were able to ask questions and could withdraw from the study at any moment without penalty. Data privacy was secured by erasing personal identifiers, storing raw data safely in a password-protected laptop, and will be deleted after five years.

1.9.7 Limitations of the Study

Despite efforts to ensure diversity in the study sample, there is still sampling/selection bias because some women are not registered with SEDA. In addition, the study relies on self-reported data from the respondents, which can introduce response bias. Moreover, generalisability of findings beyond eThekwini Municipality is limited as the study focused on female entrepreneurs in the region only, which has specific socio-economic challenges. Lastly, the study is cross-sectional hence it cannot infer causality as to which factors directly facilitate or impede women empowerment through entrepreneurship.

This study focused exclusively on women entrepreneurs operating within the eThekwini Municipality, KwaZulu-Natal Province. The geographic delimitation ensures that the findings are specific to the economic, social, and institutional environment of eThekwini, which may not be generalisable to other regions. The study targeted female business owners aged 18 years and above who operate within the formal economy, thereby excluding informal traders or subsistence entrepreneurs. This criterion was used to ensure that the participants are engaged in registered and legally recognised business activities that can potentially benefit from municipal or governmental entrepreneurial support. Additionally, the research excluded male entrepreneurs, individuals identifying as female but not actively running a business, and women operating businesses for less than one year. The temporal delimitation (cross-sectional data collection) also means that findings reflect a snapshot in time and may not account for longitudinal changes.

1.10 OUTLINE OF THE DISSERTATION

Chapter 1: Introduction - Presents the background to the research problem, the goal of the study and why it needed to be conducted.

Chapter 2: Literature Review -The review of literature on the dynamics of women entrepreneurship globally and locally is presented, to provide a comprehensive background to the study and identify research gaps.

Chapter 3: Research Methodology – The chapter presents the overall steps that were undertaken to ensure the data is collected in an ethical and scientifically rigorous manner to ensure descriptive validity.

Chapter 4: Results – This chapter presents the findings from the statistical analysis of the questionnaire data collected from the survey of women entrepreneurs in the eThekweni Municipality.

Chapter 5: Discussion – This chapter provides the interpretation of the results obtained in chapter 4, comparing it to existing literature.

Chapter 6: Conclusion and Recommendations – This chapter summarises the findings made from the studying, clearly highlighting how they addressed the research objectives. Moreover, it provides practical, policy and research recommendations that can be pursued or implemented in future.

1.11 CONCLUSION

This chapter provided an overview of the study on women empowerment through entrepreneurship within the eThekweni Municipality. The background contextualised the significance of empowering women in South Africa, especially through entrepreneurship as a mechanism for economic inclusion, poverty reduction, and gender equality. The research problem highlighted persistent gender disparities, such as unequal access to finance, limited entrepreneurial support, and sociocultural constraints. The chapter also detailed the aim, objectives, and research questions guiding this investigation.

The study is significant in its potential to inform local policy and practice, particularly within the Department of Economic Development, which plays a pivotal role in supporting SMMEs and addressing systemic gender-based inequalities in the economy. A brief overview of the methodology underscored the study's commitment to empirical rigour through a quantitative approach. Addressing these objectives will provide a comprehensive understanding of women entrepreneurs' lived experiences in the eThekweni Municipality and generate actionable recommendations to foster a more inclusive entrepreneurial ecosystem. The next chapter presents a critical review of relevant literature and theoretical frameworks informing the study.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

The promotion of women's empowerment through entrepreneurship has received considerable focus in recent years as a strategy to tackle gender inequality and promote economic growth (Vuciterna *et al.* 2024:36). Scholars increasingly acknowledge entrepreneurship as a crucial pathway for women to achieve financial autonomy, enhance their societal status, and contribute meaningfully to their communities (Boateng 2021: 216; Welsh *et al.* 2021:287). Given South Africa's socio-economic dynamics and historical marginalisation of women, it is especially important to understand how entrepreneurship may empower women in the eThekweni Municipality. The current chapter reviews literature on the vast topic of women's empowerment and entrepreneurship, with a particular focus on South Africa. It provides the theoretical and empirical foundations for understanding women's entrepreneurship, identifying significant challenges and opportunities, and investigating the role of government and other stakeholders in creating a favorable climate for women entrepreneurs. By analysing the current state of knowledge and finding gaps, this review of literature lays the groundwork for the study's subsequent analysis and discussion.

2.2 THEORETICAL FRAMEWORK

The study is informed by Alfred Marshall's theory of entrepreneurship, empowerment theory and resource-based entrepreneurship theory.

Alfred Marshall's theory of entrepreneurship was proposed by Alfred Marshall. Marshall claims that there are four factors of production: land, labour, capital, and organisation (Kdrdyidnnis 2009:75). Marshall clarifies that entrepreneurship is the most significant driving force behind organisation and is the essential factor that jointly coordinates the other factors. According to Smit (2020:41), entrepreneurs can develop new items or enhance the strategy for producing existing products through creative organizing. Entrepreneurs, according to Marshall, need to be well-versed in their sectors and business procedures in order to operate with the highest innovation. They also need to be natural leaders. Entrepreneurs must also be able to predict changes in supply and demand and be prepared to act on such risky projections. The following traits are necessary for a woman to be a successful empowered with entrepreneurship: in-depth knowledge of the sector; strong leadership abilities; insight into changes in demand and supply; and the willingness to act on such risky insights. Most female entrepreneurs in developing cities

like eThekweni Municipality lack these characteristics. Hence, it requires adequate support from the local governments. This theory has been chosen for this study as it emphasises the study of individual markets which in this case is the eThekweni Municipality and not the whole economy.

The empowerment theory was coined by Perkins and Zimmerman (1995:569). Considering that the current study examines the challenges faced by empowered women entrepreneurs, the empowerment theory can suitably serve as a guide. If government is to empower women with entrepreneurial rewards, challenges associated with women in business need to be known. The empowerment theory assists in examining the personal challenges and external problems associated with women entrepreneurs. Empowerment refers to the deliberate effort to provide opportunities to partake in certain activities to secure knowledge and resources. It is critical to facilitate the comprehension of the economic, social and political environment. Empowerment theory gained much traction on the subject of youths, women, people with disability and previously disadvantaged people (Nambiar *et al.* 2020:75). In the context of this study, entrepreneurship empowers women; hence, investigating the challenges women entrepreneurs face is integral. Ijatuyi, Oladele and Omotayo (2022:1486) state that the entrepreneurial activities of women empower them with resource mobilisation, domination, power, and equality. Micro-enterprises ensure empowerment in terms of resource mobilisation, domination, power and equality. Almhamad and Lakatos (2023:417) state that entrepreneurship is a substitute career path for the empowerment of women. This means entrepreneurship is recognised as an instrumental empowerment tool with the vital advantage of autonomy. Entrepreneurship is also regarded as an empowerment tool for unemployed women, critical to reducing unemployment. It can also be associated with personal development in the economic sphere. Self-employment through entrepreneurship empowers women with low incomes.

The resource-based entrepreneurship theory was founded by Wernerfelt in 1984 (Barney *et al.* 2021:1936). The resource-based entrepreneurship theory is based on the view that entrepreneurs must have sufficient resources to run their organisations effectively. While money and time are needed for the effective function of the business, more resources are needed. Businesses require a skilled workforce to realise maximum productivity. The theory's main thrust is to provide importance to human resources, as well as social and capital resources, to succeed in business (Dionysus and Arifin 2020:136). In the context of this study, women entrepreneurs require human, financial and physical resources in order to succeed. Failure to obtain the identified resources can be a major stumbling block to their success.

2.3 THE CONCEPT OF WOMEN EMPOWERMENT

The concept of women's empowerment has evolved significantly over the years, from being mostly about social justice and political rights to being a more holistic and multi-dimensional concept that includes economic, political, cultural, and social empowerment (Khursheed Khan and Mustafa 2021:249; Kapoor 2019:120). This is because many researchers, organisations, and governments have realised how important gender equality is for long-term growth. Social empowerment involves women's active participation in societal structures, leading to enhanced personal agency and better decision-making (Hashmi *et al.* 2023:595; Zeeshan and Aliefendioğlu 2024:1; Ahmed and Hyndman-Rizk 2020:447). Economic empowerment pertains to the capacity of women to get resources and engage in the process of making economic decisions (Cornish *et al.* 2021:19). Cultural empowerment involves women's ability to engage in cultural and artistic endeavours, promoting mental health and well-being, and confronting gender stereotypes and discrimination (Zhao and Sornyai 2024:96). And lastly, political empowerment, which has a significant historical trajectory, refers to the capacity of women to engage in the political sphere and contribute to the process of decision-making, with women involvement in developing policies that also cater to their needs and interests, such as healthcare and education (Daraz, Nawab and Mulk 2023:889; Folayan *et al.* 2020:1). Overall, women's empowerment aims to provide equal opportunities and resources, enabling them to realise their maximum capabilities and generate positive impacts on their families and communities.

2.3.1 Historical Context and Evolution of Women Empowerment

The historical trajectory of women's empowerment reveals a gradual but significant shift in society's attitudes and policies. Initially, the primary focus was on women's suffrage and legal rights (Hunter 2021:125). Over time, the scope widened to include economic involvement, education, and health, acknowledging that true empowerment necessitates tackling numerous, interconnected aspects of inequality (Bonin *et al.* 2021:142). Global frameworks like the United Nations' Sustainable Development Goals (SDGs) reflect this comprehensive approach, highlighting gender equality as both a standalone goal (Goal 5), and a cross-cutting theme required to achieve other goals like SDGs 5, 8, 10, and additionally 11 and 12. (UN Women 2019):

- SDG 5: Gender Equality - Women's entrepreneurship directly supports the achievement of gender equality by empowering women economically and increasing their participation in decision-making processes both in business and the community (Solomon, Singh and Islam 2021: 830).

- SDG 8: Decent Work and Economic Growth - By starting and growing their businesses, women entrepreneurs foster economic growth and can create decent work opportunities (Rai *et al.* 2019: 368).
- SDG 10: Reduced Inequalities - Entrepreneurship among women, particularly those from marginalized communities, helps reduce inequalities by providing pathways for economic independence and social mobility (Kuhn, 2020: 137).
- SDG 11: Sustainable Cities and Communities - Local women-led businesses contribute to sustainable urban development by addressing community-specific needs and challenges, often with innovative solution (Raniga 2021:591).
- SDG 12: Responsible Consumption and Production - Women entrepreneurs in sectors like manufacturing, agriculture, or retail can contribute to more sustainable consumption and production patterns (Adefare *et al.* 2024:692).

2.3.2 Global Perspectives on Women Empowerment

Advocates for gender equality and enhancing women's agencies have made significant strides globally. The Global Gender Gap Report 2020 by the World Economic Forum (WEF) highlights progress in education and health while acknowledging the persisting disparities in economic participation and political power (WEF 2020). Scandinavia and other developed regions outperform in terms of gender equality due to strong regulations and cultural acceptance of gender parity. In contrast, many developing nations have persistent gender biases and insufficient access to resources, hindering progress in this area (Roy and Xiaoling 2022:930). In addition to efforts in developed economies such as the US and Scandinavian countries, there are noteworthy developments in emerging markets. For example, Bangladesh's Grameen Bank model has demonstrated how microfinance can lift women out of poverty by fostering entrepreneurship.

2.3.3 Women Empowerment in South Africa

South Africa presents a unique case in the discourse on women's empowerment. The post-apartheid era ushered in a new constitutional commitment to gender equality, resulting in various legal and policy frameworks aimed at enhancing the status of women (Hassim 2019:1). In this regard, policies such as the Promotion of Equality and Prevention of Unfair Discrimination Act and the National Policy Framework for Women's Empowerment and Gender Equality have been pivotal (Adeniyi *et al.* 2024:526). For instance, the Women's Empowerment and Gender Equality Bill mandates equal representation in government and private sector leadership. Additionally, the Broad-Based Black Economic Empowerment (B-BBEE) Act includes

provisions aimed specifically at supporting women entrepreneurs (Derera and Mensah 2023:183). Regrettably, despite these progressive policies, South African women continue to encounter gender bias. Socio-cultural norms, high rates of gender-based violence, and economic inequality all work against full women's empowerment (Bazaanah and Ngcobo 2024:126). Furthermore, the intersectionality of race, class, and gender complicates the empowerment picture, as institutional disadvantages disproportionately affect black women (Shabalala, Boonzaier and Chirape 2023:50).

2.4 THE CONCEPT OF ENTREPRENEURSHIP

Entrepreneurship has emerged as an important driver of economic development, job creation, and innovation around the world. It refers to the process of identifying opportunities, mobilising resources, and creating value through new initiatives or revitalising established businesses (Lebambo and Shambare 2020:1). This section discusses the varied nature of entrepreneurship, with a particular focus on SMEs, its significance, its types, and the challenges that entrepreneurs encounter, particularly in developing nations such as South Africa.

2.4.1 Definition and Key Characteristics of Entrepreneurship

According to Diandra and Azmy (2020:235), an entrepreneur is an individual who finds and exploits opportunities, hence providing meaningful contributions to the community. On the other hand, entrepreneurship is broadly defined as the process of designing, launching, and running a new business to exploit a profitable opportunity, typically starting as a small enterprise and growing over time (Ratten 2023:79). Key characteristics of entrepreneurship to effectively form, manage, and grow a new business include innovation, risk-taking, proactiveness, and the ability to mobilise resources to exploit opportunities (Rehman and Basit 2023:165). It is a domain open to individuals of all genders (Kuratko 2019; Zulkifli, Mat and Isa 2023:80). By introducing new products, services, and technologies, entrepreneurs often drive economic growth and development (Sutrisno *et al.* 2023:586).

2.4.2 Types of Entrepreneurships

Entrepreneurship can be classified into various types based on the nature and objectives of the venture. The main types include:

- **Small Business Entrepreneurship**

Individuals or families often own and operate these businesses, which cater to local markets. Phillipson *et al.* (2019:230) cites retail establishments, small manufacturing units, and service providers as examples. In South Africa, SMBs represent over 90% of registered businesses (Bailey 2019:19). However, many face financial management challenges that can lead to

business failure. Effective financial management, such as record-keeping, cash flow management and performance evaluation, is essential for long-term sustainability (Sooriyakumaran, Thrikawala and Pathirawasam 2022:166). Ethical management is another critical issue in South Africa's SMME sector, with problems such as fraud, inequality, and discrimination affecting decision-making and profitability. Female entrepreneurs, particularly those from marginalised groups, often face discrimination, despite progress toward gender equality. Furthermore, the apartheid legacy continues to exacerbate urban poverty, especially in areas like eThekweni, where rapid urbanisation and economic decline have increased unemployment and vulnerability (Todes and Houghton 2021:391). Organisational culture also plays a vital role in the sustainability of SMMEs. It promotes harmony, innovation, and social responsibility, contributing to long-term business viability (Dlamini, Ogunsola and Khoza 2023:1)

- **Scalable Startups**

These are high-growth prospective businesses that want to scale quickly and frequently seek significant outside capital. They are distinguished by innovation and a concentration on global markets (Ngoasong and Kimbu 2019:40). Scalable startups are designed to grow rapidly and have the potential to reach a broad market. Entrepreneurs in this space seek to innovate and disrupt existing markets by developing products or services with high growth potential. These startups are typically tech-based and funded by venture capital or angel investors, who expect high returns on their investments. Founders of scalable startups often have global aspirations, intending to scale their business beyond local markets and expand internationally. A notable example is companies like Uber or Airbnb, which began as small ventures but scaled rapidly to dominate global markets (Marano, Tallman and Teegen 2020:174). Unlike small business entrepreneurs, scalable startup founders take higher risks with the goal of significant financial rewards.

- **Social Entrepreneurship**

This entails the establishment and supervision of enterprises that are primarily designed to resolve environmental, social, or cultural concerns. Social entrepreneurs prioritise financial sustainability in addition to social impact (Ogbo *et al.* 2019:1). Unlike traditional entrepreneurs who aim primarily for financial gain, social entrepreneurs prioritize creating a positive social impact while maintaining a sustainable business model. These ventures often address issues such as poverty, education, health, and the environment, aiming to bring about systemic change. While social enterprises may earn revenue, their success is

measured more by the societal benefits they generate rather than profits alone (Phillips, Alexander and Lee 2019:315). Organisations like TOMS Shoes, which donate a pair of shoes for every pair sold, exemplify this approach, blending entrepreneurship with philanthropy to achieve broader social outcomes.

- **Corporate Entrepreneurship**

The practice of nurturing innovation and growth within established organisations through entrepreneurial activities is also known as intrapreneurship (Moss, Hartley and Russell 2022:50). It is a vital aspect of a firm's strategy, contributing to its economic vitality by leveraging competitive advantages and exploring new opportunities for strategic change, profit, and growth. Despite its significance, there remains a limited understanding of the theoretical and empirical dimensions of corporate entrepreneurship (CE). Early studies emphasised stimulating CE activities, while later research focused on antecedents and compensation practices for venture managers (Shehata, Montash and Areda 2021:353). Factors at individual, company, and environmental levels, such as demographic characteristics and managerial roles in fostering innovation, influence CE development. While both independent and corporate entrepreneurship contribute to economic growth, there is a dearth of research on the environmental and organisational factors that influence these activities. Market dynamics, technological changes, and institutional factors, including labour laws and government regulations, play significant roles in shaping managerial incentives and investment decisions (Karim *et al.* 2023:409). Furthermore, while diversity in demographics can influence CE, there is a gap in understanding how gender affects it in different institutional contexts. In South Africa, women entrepreneurs face numerous challenges, including financial constraints, a lack of education, and inadequate infrastructure (Rudhumbu, Du Plessis and Maphosa 2020:183). Despite these hurdles, initiatives like the Women Empowerment and Gender Equality Bill aim to promote women's participation in entrepreneurship. Addressing gender norms and enhancing access to resources is essential for women's empowerment and economic growth. Senior managers' readiness to appoint women into managerial roles remains a concern, particularly in patriarchal societies, necessitating targeted policies to improve diversity and inclusion in leadership. Lastly, the informal economy in South Africa contributes to high unemployment rates, with many entrepreneurs lacking the necessary skills and education to thrive (Etim and Daramola 2020:134). This underscores the need for effective training and support mechanisms to foster entrepreneurial success.

2.4.3 Small and Medium Enterprises

Small and medium-sized enterprises (SMEs) are defined by their sales, assets, or staff counts, which fall below a specific threshold that varies across different countries and sectors (Abu Salma *et al.* 2021: 131). SMEs are essential to economic growth, innovation, and job creation (Gherghina *et al.* 2020:1). In South Africa, the government tailors its definition and strategy for SMEs to align with the socio-economic climate (Ngibe and Lekhanya 2020:1). SMEs play a significant role in addressing unemployment and economic inequality in the country, with government support including financial aid, educational programs, and guidance to stimulate economic expansion and societal progress (Saah 2021:549). Key characteristics of SMEs in South Africa include their substantial contribution to job creation, which is critical given the high unemployment rate (Amoa-Gyarteng and Dhliwayo 2024:272). SMEs also promote economic inclusion by providing opportunities to diverse and previously marginalised populations (Ebirim and Odonkor 2024: 648). Additionally, the ability of SMEs to innovate and quickly adapt to changing market conditions is often highlighted (Fabrizio *et al.* 2022: 617). The South African government supports SMEs through distinct policies and programs, offering financial aid, business development services, and market entry opportunities (Ekechi *et al.* 2024:76). However, SMEs face challenges such as limited access to financial resources, complex regulatory processes, and competitive pressures (Naradda Gamage *et al.* 2020:79). Table 2.1 provides an overview of how different countries define SMEs, with a focus on criteria such as the number of employees, annual turnover, and asset value.

Table: 2.1 Definitions of SMEs across countries

Country/Region	Criteria for SME Definition	Small Enterprises	Medium Enterprises
European Union	Number of Employees	<50 employees	50-249 employees
	Annual Turnover	≤ €10 million	≤ €50 million
	Total Balance Sheet	≤ €10 million	≤ €43 million
United States	Number of Employees	<100 employees (small)	<500 employees (medium)
	Annual Revenue	Varies by industry, typically <\$10 million	Varies by industry, typically <\$50 million
India	Investment in Plant and Machinery/Equipment	Up to INR 10 crore (manufacturing)	INR 10 crore - INR 50 crore (manufacturing)
	Annual Turnover	Up to INR 50 crore (services)	INR 50 crore - INR 250 crore (services)

Australia	Number of Employees	<20 employees	20-199 employees
	Annual Revenue	<AUD 10 million	AUD 10 million - AUD 50 million
Japan	Number of Employees	<50 employees (manufacturing)	50-300 employees (manufacturing)
	Capital	<JPY 50 million	JPY 50 million - JPY 300 million
China	Number of Employees	Varies by industry, typically <300	Varies by industry, typically 300-1000
	Annual Revenue	Varies by industry, typically <CNY 20 million	Varies by industry, typically <CNY 400 million

Source: Naradda Gamage *et al.* (2020: 79)

Table 2.2 Definition of SMEs by annual turnover (in rands) of number of employees.

Organisational Class or Size	Total Annual Turnover (South African Rand)	Total Full-time Equivalent of Paid Employees
Micro	<R20 million	<10
Small	<R80 million	<50
Medium	<R220 million	<250

Source: Utete and Zhou (2024:1)

SMEs are also categorised by industry. Table 2.3 classifies SMEs in various industries by annual turnover and number employees.

Table 2.3 SMEs categorised according to industry, turnover and number of employees

Industry Category	Annual Turnover in Millions (South African Rand)	Number of Employees (Maximum Limit)
Agriculture	Micro: 7	0–10
	Small: 17	11–50
	Medium: 35	51–250
Construction	Micro: 10	0–10
	Small: 75	11–50
	Medium: 170	51–250
Catering and Accommodation	Micro: 5	0–10
	Small: 15	11–50
	Medium: 40	51–250
Manufacturing	Micro: 10	0–10
	Small: 50	11–50
	Medium: 170	51–250
Wholesale	Micro: 20	0–10
	Small: 80	11–50
	Medium: 220	51–250
Retail and Motor Trade and Repair Services	Micro: 7.5	0–10
	Small: 25	11–50
	Medium: 80	51–250
Electricity, Gas, and Water	Micro: 10	0–10
	Small: 60	11–50
	Medium: 180	51–250
Mining and Quarrying	Micro: 15	0–10
	Small: 50	11–50
	Medium: 210	51–250
	Micro: 5	0–10

Community, Social, and Personal Services	Small: 22	11–50
	Medium: 70	51–200
Finance and Business Services	Micro: 7.5	0–10
	Small: 35	11–50
	Medium: 85	51–200
Transport, Storage, and Communications	Micro: 7.5	0–10
	Small: 45	11–50
	Medium: 140	51–200

Source: Department of Small Business Development (2019: 1)

2.5 WOMEN IN ENTREPRENEURSHIP

Women's entrepreneurship has received widespread attention as a crucial driver of economic growth and social development. Despite recent advancements, women entrepreneurs still face unique challenges and barriers to economic success. This section examines the historical context, global trends, challenges, and success stories of women in entrepreneurship, with a particular focus on South Africa.

2.5.1 Historical Context of Women in Entrepreneurship

Economic, socio-cultural, and legal factors have historically influenced women's participation in entrepreneurship. Women's participation in economic activities was frequently restricted by conventional gender roles, which often assigned them to the private sphere (Bullough *et al.* 2022:9). Nevertheless, the late 20th and early 21st centuries witnessed substantial changes as women increasingly entered the workforce and entrepreneurial ventures, fuelled by movements that emphasised economic independence and gender equality (Lewis 2019:188).

2.5.2 Global Trends and Statistics on Women Entrepreneurs

Early entrepreneurship research revealed that men made up the majority of entrepreneurs (Teraji 2021:73). This may have been the case at the time, because men started the majority of companies; however, things have significantly improved since then, with women now holding 45.5% of privately owned companies, which was unthinkable in the early 20th century (Wood 2020: 225). As a result, female business is also becoming more transnational (Aparicio *et al.* 2022:1). According to the Global Entrepreneurship Monitor (GEM) (Berguiga and Adair 2021:394), women hold about 25% to 33% of formal sector enterprises. Moreover, the Mastercard Index of Women Entrepreneurs (Derera and Mensah 2023:183) report reveals that women entrepreneurs contribute to 37% of the global gross domestic product (GDP).

Although there has been a notable increase in this percentage compared to previous centuries, there remains a substantial need for further progress in addressing the disparities faced by women. Many nations continue to deny women access to education and economic opportunities, despite the findings of the MIWE report (2021), which highlights women's resilience as entrepreneurs. In fact, women have consistently outperformed men in terms of entrepreneurial activity in ten economies, demonstrating their adaptability and role in business, even prior to the onset of the COVID-19 pandemic (MIWE 2021). According to the MIWE (2021) report, it was the United States, New Zealand, and Canada that emerged as the leading countries for women entrepreneurs, exhibiting commendable performance in various dimensions such as women's advancement results, knowledge assets, financial access, and entrepreneurial supportive environments. Several common factors and conditions most likely contribute to the prevalence of female business owners in these economies. These include a significant proportion of women enrolled in tertiary education, ensuring a higher level of knowledge and skills (Mozumdar *et al.* 2020:17). Additionally, there is a greater provision of accessible and equitable financial opportunities, facilitated by supportive policies and programmes implemented by the government for small businesses. Furthermore, the presence of women in leadership positions contributes to a conducive environment for female entrepreneurship (Acevedo-Duque *et al.* 2021:1). Lastly, a positive societal perception of entrepreneurship fosters an encouraging atmosphere for women to pursue business ventures.

Angola receives the highest grade among all economies analysed for women's entrepreneurial activities (Rodrigues 2022:11). However, the rankings for government support for small and medium enterprises (SMEs) and general access to finance are relatively low (Sidek *et al.* 2020:1). In most economies, total rates of early-stage entrepreneurial activity have not risen since 2019, which seems odd considering the ongoing global crisis (Karamti and Abd-Mouleh 2023:3). However, in comparison to 2019, there are certainly more economies where established business ownership (EBO) rates have decreased, reflecting the difficulties that new businesses have faced in establishing themselves in the face of lockdowns, global shifts in consumer and business behaviour, and the knock-on effects of other factors.

Figure 2.1 depicts how effective various nations throughout the world have been in creating favourable conditions for female entrepreneurship. It ranks various countries based on their effectiveness in creating favourable conditions for female entrepreneurship. The United States leads the list, indicating a very supportive environment for women entrepreneurs, followed by Australia, Germany, and France, which also show strong support systems (Kumar 2024:75). Countries such as Mexico, the United Kingdom, and South Africa rank in the middle, suggesting

robust but potentially improvable environments for female entrepreneurship. China, Malaysia, and Russia also show average performances, indicating support but significant room for improvement. The lower-ranked countries, including Turkey, Japan, Morocco, Brazil, Egypt, India, and Uganda, face more challenges in providing optimal conditions for female entrepreneurs. These nations may struggle with limited access to financial resources, complex regulatory processes, and other barriers, reflecting the passage's discussion on the difficulties faced by new businesses during global crises.

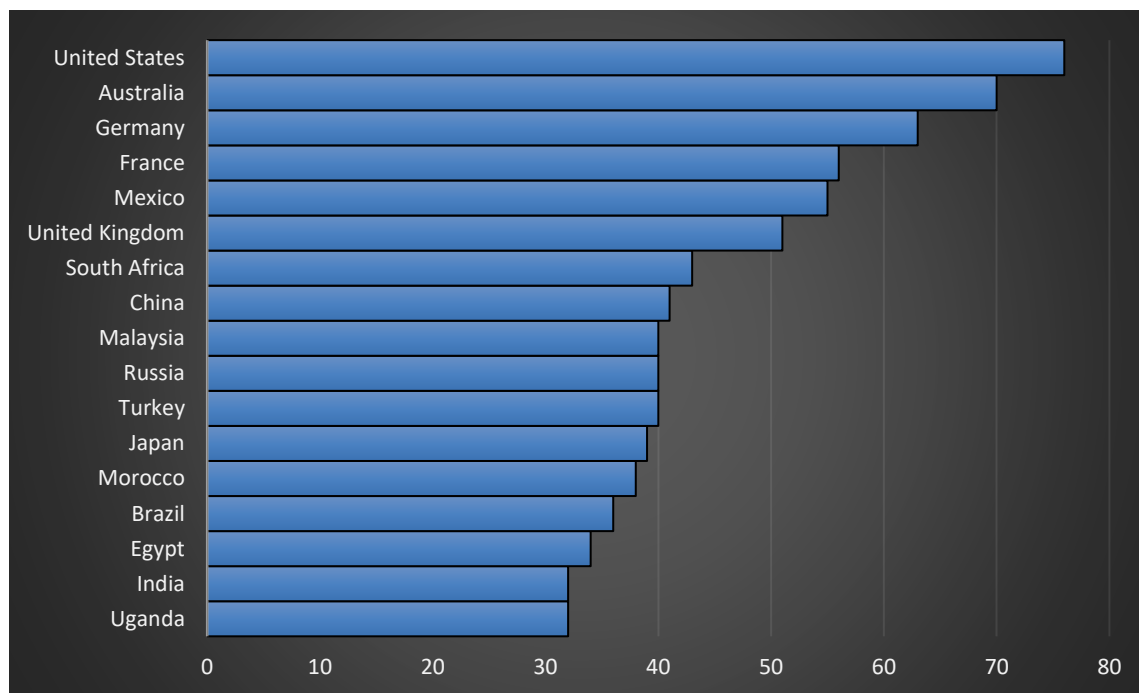


Figure 2.1: Women entrepreneurs (Adapted from: MIWE 2021)

2.5.3 Women Entrepreneurs in South Africa

Women's entrepreneurial activities have had a considerable impact on the South African economy, with women-owned enterprises accounting for around 37% of the GDP (Meunie *et al.* 2021:139). According to the Global Entrepreneurship Monitor South Africa study (Laing, van Stel and Storey 2022:807), women make up a large fraction of the entrepreneurial population, with many working in both formal and informal sectors. Furthermore, many female-owned enterprises prioritise social entrepreneurship, addressing challenges such as poverty, education, healthcare, and environmental sustainability. These activities benefit communities by increasing quality of life and building social cohesion (Thomas 2024:2). Nonetheless, South African women entrepreneurs face unique challenges, including limited access to markets, mentorship, and capital (Ndofirepi 2020:1).

2.5.3.1 Key Sectors for Women Entrepreneurs

Women entrepreneurs in South Africa operate in a variety of industries, including retail, services, agriculture, and manufacturing. Women have been particularly active in the retail and services sectors, owing to lower entrance barriers and the possibility for innovation and growth (Ahmetaj, Kruja and Hysa 2023:111; Odeyemi *et al.* 2024: 608).

2.5.3.2 Challenges Faced by Women Entrepreneurs in South Africa

Women entrepreneurs in South Africa encounter numerous hurdles that hamper their business growth and success. These obstacles originate from socio-cultural norms, economic barriers, and institutional disadvantages that disproportionately disadvantage women in business. The following sections provide in-depth discussions of some of the most pressing issues confronting South African women entrepreneurs:

- **Access to Finance**

Women entrepreneurs in South Africa continue to face one of the most formidable obstacles, namely access to finance. Securing the requisite funding to establish and expand their enterprises is a significant challenge for numerous women-owned businesses. The International Finance Corporation (IFC) has reported that there is a significant credit deficit of approximately \$42 billion for women-owned SMEs in South Africa. This gap is indicative of a broader global trend of financial exclusion of women entrepreneurs (Babar and Abbas 2023:39).

Women are less likely than their male counterparts to possess assets or property that can serve as collateral for loans, making the absence of collateral perhaps the biggest barrier to accessing finance. This absence of collateral considerably impairs their capacity to secure bank loans or other conventional financing (Jrad 2023:1). Furthermore, the inability of women to secure funding is further exacerbated by the fact that they frequently have limited credit histories or lower credit ratings because of systemic barriers to accessing financial services (McFerson 2019: 19). Moreover, financial institutions' gender biases can result in discriminatory lending practices, perceiving women entrepreneurs as higher risk clients and less capable of effectively managing business finances (Bacha and Azouzi 2019:183). This bias often results in women receiving smaller loan amounts with higher interest rates compared to men (Elliott, Anderson and McGuigan 2019:3). Furthermore, women entrepreneurs frequently lack awareness of available financial products and services due to limited access to information and financial literacy programs (Oggero, Rossi and Ughetto 2020:313).

In order to confront these obstacles, it is imperative that financial institutions establish gender-sensitive lending policies and practices that acknowledge the distinctive circumstances and

requirements of female entrepreneurs. Additionally, there is a requirement for financial products and services that are more specifically tailored to women-owned businesses, such as microloans, grants, and venture capital funds (Meunier *et al.* 2021:139). Furthermore, it is imperative that government and non-governmental organisations continue to advocate for financial literacy and education initiatives to provide women entrepreneurs with the necessary knowledge and abilities to effectively navigate the financial environment (Khamis Hamdan and Elali 2020:1).

- **Socio-Cultural Barriers**

Women entrepreneurs in South Africa are considerably impacted by socio-cultural barriers, which reinforce traditional gender roles and societal expectations that restrict their business activities (Adikaram and Razik 2023:11). Women are still expected to fulfil primary responsibilities related to domestic duties and caregiving in many communities, which can limit their time and resources available for entrepreneurial pursuits (Khumalo and Msweli 2021:179). This dual burden of juggling business responsibilities with domestic obligations frequently results in increased stress and burnout among female entrepreneurs (Lewis 2019:188). Moreover, societal norms that perpetuate gender stereotypes and undervalue the contributions of women to the economy can deter women from pursuing entrepreneurial ventures or seeking development opportunities (Mahlobogwane *et al.* 2021:93). For instance, women may encounter scepticism from potential investors, clients, and even their own families regarding their capacity to flourish in business, which can erode their entrepreneurial aspirations and confidence (Chávez-Rivera, Ruíz-Jiménez and Fuentes-Fuentes 2024:73). In addition, women entrepreneurs frequently experience restricted access to professional networks and mentorship opportunities, which are essential in the expansion and development of most businesses' enterprises. Traditional male-dominated business networks can be exclusionary, resulting in fewer opportunities for women to establish connections, acquire industry insights, and access resources (McAdam *et al.* 2019:223). In sectors where women are under-represented, this lack of social capital can impede their capacity to identify and capitalise on business opportunities (Odendaal 2020:1).

A multifaceted approach that encompasses the promotion of gender equality in entrepreneurship and the modification of societal perceptions is necessary to address these socio-cultural barriers. Initiatives that emphasise successful female entrepreneurs as role models can be used to encourage other women to pursue business ventures and challenge stereotypes (Marlow and Swail 2019:123). Additionally, the establishment of mentorship programs and networks that are specifically tailored to female entrepreneurs have the potential

to offer the required assistance and direction they need to successfully navigate the business environment (Henry, Foss and Ahl 2020:3). Policies that prioritise work-life balance and shared domestic responsibilities can also alleviate the burden on female entrepreneurs, enabling them to concentrate more on their enterprises (Mramba 2024:25).

- **Education and Skills Gap**

Another key barrier that women entrepreneurs in South Africa face is the education and skills gap, which limits their capacity to effectively manage and grow their enterprises. Many female entrepreneurs lack access to high-quality education and training options, which are crucial for developing the skills required to handle the difficulties of running a business (Kantor 2019:349). This skills gap is more prominent in rural areas, where educational resources are scarce, and women may have less possibilities to pursue formal education (Queiruga-Dios *et al.* 2020:42). Furthermore, a lack of business management skills, such as financial literacy, marketing, and strategic planning, can limit women entrepreneurs' ability to make informed business decisions and compete in the market (Neneh and Vanzyl 2021:1). Furthermore, limited proficiency in digital skills can impede women's ability to use technology for business operations and market expansion, especially in an increasingly digital economy (Ogundana, Faghih and Gorji 2021:1). This digital divide may impede women from accessing online resources, e-commerce platforms, and digital marketing tools that are critical to business growth and competitiveness. Furthermore, women entrepreneurs may lack access to vocational training and development programs that teach practical skills relevant to their business (Bhorat, Asmal and Hill 2019:220). This lack of industry-specific expertise may hinder their ability to innovate and adapt to changing market conditions, lowering their competitiveness and growth potential (Rasool and Botha 2021:1).

To close the education and skills gap, it is critical to provide access to education and training programs suited to the requirements of female entrepreneurs. Government and non-governmental organisations should prioritise projects that give business training, mentorship, and technical assistance to female entrepreneurs, particularly in underserved areas (Meunier *et al.* 2021:139). Furthermore, improving digital literacy and providing access to technology can empower women to use digital tools and platforms to build their businesses (Ogunlela and Muwanga-Zake 2020:168). Collaboration with educational institutions and industry professionals can also assist build curricula and training programs that are relevant to the changing demands of women entrepreneurs and the business landscape (Neneh and van Zyl 2021:1).

- **Regulatory and Policy Challenges**

Women entrepreneurs in South Africa have considerable difficulties when it comes to dealing with intricate legal frameworks and administrative barriers. Commencing and operating a business typically entails a multitude of regulatory requirements, such as business registration, licensing, tax compliance, and labour regulations. These formalities can be burdensome and consume a significant amount of time (Owoseni and Ahwireng-Obeng 2024:26).

These bureaucratic barriers particularly impact women entrepreneurs, especially those with limited resources and awareness of the regulatory landscape (Marlow and Patton 2019: 11). Moreover, policies that are not gender-sensitive may fail to address the specific needs and challenges faced by women entrepreneurs, further hindering their business activities (Gumede and Mawela 2019: 684). For example, women may face discrimination in accessing government support programs or may not benefit equally from initiatives aimed at promoting entrepreneurship (Mahlobogwane *et al.* 2021:93). Additionally, regulatory barriers related to property ownership and contract enforcement can limit women's ability to secure loans and enter into business agreements, further exacerbating their financial constraints (Padi 2021: 825). The lack of clarity and consistency in regulatory frameworks can also create uncertainty and risk for women entrepreneurs, discouraging them from investing in business ventures or expanding their operations (Naicker, Chikandiwa and Ajani 2021: 99). This uncertainty can be particularly challenging for women-owned SMEs that operate in informal sectors, where compliance with formal regulations may be more difficult (McFerson 2019:19).

In order to tackle these regulatory and policy barriers, it is crucial to optimise and streamline regulatory procedures, enhancing their accessibility and transparency for women entrepreneurs (Xheneti, Madden and Thapa Karki 2019:3). Adopting gender-sensitive policies that acknowledge and tackle the distinct requirements of female entrepreneurs can contribute to establishing a more inclusive business climate (Gumede and Mawela 2019:684). Moreover, offering assistance and direction to female entrepreneurs in understanding and maneuverings through regulatory obligations can empower them to adhere to regulations and take advantage of government support initiatives (Henry *et al.* 2020:3).

- **Limited Networks and Mentorship Opportunities**

Access to professional networks and mentorship is crucial for business development and growth, but many women entrepreneurs in South Africa face significant barriers in this regard. Traditional business networks are frequently male dominated, making it challenging for women to make contacts and get industry insights (McAdam *et al.* 2019: 223). This lack of social capital

can impede women's capacity to discover and capitalise on economic opportunities, especially in industries where they are under-represented (Ogundana *et al.* 2021:1). Mentorship is essential in giving guidance, support, and encouragement to women entrepreneurs as they manage the hurdles of establishing a firm (Henry, Foss and Ahl 2020:3). However, women entrepreneurs frequently have limited access to mentors who understand their specific experiences and concerns, which can stymie their personal and professional development (Neneh and van Zyl 2021:1). The absence of robust professional networks could potentially impede women's access to resources, knowledge, and collaborative opportunities, thereby hindering the success of their companies (Ogunlela and Muwanga-Zake 2020:168). This isolation is especially obvious for women entrepreneurs in rural locations, where networking and mentorship possibilities may be limited (Kantor 2019:349).

It is imperative to establish women-centric networks and platforms that facilitate collaboration and connections in order to improve women entrepreneurs' access to mentorship opportunities and networks (Elliott, Mavriplis and Anis 2020:43). Valuable support and guidance can be provided by establishing mentorship programs that link women entrepreneurs with experienced mentors (Ogundana *et al.* 2021:1). Furthermore, the promotion of networking events and conferences that are inclusive and welcoming to female entrepreneurs can assist them in the development of social capital and the acquisition of new opportunities (Rasool and Botha 2021:1).

2.6 NEXUS OF ENTREPRENEURSHIP AND WOMEN EMPOWERMENT

Entrepreneurship is widely seen as a significant tool for women's empowerment, providing opportunities for economic independence, social mobility, and increased autonomy. Women who engage in entrepreneurial activities can overcome traditional barriers and make important contributions to their own and their communities' well-being. This section explores the ways by which entrepreneurship empowers women, the benefits it provides, and case studies to demonstrate its influence.

2.6.1 Mechanisms Through Which Entrepreneurship Empowers Women

Entrepreneurship empowers women through several mechanisms:

- **Economic Independence**

Entrepreneurship offers women the chance to generate their own income, thereby reducing their financial dependence on others and enhancing their economic security (Al-Qahtani *et al.* 2022:40). Women who achieve financial independence are able to contribute significantly to their households and communities, breaking the traditional norms that often limit their

participation in economic activities. This process helps women gain confidence, improve their decision-making capacities, and secure a better future for themselves and their families. Financial independence thus becomes a means for women to overcome various societal barriers, enhancing their overall empowerment (Rughoobur-Seetah, Hosanoo and Balla Soupramanien 2023:23). In many developing countries, including South Africa, women's economic empowerment has had positive ripple effects on national productivity and poverty alleviation. Women, particularly those in rural areas, are increasingly involved in income-generating activities such as farming and agro-processing, which not only boost their financial stability but also foster leadership and social engagement. Studies reveal that economic independence is directly linked to improvements in living standards, self-confidence, and active participation in community development projects

Ryu *et al.* (2021:1) states that by promoting entrepreneurial ventures and financial literacy among women, economies can witness sustainable growth driven by empowered women. Moreover, women's economic independence serves as a key mechanism to challenge and dismantle patriarchal structures. When women are financially self-reliant, they are better equipped to confront gender-based inequalities, such as workplace discrimination or domestic power imbalances. This shift not only benefits women but also strengthens families and communities by ensuring that women's contributions are valued in both domestic and public spheres. The empowerment-development nexus shows that as women gain financial autonomy, their ability to participate in broader socio-economic and political processes increases, thereby fostering inclusive development (Khuan 2024:178).

- **Skills Development**

Running a business teaches women significant skills in management, finance, marketing, and technology, which can boost their employability and adaptability (Rakowska and de Juana-Espinosa 2021:669). By learning new skills, women can gain employment, start businesses, and contribute significantly to their households and communities. This leads to increased financial independence and decision-making power, enabling them to challenge traditional gender roles and inequalities. Skills development initiatives are particularly vital in developing countries, where women often lack access to formal education and training. These programmes provide women with the tools they need to enhance their personal and professional lives, thereby promoting gender equality (Kollmayer *et al.* 2020:136).

Vocational training and skills development programs are key strategies in boosting women's participation in the workforce. Initiatives like the Pradhan Mantri Kaushal Vikas Yojana

(PMKVY) in India and other skills development missions have been instrumental in providing women with vocational skills tailored to local economic needs. These programmes not only enhance women's employability but also enable them to explore entrepreneurial ventures. For instance, women trained in agriculture, textiles, and handicrafts are able to start their own businesses, contributing to economic growth and improving their social status within their communities (Wanniarachchi, Dissanayake and Downs 2020:111).

The impact of skills development on women's financial empowerment is also significant, particularly in rural areas. Studies show that women who participate in skills development programmes experience increased income levels and improved economic independence. This financial empowerment reduces their dependence on male family members and enhances their ability to make decisions within the household. Furthermore, skills development enables women to enter traditionally male-dominated industries, breaking down gender barriers and contributing to more diverse and inclusive work environments (Bridges, Wulff and Bamberry 2023: 263)

- **Social Networks**

Entrepreneurs frequently develop broad networks of clients, suppliers, and other business relationships that can provide assistance, information, and opportunities for further growth (Guerola-Navarro *et al.* 2024:507). Social networks play a crucial role in empowering women by providing them with access to resources, knowledge, and connections that can significantly enhance their personal and professional growth. These networks enable women to share experiences, seek mentorship, and form supportive communities that foster collective empowerment. Studies show that women involved in social networking, whether in rural or urban settings, tend to participate more in economic activities, gain control over household financial decisions, and become more active in their communities. This increased participation results in higher income levels and greater involvement in decision-making processes, contributing to overall empowerment (Jabeen *et al.* 2020:27). Online social networks also offer unique opportunities for women to connect with global audiences, access information, and participate in discussions that were traditionally out of reach. Platforms such as social media have been instrumental in spreading feminist ideologies and mobilising support for women's rights globally. Social media serves as a space for discussing women's rights, addressing discrimination, and sharing success stories of women's empowerment. By facilitating these conversations, online networks help women build confidence and gain support for advocacy efforts, further enhancing their empowerment in both social and economic domains (Kumari 2020: 626).

Moreover, social networks have proven to be an effective tool for professional empowerment, especially in sectors like medicine and business. Women professionals can use social platforms to access mentorship, share knowledge, and network with peers, which fosters personal development and career advancement. In medicine, for example, social networks help women professionals gain access to mentors, peer support, and continuous education, facilitating career growth and empowerment in a traditionally male-dominated field (Espinoza-Portilla and Linares-Cabrera 2020:136).

In rural areas, social networks have also been linked to economic empowerment. Women entrepreneurs often rely on these networks to access business opportunities, resources, and support for their ventures. Social capital, which includes trust and networks, plays a critical role in enabling women to overcome challenges and engage in income-generating activities. Research from rural India demonstrates that women involved in social networks experience improved business performance and are more likely to succeed in entrepreneurial activities, further promoting their economic empowerment (Khan *et al.* 2021:1).

- **Enhanced Agency**

Agency refers to the capacity of individuals to make independent choices and influence their surroundings. Women gain more decision-making authority in their households and communities by taking responsibility for their economic activities, which can lead to broader societal changes (Welter *et al.* 2019:319).

The role of agency in mental and physical health outcomes further underscores its importance. Studies show that women who possess a higher degree of agency report lower levels of mental distress and improved health outcomes. In regions like rural Rajasthan, India, women with enhanced agency in terms of gender norms and public participation experienced better mental health, reflecting the deep connection between empowerment and well-being. These findings highlight that empowering women to take control of their decisions is not just about societal benefits but also individual health and psychological well-being (Richardson *et al.* 2019: 47).

In economic contexts, agency plays a crucial role in empowering women by allowing them to engage in economic activities and household decision-making. Women who can exercise control over financial resources and decision-making often experience better economic security and contribute more significantly to the welfare of their families. For instance, in East Africa, women's intrinsic agency, reflected in their attitudes towards gender norms, was directly linked to better maternal and child health outcomes, indicating that when women have a say in their

economic and household roles, they positively impact the broader family unit (Xheneti, Madden and Thapa Karki 2021:3)

Ultimately, enhancing women's agency is fundamental for achieving sustainable development and gender equality. Empowerment efforts that focus on building women's agency across various dimensions – economic, social, political – create long-lasting changes that benefit not only women but entire communities. Programmes aimed at strengthening women's decision-making abilities and control over their lives are essential for promoting greater equity, allowing women to become active agents in shaping their futures (Donald *et al.* 2020:200).

2.6.2 Benefits of Entrepreneurship for Women

The benefits of entrepreneurship for women are multifaceted and extend beyond economic gains:

- **Economic Benefits**

By generating income, creating employment, and promoting innovation, women entrepreneurs contribute to economic growth (Noor and Isa 2020: 503) Moreover, their enterprises frequently address unmet market demands, thereby fostering economic resilience and diversification (Minniti 2019:585). Entrepreneurship offers significant economic benefits for women by fostering financial independence and improving their quality of life. Women who engage in entrepreneurial activities generate income for themselves and their families, helping to alleviate poverty and create economic stability. Entrepreneurship enables women to break free from traditional gender roles, giving them greater control over financial resources and decision-making in their households. Studies indicate that women entrepreneurs contribute to both individual and community-level economic growth, as they create new jobs and support local economies (Ahmad *et al.* 2024:300).

Moreover, women entrepreneurs play a critical role in reducing unemployment by providing employment opportunities for others, particularly in regions with high job scarcity. This not only addresses unemployment but also stimulates overall economic development. For example, in regions where traditional employment is limited, women entrepreneurs are creating new ventures that cater to local needs, which in turn strengthens economic resilience. This role in job creation highlights how women entrepreneurship is crucial for enhancing regional and national economic growth (Zătreanu 2023:170).

Additionally, women-owned businesses often lead to innovations that address specific community needs, thus fostering social development alongside economic progress. Women

entrepreneurs frequently engage in sectors such as healthcare, education, and social services, which have a direct impact on improving living conditions in their communities. Through entrepreneurship, women can drive social change while also ensuring economic stability, creating a ripple effect that enhances overall community welfare. This dual impact of economic and social benefits underscores the transformative potential of women's entrepreneurship (Vasudevan and Raghavendra 2022:56). Finally, entrepreneurship equips women with valuable skills such as financial literacy, leadership, and problem-solving, which further enhances their economic empowerment. By managing businesses, women gain experience in various aspects of financial management, improving their capabilities to navigate complex economic landscapes. This skill development not only boosts their confidence but also enables them to scale their ventures, contributing to larger economic growth. Hence, promoting women entrepreneurship is a vital step towards inclusive and sustainable development (Mahajan and Bandyopadhyay 2021:42)

- **Social Benefits**

Entrepreneurship has the potential to improve the social status and integration of women within their communities. Marks (2021:946) assert that successful women entrepreneurs serve as role models, challenging traditional gender norms and inspiring others. Entrepreneurship offers various social benefits for women, primarily by empowering them and improving their social status within communities. Women entrepreneurs often become role models for others, especially in regions where gender roles are traditionally rigid. Their success inspires other women to pursue their entrepreneurial ambitions, thereby fostering a culture of empowerment and independence. Additionally, entrepreneurship allows women to engage in community-building activities, such as offering employment to others, which enhances social cohesion and promotes economic well-being (Fadil El-Turkey 2021:79). Through entrepreneurship, women also experience increased recognition and respect in their social circles, which contributes to greater gender equality.

Social entrepreneurship, in particular, creates pathways for women to address societal issues while promoting their own empowerment. Women who engage in social enterprises often work towards solving problems that directly affect their communities, such as education, healthcare, and poverty. This involvement enables them to contribute meaningfully to societal development while also enhancing their leadership roles within these communities. Social entrepreneurship also helps break the cycle of dependency by giving women the tools to create sustainable change, leading to social transformation and improved societal dynamics (Ojediran and Anderson 2020:87).

Furthermore, women's involvement in entrepreneurship contributes to community well-being by fostering inclusivity and social responsibility. Many women entrepreneurs engage in businesses that prioritise social values, such as environmental sustainability and ethical practices. These businesses not only create economic value but also generate positive social impacts, helping to uplift marginalised groups and address pressing societal challenges. Women-led social enterprises tend to focus on nurturing communities and advancing collective welfare, which enhances social capital and brings about lasting social change (Raniga 2021:591). In addition, entrepreneurship serves as a platform for women to challenge and redefine societal norms, especially in traditionally male-dominated sectors. By establishing and successfully managing businesses, women demonstrate their capability to excel in various industries, which contributes to shifting cultural perceptions of gender roles. This process of challenging stereotypes not only benefits the women themselves but also paves the way for future generations, creating a more inclusive and equitable society (Fauzi, Sapuan and Zainudin 2023:57).

- **Psychological Benefits**

Participating in entrepreneurial activities can increase women's self-esteem, sense of accomplishment, and overall well-being. The autonomy and inventiveness required to manage a business can be particularly empowering (Chellappan and Muthuveloo 2022:177). Entrepreneurship offers numerous psychological benefits for women, primarily by enhancing their sense of empowerment, autonomy, and self-worth. Engaging in entrepreneurial activities allows women to gain greater control over their personal and professional lives, fostering a strong sense of competence and independence. Studies show that women who participate in entrepreneurship often experience increased self-determination and confidence in managing their businesses, which translates to higher levels of psychological empowerment (Mahmoud, Ahmad and Poespowidjojo 2022:13). This empowerment is linked not only to the success of their businesses but also to their overall mental well-being.

Moreover, entrepreneurship provides women with a sense of purpose and fulfillment, contributing positively to their mental health. The ability to create and manage a business instills a sense of achievement and realization of personal goals, which is closely associated with improved psychological functioning and subjective well-being. Women entrepreneurs often report feeling more engaged and satisfied with their lives, as their ventures provide them with the opportunity to express creativity, solve problems, and pursue meaningful work (De Clercq, Brieger and Welzel 2021:13). This engagement with purposeful activities helps women develop resilience and cope with challenges in their personal and professional spheres.

Another important psychological benefit of entrepreneurship is the development of personal efficacy and an internal locus of control. Successful women entrepreneurs tend to exhibit higher levels of self-efficacy, meaning they believe in their ability to accomplish goals and overcome obstacles. This internal belief system strengthens their psychological resilience and equips them with the confidence to take on new challenges. Research shows that women with strong internal locus of control and self-efficacy are more likely to succeed in their ventures and maintain higher levels of psychological well-being (Marshall *et al.* 2020:203). Lastly, entrepreneurship contributes to women's psychological empowerment by fostering social recognition and a sense of belonging in their communities. Women entrepreneurs often become influential figures in their social networks, which enhances their self-esteem and reinforces positive self-perception. The recognition of their achievements by peers and community members further boosts their psychological well-being, creating a cycle of empowerment and personal growth (Pöllänen and Weissmann-Hanski 2020:348). This psychological transformation contributes to both their personal development and their ability to inspire and mentor others in their community.

2.6.3 Case Studies of Successful Women Empowerment Through Entrepreneurship

Numerous case studies highlight the transformative impact of entrepreneurship on women's lives:

Grameen Bank in Bangladesh: Grameen Bank, which was established by Nobel laureate Muhammad Yunus, offers microloans to economically disadvantaged women, thereby facilitating the establishment of small businesses. This initiative has substantially enhanced the economic and social status of its female clients, demonstrating the efficacy of microfinance in the empowerment of women (Parwez and Patel 2022:338). The **Grameen Bank** in Bangladesh has played a significant role in empowering women through entrepreneurship by offering microcredit loans, which enable women to start small businesses and gain economic independence. The bank, founded by Nobel laureate Muhammad Yunus in 1976, primarily targets impoverished rural women who traditionally lack access to formal banking services due to their inability to provide collateral. By offering collateral-free loans, the Grameen Bank has allowed millions of women to start entrepreneurial ventures, thereby improving their financial stability and status in society. Studies show that women borrowers of Grameen Bank not only gain economic benefits but also experience enhanced decision-making power within their families and communities (Khan *et al.* 2021:1).

The impact of Grameen Bank's microcredit on women's empowerment goes beyond financial independence. Many women borrowers report significant improvements in their social standing,

family dynamics, and self-confidence. Empowered by their newfound financial autonomy, women are more likely to participate in household decision-making, invest in their children's education, and take active roles in community activities. For example, research highlights that over 90% of women borrowers in certain areas financially support their children's education, and over 80% manage family incomes independently (Long 2020:363). This shift in gender dynamics underscores the broader social benefits of empowering women through microcredit.

The **Grameen Bank's** "Sixteen Decisions" program further supports women's empowerment by promoting socio-economic and educational development. The programme encourages women to make informed decisions, such as opposing dowry practices, delaying early marriages, and investing in their children's education. As women become more engaged in their entrepreneurial endeavors, they begin to challenge patriarchal norms and assert their independence. However, despite these gains, some studies indicate that certain cultural barriers, such as male control over loans in patriarchal households, persist. These barriers highlight the complexity of achieving full gender equality through microfinance alone (Falcomer and Lanzavecchia 2024:231).

In conclusion, the Grameen Bank's microcredit program has proven to be a powerful mechanism for women's empowerment in Bangladesh. It has facilitated not only economic development but also social change by enabling women to gain control over their financial and personal lives. While the programme is not without its challenges, its success in improving the lives of millions of women underscores the potential of microfinance as a tool for empowerment. The Grameen Bank model continues to inspire similar programs globally, emphasizing the importance of financial inclusion in promoting sustainable development.

SheTrades Initiative by the International Trade Centre: The SheTrades project sought to connect one million female businesses with foreign markets by 2021. It offers training, mentorship, and market access, considerably increasing women's business capabilities and opportunities (Aloun 2024:97).

The **SheTrades Initiative** by the **International Trade Centre (ITC)** is a global program aimed at empowering women through entrepreneurship by facilitating their access to markets and creating economic opportunities for women-owned businesses. The initiative seeks to connect 3 million women entrepreneurs to international markets by 2021, leveraging the power of digital platforms and partnerships with governments, private sectors, and civil society. SheTrades aims to break down barriers that women face in global trade, including limited access to

financing, networks, and information, thus contributing to their economic empowerment and entrepreneurship development.

Through SheTrades, women entrepreneurs gain access to international networks and marketplaces, increasing their visibility and competitiveness on a global scale. The initiative offers women training in areas such as business skills, financial literacy, and leadership, which are crucial for sustaining and scaling their businesses. It also facilitates connections with potential buyers and investors, helping women entrepreneurs integrate into global value chains. This focus on capacity building and market access positions women entrepreneurs to contribute more significantly to their national economies and foster inclusive development.

The impact of SheTrades extends beyond economic growth by promoting gender equality and enhancing the social standing of women entrepreneurs in their communities. By empowering women to become successful business leaders, the initiative challenges traditional gender roles and stereotypes, encouraging broader societal shifts towards gender inclusivity. Furthermore, the platform creates opportunities for women to engage in sectors traditionally dominated by men, such as manufacturing and technology, contributing to a more diversified and inclusive economic landscape.

SheTrades has also highlighted the importance of policy advocacy in creating an enabling environment for women entrepreneurs. By working with governments and international organisations, the initiative promotes policy changes that support women's participation in trade, such as reducing legal and regulatory barriers and improving access to finance for women-owned businesses. The initiative's comprehensive approach – encompassing market access, capacity building, and policy advocacy – has proven effective in advancing women's entrepreneurship and contributing to their long-term empowerment.

South African Women Investment Portfolio Holdings (WIPHOLD): WIPHOLD, which was established by Wendy Luhabe and other individuals, concentrates on investing in enterprises that advance women's economic empowerment. It has effectively supported a multitude of women-owned enterprises, thereby promoting economic independence and social transformation (Nicol 2021:21)

South African Women Investment Portfolio Holdings (WIPHOLD) is a pioneering investment company aimed at empowering women in South Africa through economic participation and ownership. Founded in 1994, WIPHOLD was established to create a platform for women, particularly Black women, to participate in the economy by providing them with opportunities in investments, ownership of assets, and access to capital markets. The

organisation has since become a model for Black Economic Empowerment (BEE) and women's empowerment in South Africa. WIPHOLD's structure allows women from diverse backgrounds to collectively pool their resources, thus breaking down traditional barriers to economic participation in sectors typically dominated by men (Donga and Chimucheka 2024: 1).

WIPHOLD's business model is based on providing women shareholders access to long-term wealth creation. The company is involved in sectors such as financial services, telecommunications, and infrastructure, enabling women to own shares and benefit from returns on investments in these industries. By promoting female entrepreneurship and leadership within the business, WIPHOLD has also played a role in breaking the glass ceiling in corporate South Africa. The organisation is viewed as not only economically empowering women but also as a crucial vehicle for promoting gender equality by giving women greater representation and a voice in boardrooms and decision-making processes (Cawe, Sachs and Valodia 2022:139). The success of WIPHOLD has had significant social and economic impacts. By creating access to financial markets for women, the initiative has contributed to reducing gender inequalities in wealth distribution in South Africa. It has also set a precedent for other empowerment initiatives in the country, showing how collective investment structures can be used as a tool for social change. WIPHOLD's empowerment model is often cited as a successful example of how women's participation in the economy can be significantly improved through targeted interventions and policies that focus on inclusivity (Nwakanma 2021: 15). Despite its achievements, WIPHOLD has also faced challenges, including the broader systemic issues within South Africa's economy that limit the full realization of women's economic empowerment. However, its continued advocacy for the inclusion of women in all sectors of the economy and its sustained financial success demonstrate the power of collective investment in creating long-lasting socio-economic change. The WIPHOLD model remains a vital example of how women-led investment initiatives can drive economic empowerment and promote broader gender equity in the business world.

2.7 EMPOWERMENT AND ENTREPRENEURSHIP AT ETHEKWINI MUNICIPALITY AT KWA-ZULU NATAL

Women entrepreneurs often invest in their communities, improving local education, health, and economic standards. This broader impact is highlighted in numerous studies as a key element of empowerment (Marchesani and Masciarelli 2024:77). Entrepreneurship can be an effective tool for empowering women in eThekweni municipality. eThekweni's diverse economy, with sectors like tourism, manufacturing, and services, offers numerous opportunities for women entrepreneurs (Mthethwa, Taylor and Tefera 2020:1). Initiatives in eThekweni focusing on skills development and business education can empower women to start and grow successful

businesses. Building strong networks through local business associations can provide women with mentorship, resources, and support. Facilitating access to local and international markets, especially through digital platforms, can significantly empower women entrepreneurs in eThekwini by expanding their customer base.

In eThekwini, many women have successfully tapped into the craft market, utilising the region's rich cultural heritage (Sendra and Ferreira 2021:46). These businesses not only generate income but also help preserve and promote cultural practices. Some women in eThekwini have ventured into the tech sector, creating innovative solutions for local problems (Ramlachan, Ramnund-Mansingh and Naidoo 2021:250). These entrepreneurs serve as role models, demonstrating the potential of women in traditionally male-dominated fields. Women in the surrounding rural areas of eThekwini have made strides in agriculture, often combining traditional knowledge with modern techniques to improve productivity and sustainability (Vilakazi 2024:101). There are examples of women leading social enterprises that address social issues while running a sustainable business (Rosca *et al.* 2020:12). These enterprises empower not only the entrepreneurs but also their beneficiaries and employees. Some women have transitioned from corporate careers to entrepreneurship, leveraging their skills and networks to establish successful businesses in various sectors (Sarpong, Nyuur and Torbor 2022:698). These cases clearly demonstrate that entrepreneurship plays a significant role in empowering women, offering economic independence, enhanced social status, and personal development. In eThekwini Municipality, leveraging local opportunities, fostering supportive networks, and emphasising skills development are key to empowering women entrepreneurs (Thousani and Edy 2023:495). The success stories from various sectors provide inspiration and models for aspiring women entrepreneurs. These case studies highlight the transformative impact entrepreneurship can have on women's lives and their communities.

2.8 GENDER-SPECIFIC CHALLENGES AND BARRIERS

Women entrepreneurs in the eThekwini Municipality, like many others worldwide, deal with an assortment of challenges and barriers that can stymie their business success and growth. These challenges are frequently caused by social, economic, institutional, and personal factors. This section explores these challenges, providing insights into the specific issues confronting female entrepreneurs in this region.

2.8.1 Socio-Cultural Barriers

Women entrepreneurs face considerable socio-cultural barriers, which often stem from traditional gender roles and societal expectations. In many communities, women are considered to be largely responsible for domestic responsibilities and parenting, leaving little

time and energy for economic pursuits (Ndofirepi 2020:1). These prejudices can also lead to a lack of support from family and community members, who may not believe women's business is legitimate or valuable (Xheneti, Madden and Thapa Karki 2021:93).

Furthermore, women often have less access to business networks than their male colleagues. These networks are essential for obtaining information, resources, and opportunities (McAdam *et al.* 2019:223). Women's networks are more likely to include other women with less authority or resources, thereby limiting their commercial chances.

2.8.2 Economic Barriers

Among the most significant challenges that women entrepreneurs encounter are economic barriers. Access to finance continues to be a critical issue, as women entrepreneurs frequently encounter challenges in obtaining funding as a result of gender biases within financial institutions, inferior credit histories, and a lack of collateral (Jennings and Brush 2019:663). Despite the existence of initiatives in South Africa to provide funding to women, these are frequently insufficient to satisfy the demand (SEDA 2020). Despite the fact that women are able to access financing, they frequently receive smaller amounts than their male counterparts, which restricts their capacity to invest in their enterprises and scale effectively (Singh and Dash 2021:381).

2.8.3 Institutional Barriers

Institutional barriers include the policies, laws, and regulatory frameworks that affect women's ability to start and run businesses. Bureaucratic red tape and complex regulatory requirements can be daunting for all entrepreneurs but are particularly challenging for women who may lack the necessary support and knowledge to navigate these systems (Kenny and Donnelly 2020:326). While there are policies aimed at supporting women entrepreneurs, gaps in implementation and enforcement remain. Additionally, some policies may not be gender-sensitive, failing to address the specific needs and challenges of women (Carozzi and Gago 2023:371).

2.8.4 Personal and Psychological Barriers

Personal and psychological factors also play a significant role in hindering women's entrepreneurial activities. Women are often more risk-averse than men, which can affect their willingness to pursue entrepreneurial opportunities and invest in business growth (Minniti 2019:585). Confidence issues, stemming from societal expectations and personal experiences, can further limit their entrepreneurial aspirations (Mullen and Klimaitis 2021: 19). Additionally, the challenge of balancing business responsibilities with family and household duties is a major

barrier for many women entrepreneurs. The lack of appropriate childcare and supporting services exacerbates the issue, making it difficult for women to dedicate sufficient time and resources to their businesses (Lewis 2019: 188).

2.8.5 Specific Challenges in the eThekweni Municipality

The eThekweni Municipality presents unique challenges for women entrepreneurs due to its socio-economic and cultural context. The municipality faces significant economic disparities, which can exacerbate the challenges faced by women entrepreneurs. Limited access to markets, infrastructure, and resources are particularly pronounced in disadvantaged areas (Nyawo and Mubangizi 2021:12). Additionally, the cultural context of the eThekweni Municipality includes deeply rooted traditional norms that can limit women's entrepreneurial activities. Overcoming these cultural barriers requires targeted interventions and community engagement to shift perceptions and support women entrepreneurs (Khumalo and Msweli 2021:179).

This integrated section highlights the multifaceted challenges faced by women entrepreneurs in the eThekweni Municipality, emphasizing the need for comprehensive policies and community-based strategies to address these barriers effectively.

2.9 ETHEKWINI MUNICIPALITY

A municipality is a distinct administrative unit that encompasses a well-defined geographical area and its inhabitants, typically serving as a representation of an urban locality such as a city, town, or similar urbanised region (Scott 2019:554). The governance of the municipality is entrusted to a municipal council, which bears the responsibility of delivering local services, overseeing the management of public properties, and enforcing local laws and regulations. Municipalities commonly engage in a diverse array of undertakings, encompassing urban planning, community development, public transportation, refuse management, as well as the facilitation of water, power, and emergency services (Bencke, Cechinel and Munoz 2020:218). The eThekweni Municipality, situated within the KwaZulu-Natal province of South Africa, functions as a metropolitan municipality. The region includes the urban area of Durban, which holds the distinction of being the most populous city within the province and serves as a prominent hub for both tourism and trade throughout the nation of South Africa (Donaldson *et al.* 2020:121). The eThekweni Municipality is renowned for its heterogeneous populace, dynamic cultural milieu, and substantial economic impact on both the local area and the nation as a whole.

- **The eThekweni Municipality encompasses several significant elements:** The concept of geographic and demographic diversity in the eThekweni Municipality extends

beyond the metropolitan core of Durban, encompassing suburban and rural localities. These areas are home to a heterogeneous population characterised by diverse ethnic backgrounds, cultural practices, and socio-economic standings (MacDonald 2021:270).

- The municipality holds significant economic importance due to its role as a prominent centre for manufacturing, trade, and tourism. Within the municipal boundaries, the Port of Durban stands as one of the busiest ports on the African continent (Rogerson 2020:47).
- Additionally, eThekweni is renowned for its wide range of cultural and recreational attractions, showcasing its rich cultural diversity through various artistic expressions, musical performances, and gastronomic experiences, along with access to beaches and parks.
- A municipal council, under the mayor's supervision, administers the municipality, delivering diverse public services and executing development initiatives (Mubangizi 2019:555).
- However, eThekweni faces various urbanisation challenges, including housing inadequacy, infrastructural development limitations, and environmental sustainability concerns. The local government implements a range of strategies to address these difficulties and enhance the well-being of its inhabitants (Carbonell *et al.* 2023:1).

2.9.1 Historical and Socioeconomic context

The eThekweni Municipality, with Durban as its central hub, is part of the KwaZulu-Natal province in South Africa (Hlahla, Nel and Hill 2019:2). Bantu-speaking people, who displaced the original San inhabitants, have inhabited the area since the Stone Age. The region saw significant changes with the arrival of European settlers, primarily the British, in the 19th century. Durban became a key port city. The apartheid era significantly impacted the region, with policies of racial segregation affecting its demographic and urban structure (His 2019:87; Mwasinga 2018:14). Post-1994, with the end of apartheid, eThekweni has undergone considerable transformation, becoming a symbol of new South Africa's multicultural ethos. The municipality has focused on economic development, social equity, and environmental sustainability. The Zulu kingdom, one of Africa's most influential monarchies, particularly under King Shaka Zulu in the early 19th century, is home to the municipality in the Province of KwaZulu-Natal (Parcells 2022:195).

The region was a focal point of conflict between the Zulu kingdom and European colonial powers, notably during the Anglo-Zulu War of 1879. The province was central to the apartheid regime's policies, with KwaZulu designated as a Bantustan for Zulu people. It was also a hotbed

of anti-Apartheid activism. Post-apartheid, KwaZulu-Natal has become known for its diverse cultural heritage, thriving tourism, and significant agricultural and industrial output. Traditionally, gender roles in Zulu culture were well-defined, with men involved in warfare and cattle-rearing and women responsible for farming and domestic tasks (Abubakari and Issah 2023:1). Colonialism and modernisation have altered these roles significantly. Apartheid policies disproportionately affected black women, limiting their economic and educational opportunities (Gradín 2021:102); post-apartheid, there has been a growing recognition of women's rights and their role in economic development. Despite progress, women continue to hold lower-paying jobs and have a low representation in leadership roles. Women entrepreneurs often face difficulties in accessing capital due to a lack of collateral and traditional biases from financial institutions (Peter and Orser 2024:602). Moreover, prevailing gender norms can limit women's entrepreneurial activities, with societal expectations sometimes prioritising domestic roles. There is a gap in education and skills development for women, particularly in rural areas.

Regulations that support gender equality and women's empowerment, including those that support women-owned businesses, offer a starting point for growth. According to Amos and Lutego (2022:105) and Orser *et al.* (2021: 260), regulations promoting gender equality and women's empowerment provide a foundation for growth. The rise of women-focused business networks and mentorship programmes offers support and resources for aspiring female entrepreneurs. Women entrepreneurs in eThekweni have opportunities in diverse sectors like tourism, arts and crafts, and technology, leveraging the region's unique cultural and economic landscape. While there have been significant strides in gender equality and women's empowerment in eThekweni Municipality and KwaZulu-Natal, persistent challenges remain (Mulaudzi and Schachtebeck 2022:523; Anwana, Dlamini and Reddy 2024:1). Targeted policies and support systems are critical for the region's socioeconomic development.

2.10 POLICY AND SUPPORT MECHANISMS

The establishment of an enabling environment for women entrepreneurs is significantly influenced by government policies and initiatives. Governments play a crucial role in addressing the unique challenges faced by female entrepreneurs and promoting gender equality within the entrepreneurial ecosystem. By implementing supportive policies and programs, governments can create a more equitable and inclusive business environment. This section examines various government policies and initiatives designed to assist female entrepreneurs, with a particular focus on South Africa and, more specifically, the eThekweni Municipality.

2.10.1 Overview of Government Initiatives and Policies

Governments globally are recognising the value of promoting women's entrepreneurship as a tool to boost economic growth and foster social development. Governments have developed numerous policies and initiatives to assist female entrepreneurs, providing them with access to capital, training, mentoring, and markets (Henry *et al.* 2022:227).

These initiatives aim to level the playing field and ensure that women have equal opportunities to succeed in the entrepreneurial landscape, thereby contributing to broader economic goals and gender equality (Adefare *et al.* 2024:692). For instance, the European Union has implemented the Women Entrepreneurship Platform, which provides financial support and business development services to women entrepreneurs across Europe. Similarly, the United States has established Women's Business Centres (WBCs) to provide training and mentorship for female entrepreneurs. These examples underscore the global commitment to empowering women through entrepreneurship.

2.10.2 Government Initiatives in South Africa

In South Africa, women entrepreneurs face numerous obstacles that limit their ability to establish and develop productive businesses. The establishment of several programs and policies aims to address these challenges and promote economic empowerment among women. Key initiatives include the Isivande Women's Fund, Technology for Women in Business (TWIB), and the Black Economic Empowerment (BEE) Framework. These mechanisms are vital for empowering women entrepreneurs and advancing gender equality in the South African business environment.

- **Isivande Women's Fund**

The Isivande Women's Fund (IWF) is a crucial financial initiative aimed at empowering women entrepreneurs in South Africa (Ngumbela 2023:42). Managed by the Industrial Development Corporation (IDC) under the Department of Small Business Development, the IWF provides financial support to women-owned businesses that are viable and sustainable. The fund's primary objective is to enhance women's economic participation by offering access to affordable, user-friendly finance for women-owned enterprises. The IWF addresses the most pressing challenge to women entrepreneurship: access to capital. It offers loans ranging from R30,000 to R2 million at competitive interest rates, designed to help women entrepreneurs start new businesses or expand existing ones, thereby promoting job creation and economic growth (Raman *et al.* 2022:2). The fund targets sectors such as agriculture, manufacturing, tourism, and services, aligning with national priorities for economic development and diversifying the

economy by supporting women in under-represented industries (Devenish *et al.* 2023:18). Beyond financial assistance, the IWF also provides business development services, including mentoring, training, and coaching, essential for building the skills and capacity of female entrepreneurs.

- **Technology for Women in Business (TWIB)**

The Technology for Women in Business (TWIB) program, established by the Department of Trade, Industry, and Competition, aims to integrate women entrepreneurs into the mainstream economy by leveraging technology. TWIB focuses on increasing the competitiveness of women-owned businesses by providing access to new technologies and fostering innovation. Recognising the critical role of technology in enhancing business operations and competitiveness, TWIB promotes the adoption of digital tools among female entrepreneurs (Mehta and Sinha 2022:228). The programme offers support in areas such as information and communication technology (ICT), digital marketing, and e-commerce, enabling women to harness technology for business growth. In addition to promoting technology adoption, TWIB provides training and skills development programmes to help women navigate the digital landscape. These programs cover digital literacy, business management, and technical skills, equipping women with the knowledge needed to effectively utilize technology in their businesses (Suseno and Abbott 2021:717). TWIB also fosters innovation and collaboration by establishing partnerships with technology providers, research institutions, and industry experts, allowing women entrepreneurs to access cutting-edge technologies and industry insights (Ali 2024:64).

- **Black Economic Empowerment (BEE) Framework**

The Black Economic Empowerment (BEE) Framework is a transformative policy initiative aimed at addressing historical inequalities and promoting the economic participation of black South Africans, including women. The BEE framework includes various elements, such as ownership, management control, skills development, and enterprise development, to drive economic transformation and empowerment. It plays a critical role in promoting gender equality and inclusion by incentivising companies to empower women through ownership, management roles, and skills development. Businesses are encouraged to meet specific targets related to the representation and advancement of women, particularly at senior management and board levels (Rogerson 2019:715). The BEE framework also supports women-owned enterprises through enterprise and supplier development initiatives, which encourage companies to procure goods and services from women-owned businesses, providing them with access to new

markets and opportunities (Sibiya and Barnard 2020:7). Skills development is a key component of the BEE framework, aimed at building the capacity of black women and equipping them with the skills needed to succeed in the economy. By investing in skills development and enterprise support, the BEE framework contributes to creating a more inclusive and equitable economy (Rogerson 2020:47).

2.10.3 Specific Programs and Policies in the eThekweni Municipality

The eThekweni Municipality has been proactive in promoting women's entrepreneurship through various local initiatives. Programs such as the eThekweni Women Economic Empowerment Program aim to support women entrepreneurs by providing training, mentorship, and access to finance. This program focuses on building the capacity of women-owned businesses and facilitating their integration into mainstream economic activities (Bophela and Khumalo 2022:343).

Additionally, the municipality collaborates with various stakeholders, including non-governmental organisations (NGOs) and private sector partners, to provide a supporting environment for female entrepreneurs. These collaborations aim to provide comprehensive support, including business development services, networking opportunities, and market access (Juta 2023:242).

By fostering a collaborative environment, the eThekweni Municipality is working to remove barriers to women's economic participation and promote gender equality in the local business landscape.

2.10.4 Evaluation of the Effectiveness of Policies and Programs

Evaluating the effectiveness of policies and programmes aimed at supporting women entrepreneurs is crucial for understanding their impact and identifying areas for improvement. While these initiatives have had positive effects, studies indicate that there are still gaps and challenges that need to be addressed (Marlow and Swail 2019:123). For instance, access to finance remains a significant barrier for many women entrepreneurs, despite the availability of financial support programs. This highlights the need for more targeted financial instruments and improved access to information about available resources (Henry *et al.* 2021:609).

Additionally, although training and mentorship programs have been beneficial there is a need for more comprehensive and tailored support that addresses the specific needs of women entrepreneurs in different sectors and regions (McAdam *et al.* 2019:223). Effective evaluation mechanisms are essential to ensure that these initiatives are meeting their objectives and to make necessary adjustments for greater impact.

2.11 PREVIOUS EMPIRICAL STUDIES ON WOMEN ENTREPRENEURSHIP

The table below provides a synthesis of recent relevant research, showing both the overlaps and distinctions between the selected studies and this study on women empowerment through entrepreneurship in the eThekweni Municipality.

Table 2.4: Past studies on the topic of women empowerment through entrepreneurship

Author(s)	Previous Research Results	Similarities with This Study	Differences with This Study
Dey, A. & Tiwari, P. (2021)	Women entrepreneurship positively impacts local economies but faces financial and social barriers.	Focus on barriers faced by women in entrepreneurship.	Research conducted in India with a focus on rural areas; different socio-economic context.
Irene, B. N. O. (2017)	Access to financial resources and education were the most significant factors affecting women's business success.	Emphasises the importance of entrepreneurial support and the challenges women face in business.	Study focuses on Cameroon; examines rural entrepreneurship, unlike urban-based eThekweni.
Nwosu, H. E. & Nwosu, C. N. (2020)	Women's participation in entrepreneurship improves gender equality and economic growth but is constrained by inadequate policies.	Examines the role of policies and support systems in fostering women's entrepreneurship.	Focuses on Nigeria; analysis of government policy impact, which is a less emphasized aspect in your study.
Ghosh, S. & Ghosh, S. (2022)	Women entrepreneurs in urban India experience significant growth but lack sufficient support from local governments.	Highlights satisfaction levels of women entrepreneurs with governmental support.	Study is focused on India; the current study focuses on eThekweni Municipality's specific support structures.
Fatoki, O. (2018)	The study found that access to finance and entrepreneurial education were the main barriers for women in South Africa.	Similar geographical focus (South Africa); explores challenges women face in entrepreneurship.	Broader scope that includes entire South Africa, whereas the current study focuses specifically on eThekweni.
Meyer, N. (2019)	Identifies mentorship and networking as key factors in empowering South African women entrepreneurs.	Focus on empowerment mechanisms for women entrepreneurs.	Does not focus on specific governmental support structures or satisfaction levels.

Ndhlovu, T. & Spring, A. (2020)	Women entrepreneurs in Southern Africa face significant cultural barriers, limiting their economic participation.	Focuses on cultural challenges faced by women in entrepreneurship.	Study spans multiple countries in Southern Africa; the current study focuses solely on eThekweni.
Kabeer, N. (2020)	Women's economic empowerment is essential for achieving broader development goals, yet financial and social challenges persist.	Emphasizes the role of entrepreneurship in promoting gender equality and economic development.	A global perspective on women's economic empowerment; the current study provides local recommendations.
Chiloane-Tsoka, G. E. (2017)	Women in entrepreneurship often lack the mentorship and financial support necessary to grow their businesses.	Examines the need for better support systems for women entrepreneurs.	Focuses on female entrepreneurs in Gauteng, South Africa, while the current study focuses on eThekweni.

2.12 RESEARCH GAPS

There is limited research on the effectiveness of government policies and initiatives aimed at supporting women entrepreneurs. More comprehensive evaluations are needed to assess the impact of these policies and identify the best practices. Additionally, the influence of cultural and societal norms on women's entrepreneurial activities is under-researched. Understanding how these norms affect women's motivations, opportunities, and success can help design more culturally sensitive interventions (Jennings and Brush *et al.* 2019: 663). Much of the existing research fails to adequately address the intersectionality of gender with other social categories such as race, class, and age. This limitation overlooks the diverse experiences and challenges faced by different groups of women entrepreneurs.

2.13 CONCLUSION

This literature review has provided a comprehensive overview of the current state of knowledge regarding women's entrepreneurship, with a particular focus on the eThekweni Municipality. By examining the historical context, global trends, challenges, benefits, support systems, and strategies for enhancing women's entrepreneurship, this chapter has highlighted the multifaceted nature of this field and identified critical areas for future research and policy intervention. The insights gained from this literature review directly inform the study's research objectives. By understanding the current landscape of women's entrepreneurship, identifying the key challenges and opportunities, and exploring effective support strategies, this review lays the groundwork for further investigation into the specific context of the eThekweni

Municipality. The identified research gaps and potential questions will guide the empirical research, ensuring that it addresses the most pressing issues and contributes to the broader discourse on women's entrepreneurship.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

While the literature review section sets out the reviewed literature on the study topic, this chapter explains the methodology employed in conducting the research. This chapter presents the research methodology, which, according to Rashid *et al.* (2021: 910), accounts for all the component methods used to achieve a study's research objectives. This includes the design of the study, the target population, sampling method, questionnaire development, and a pilot study. The study also relays data analysis procedures, validity, reliability, and ethical considerations.

3.2 RESEARCH PHILOSOPHY

Mkansi and Mkalipi (2023:14) define research philosophy as a set of beliefs and assumptions regarding the generation of knowledge. Knowledge production may not be as spectacular as a new theory of human motivation, but when you address a specific problem in a specific organisation, you are, in essence, producing new knowledge (Muhaise *et al.* 2020:1). This section discusses the two most popular research philosophies: positivism and interpretivism.

3.2.1 Positivism

Positivism asserts that only knowledge derived from observation, including measurement, is deemed reliable (Maretha 2023:124). Positive studies limit the researcher's role to the objective collection and interpretation of data. These studies typically yield measurable and quantifiable findings, which undergo statistical analysis. In positivist studies, the researcher maintains a separation from the study, with no allowances made for human interests and personal values in the investigation. A positivist approach to research entails the belief in the independence of the researcher from the subject matter, allowing for complete objectivity in the findings. Research should involve minimal interaction with respondents. Positive research methods rely solely on empirical evidence, positing that the world exists independently and objectively (Junjie and Yingxin 2022:10).

3.2.2 Interpretivism

Barbehön (2020:139) observes that interpretivism, or interpretivist research, entails researchers interpreting various elements of the study, thereby incorporating human interest

into the research process. Interpretive researchers posit that access to reality, whether given or socially constructed, is mediated exclusively through social constructions, including language, consciousness, shared meanings, and instruments. This philosophy prioritises qualitative analysis in preference to quantitative analysis. Idealism as a philosophical position links interpretivism to various approaches, including social constructivism, phenomenology, and hermeneutics, all of which contest the notion of an objective reality existing independently of consciousness. The interpretivist approach emphasises the necessity for researchers, as social actors, to recognise and understand the differences among individuals. Interpretivism studies typically concentrate on meaning and may utilise various methods to capture different dimensions of the issue.

3.2.3 Research Philosophy Adopted

Positivism approach was adopted in this study. Positivism permits the researcher to maintain some distance from the subjects, resulting in minimal engagement and unbiased data collecting. Since the study's goal is to measure entrepreneurial challenges, and support systems among female entrepreneurs, the positivist approach ensures that results are based on verifiable, quantifiable data rather than subjective interpretation. This methodology is critical for drawing generalisable conclusions about the larger population based on the sample employed in the study.

3.3 RESEARCH DESIGN

According to Muzari (2023:1), research design is the systematic procedure of gathering important information from the participants for a research study. This approach must consider essential research concepts such as ethics, confidentiality, consent, validity, reliability, and anonymity (Kang and Hwang 2023:1). This ensures that the researcher chooses the most effective approach for data collection methods and instruments to manage the research study. There are three main types of research designs: Qualitative, Quantitative and Mixed methods design. The quantitative research design was used in this study and was descriptive in nature with correlational and comparative elements. Cross-sectional studies are the most common type of quantitative research design (Indu and Vidhukumar 2019:64). Wiener *et al.* (2020:66) notes three (3) major types of research designs.

3.3.1 Exploratory research design

In the absence of prior studies to inform predictions, a research problem is approached through an exploratory design. This approach aims to provide insights and familiarity for subsequent investigations, particularly during the preliminary stages of research problem exploration

(Brown *et al.* 2020:747). Exploratory designs are utilised to determine the most effective approach for studying an issue and identifying suitable methodologies for information gathering related to that issue. An exploratory study is beneficial for enhancing understanding of an issue, problem, or phenomenon, particularly when there is uncertainty regarding its exact nature. Exploratory research is adaptable and capable of addressing various types of research questions, including what, why, and how. Exploratory research generally employs small sample sizes, resulting in findings that may lack generalisability to the broader population.

3.3.2 Explanatory research design

Möttus *et al.* (2020: 1) state that explanatory research is concerned with questions of causation. Researchers' development of research designs is fundamentally influenced by the nature of the research question, whether it is descriptive or explanatory. Explanatory research addresses inadequately studied problems, establishes priorities, generates operational definitions, and offers a more thoroughly researched model. Explanatory research is a research design that aims to elucidate the components of the study. Explanatory research is undertaken to identify issues that have not been thoroughly examined previously. Explanatory research contributes to a deeper understanding of the research problem rather than offering definitive evidence.

3.3.3 Descriptive research design

Siedlecki (2020:8) asserts that descriptive research designs facilitate answers to the questions of who, what, when, where, and how related to a specific research problem; however, a descriptive study cannot definitively determine answers to why. Researchers use descriptive research to gather information about the current state of the phenomenon and to characterise the variables or conditions in a given situation. Researchers observe the subject in a completely natural and unchanged environment. Descriptive research frequently serves as a precursor to more quantitative research designs, providing valuable insights into which variables warrant quantitative testing. Understanding the limitations can help develop a more focused study. Descriptive studies can yield rich data that leads to important recommendations in practice.

3.3.4 Rationale for adopting Descriptive research design

This study employed descriptive research to capture and describe the current status of women's entrepreneurship within the municipality, in the context of numerous entrepreneurial women's empowerment initiatives available to women nationwide. Furthermore, the study aimed to gather quantifiable data on the demographic attributes, entrepreneurial challenges, and support

systems of these women. This was done to identify patterns and trends, without explaining the causal relationships among variables, in line with the study's objective of gathering factual data. A descriptive approach facilitates the application of quantitative methods, including surveys and statistical analysis, which are essential in positivist research. This process guarantees the collection of data that accurately reflects the target population, enabling the generation of reliable insights and recommendations derived from observable trends in the entrepreneurial landscape.

3.4 RESEARCH APPROACHES

There are three main types of research approaches, namely quantitative, qualitative and mixed methods.

3.4.1 Quantitative research approach

A quantitative approach was used in this study. Quantitative research is a method which is objective in its ways of using numerical data from the selected subgroup of a population to generalise the findings to the population being studied (Rudhumbu *et al.* 2020:183). Quantitative research allows for the collection of objective and standardized data, which can be measured using statistical analysis (Mohajan 2020:50). This makes it possible to obtain accurate and reliable data that can be used to draw conclusions about the population being studied. It is due to these reasons; the researcher used the quantitative approach.

3.4.2 Qualitative research approach

Qualitative research is a continual method that improves scientific understanding by identifying new variations from the topic in study (Habes *et al.* 2021:34). This formulation aims to enhance the methods of research by emphasizing the importance of qualitative elements in quantitative research. Additionally, it can improve training and communication, bridge the gap between qualitative and quantitative researchers, answer objections of qualitative methodologies, and serve as a standard for evaluating qualitative research (Wulff *et al* 2022:490).

3.4.3 Mixed research approach

Mixed Research Approach (MRA) is a methodological approach that seamlessly integrates quantitative and qualitative techniques to provide a comprehensive and nuanced understanding of complex research questions. By combining the strengths of both paradigms, MRA offers a more detailed and accurate insight than either purely quantitative or qualitative studies alone (Dawadi *et al.* 2021:25). This integrative approach involves collecting and analysing both numerical data, which provides statistical generalisability, and descriptive data, which offers rich contextual understanding. Through concurrent or sequential data collection and analysis, MRA utilises various designs, such as Concurrent Embedded, Sequential Explanatory,

Sequential Exploratory, or Multiphase, to triangulate findings and enhance validity. Data integration techniques, including transformation, merging, and comparison, facilitate a deeper understanding of the research problem. While MRA presents challenges, including complexity and resource intensity, adhering to best practices ensures rigor and credibility. These practices include formulating clear research questions, selecting appropriate designs, conducting rigorous data collection and analysis, and maintaining thorough documentation. By embracing MRA, researchers can provide a more complete and nuanced understanding of complex research problems, ultimately enhancing the credibility and reliability of their findings. This integrated approach enables researchers to capture a broader spectrum of data, fostering a richer and more comprehensive understanding of the research question, and contributing meaningfully to the existing body of knowledge.

3.4.4 Motivation for the quantitative research approach

The current study adopted quantitative research approach. Quantitative research facilitates the collection of objective and standardized data, which can be analyzed using statistical methods (Mohajan 2020:50). This approach ensures the accuracy and reliability of the data, enabling valid conclusions to be drawn about the population under study. For these reasons, the researcher chose the quantitative approach. This approach utilises standardised instruments such as surveys, experiments, and polls to gather data, which is subsequently analysed statistically to identify patterns and relationships. The primary aim of quantitative research is to measure and quantify variables, assess their interrelationships, and derive objective, generalisable conclusions. By providing a rigorous and scientific framework, it enables the collection of empirical evidence, which supports evidence-based decision-making and the formulation of informed strategies. Furthermore, quantitative research contributes to the advancement of knowledge by building upon existing theories, broadening understanding across disciplines, and guiding future research endeavors (Stockemer *et al.* 2019:185)

3.5 RESEARCH STRATEGY

Research approaches constitute the structured and organised processes that researchers employ to do research; they differ in terms of underlying reasoning and methods of inquiry (Lindhult and Axelsson 2021:13). The usefulness of hypotheses in the investigation is the primary distinction between the two main research approaches, which are the inductive and deductive approaches.

The deductive approach tests the validity of the assumptions (or theories/hypotheses) at hand, whereas inductive reasoning promotes the establishment of new theories and generalisations

(Patel and Patel 2019:48). Deductive research is comparable to quantitative research in that it follows scientific principles, examines relationships between variables, is highly structured, requires the researcher's independence from the topic, and uses adequate samples to draw general conclusions. A deductive approach is usually chosen when the researcher develops a set of hypotheses for research study that can be either supported or rejected by the research results (Casula *et al.* 2021:12). Inductive research is equivalent to qualitative research in that it aims to gain an understanding of events to which humans attach meaning, as well as a close understanding of the research context. Additionally, its structure is more flexible, emphasising various aspects of the research to avoid generalisation and immerse the researcher in the research process. Alternatively, an inductive approach does not require the establishment of hypotheses. The research process starts with the formulation of research questions, aims, and objectives (Faems 2020:352).

The study adopted a deductive approach to investigate entrepreneurship challenges, and support systems among female entrepreneurs in the eThekweni Municipality. This approach is consistent with positive research philosophy and quantitative research design since it examines current concepts against real-world evidence. Deductive reasoning employs a structured technique that enables the systematic evaluation of initial hypotheses. This approach also allows for generalisation, ensuring that findings are applicable to the entire population of interest, which in this case, is women entrepreneurs in the eThekweni Municipality. Furthermore, it reduces researcher prejudice, ensuring objectivity and the study's objective results.

3.6 RESEARCH STRATEGY

The research strategy describes how the researcher intends to carry out the work (Ghazinoory and Aghaei 2024:227). The strategy can include a number of different approaches, such as experimental research, action research, case study research, interviews, and surveys. In this section, the research strategies are discussed in line with the chosen research philosophy (positivism).

3.6.1 Survey Strategy

Positivist (quantitative) research strategies typically involve conducting surveys. This is a popular approach for carrying out business research since it provides access to a large number of individuals (Alharahsheh and Pius 2020:39). The accessibility of online platforms facilitates the extensive and cost-effective distribution of surveys, along with the organisation of responses. While formulating questions may seem straightforward, constructing a pertinent

questionnaire that enables researchers to address research enquiries is challenging. Questionnaires must engage respondents and should not be overly lengthy, distracting, or complex. Additionally, they must accurately measure the research problem. For these reasons, some scholars recommend using commercially accessible surveys that have undergone proper examination. However, this is often not feasible financially; hence, many researchers end up developing their own questionnaires and validating them using pilot studies.

Furthermore, when using questionnaires, it is crucial to consider the sample size and its representativeness of the entire population under study. However, one can conduct surveys on the entire population (census), which includes all employees of a specific organisation. This option is often not feasible as many studies have large and dispersed target populations.

3.6.2 Experimental Strategy

An experimental strategy is an approach where one or more independent variables are manipulated, and the resulting effect on a dependent variable is observed, all under controlled conditions (Bolinger *et al.* 2022:77). This approach is frequently employed in scientific investigations to determine causal connections among variables. Through the implementation of controlled experimental designs, it is possible to isolate specific factors and ascertain their direct impact, thereby ensuring internal validity (Muzari *et al.* 2022:14).

In an experiment, participants are usually categorised into distinct groups (control and experimental groups), and a specific intervention is introduced to the experimental group while maintaining the constancy of other variables. The results of the experimental and control groups are subsequently analysed to determine the impact of the manipulation (Zhang *et al.* 2023:694). The experimental strategy's strength lies in its capacity to deliver empirical evidence of cause and effect, a fundamental aspect of scientific investigation. Nonetheless, implementing this method in practical scenarios could prove challenging, as it may not be possible to control all variables (Podsakoff and Podsakoff 2019:11).

3.6.3 Justification for employed the Survey Strategy

This study adopted a survey strategy to gather data on entrepreneurial activities, challenges, and support systems for female entrepreneurs in the eThekweni Municipality. The survey strategy was chosen as it is efficient, allowing for structured responses within a limited time frame. Moreover, it yields quantifiable data, which can be analysed to identify trends and relationships. The survey strategy also increases the representativeness of the sample, allowing for findings that are generalisable to the larger population. Lastly, its cost-effectiveness

and practicality make it ideal for a large sample in a context with limited resources, like a master's research study. Therefore, its reliability, representativeness, and cost-effectiveness justify the survey strategy.

3.7 SITE DESCRIPTION

The research setting of the study is the eThekweni Municipality, located in the KwaZulu-Natal Province of South Africa. It is a significant urban area, incorporating Durban and surrounding regions, with a population that has been steadily growing. According to the eThekweni Integrated Development Plan (IDP 2023-2024), the population stands at approximately 4 million, with a forecasted increase to over 4.4 million by 2032 (Chinzila *et al.* 2024:76). The population is youthful, with 59.74% under the age of 35, and the area experiences high levels of immigration, which adds to the rapid urbanisation of the region. The eThekweni municipality is characterised by a diverse population that is predominantly African (74%), followed by Indian (17%), white (7%), and coloured (2%) communities. The region has a significant socio-economic divide, with parts of the municipality being well-developed while others, especially in the outer west, remain underdeveloped.

Economically, eThekweni serves as a hub for both formal and informal business activities, with entrepreneurship playing a critical role in driving development, particularly among marginalised groups, such as women. The municipality supports entrepreneurial activities through various governmental programs aimed at improving access to resources like finance, markets, and training. This socio-economic and demographic context provides a dynamic and complex environment for studying entrepreneurship, especially regarding the empowerment of female entrepreneurs. This study focuses on how these entrepreneurs navigate the challenges of the local economy, which includes issues such as limited financial resources, socio-cultural barriers, and regulatory constraints.

3.8 TARGET POPULATION

Target population refers to a large number of subjects or people with which the researcher is interested in making inferences on (Stratton 2021:373), which in this study are female entrepreneurs from the in eThekweni Municipality. With particular reference to this research study, the targeted population were 11 275 women entrepreneurs obtained from SEDA records ,female entrepreneurs are found in all the sectors, namely: i) personal services, community and special; ii) communications, transport and storage; iii) commercial, wholesale trade and other trade; iv) construction; v) manufacturing; vi) agriculture; vii) business and finance services; viii)

accommodation, catering and other trade; ix) repair services, motor trade and retail; x) water, gas and electricity; and xi) quarrying and mining.

3.9 SAMPLING STRATEGY/TECHNIQUES

The sampling method is the process of selecting a sample from a population (Berndt 2020: 224). There are two types of sampling methods, probability sampling and non-probability sampling (Pace 2021:1). Probability sampling is a technique where respondents have an equal chance of being chosen into the sample usually with minimal input from the researcher, and includes simple random sampling, systematic sampling, cluster sampling and stratified random sampling (Lehdonvirta *et al.* 2021:134).

3.9.1 Probability Sampling Techniques

- **Simple Random Sampling:** Simple random sampling (SRS) is a probability sampling method where researchers randomly choose participants from a population. All population members have an equal probability of being selected. This method tends to produce representative, unbiased samples (Raifman *et al.* 2022:38). Participants are typically selected using a random number generator.
- **Systematic sampling:** The initial subject in systematic random sampling is picked at random, while the subsequent subjects are chosen in a systematic manner. It is one of the procedures in which every K is the item is chosen, where K is the number of items in the sampling frame divided by the number of items required for the sample size. (Rahman *et al.* 2022:42).
- **Cluster sampling:** Cluster sampling is a method of obtaining a representative sample from a population that researchers have divided into groups. An individual cluster is a subgroup that mirrors the diversity of the whole population, while the sets of clusters are similar to each other. Typically, researchers use this approach when studying large, geographically dispersed populations because it is a cost-controlling measure. Researchers do not need to obtain samples from all clusters because each one reflects the entire population, and their homogeneity makes them interchangeable, which simplifies the sampling process. These groups should be mutually exclusive. Collectively, the groups should contain all members of the population being studied. Usually, researchers use existing groups as clusters, such as cities, schools, and business sites (Lytras *et al.* 2019:1).

- **Stratified random sampling:** In a stratified sample, researchers divide a population into homogeneous subpopulations, known as strata (plural of stratum), based on specific characteristics such as race, gender identity, and location. Every member of the population studied should be in exactly one stratum. Researchers then sample each stratum using another probability sampling method, such as cluster or simple random sampling, to estimate statistical measures for each subpopulation. When a population's characteristics are diverse and researchers aim to accurately represent each characteristic in the sample, they resort to stratified sampling (Khalefa and Selian 2021:35).

3.9.2 Nonprobability sampling techniques

These are sampling techniques in which some units of the population have zero chance of selection or where the probability of selection cannot be accurately determined and include *convenience sampling*, *snowball sampling*, *purposive sampling*, *maximum variation sampling* among others (Mweshi and Sakyi 2020:180).

- **Convenience sampling:** This refers to a sampling technique where researchers select participants who are easily accessible or readily available. This type of non-probability sampling selects participants based on availability, not random selection. In convenience sampling, researchers may gather data by approaching people in public places or from a pre-existing database without considering a broader or more diverse population. Researchers often use this technique when the primary criterion is participant accessibility, especially in clinical and qualitative research. Convenience sampling frequently draws participants from nearby locations, medical records databases, or websites in clinical and qualitative studies. Typically, researchers limit the selection to readily available individuals like clinic patients or online platform users. For qualitative research, the success of this method relies on the willingness and motivation of participants to engage in the study. Although convenient, this approach may lack generalisability, as the sample might not represent the broader (Scholtz 2021:1; Stratton 2021:373).
- **Snowball sampling:** Audemard (2020:30) defines snowball sampling as a sampling method used to gather data by exploring the social networks of initial participants. It begins with a small group of individuals (informants) and expands as these informants recommend others within their social circle to participate in the study. This process involves asking sociometric questions to identify relationships and connections between people, allowing researchers to trace and recruit new participants through referrals. The sample grows in

stages, with each new participant suggesting additional individuals, leading to successive waves of recruitment. New participants can repeat this process multiple times, bringing in more respondents and creating a snowball effect. Snowball sampling is particularly useful for accessing hard-to-reach populations or studying social dynamics within a community network.

- **Purposive Sampling:** This sampling technique is typically employed when a researcher wants to select participants who are most likely to provide relevant and useful information (Campbell *et al.* 2020:652). Unlike random sampling, purposive sampling is intentional, aiming to choose specific cases that can best address the study's objectives and make efficient use of research resources. Researchers adopt this approach, assuming that certain individuals, with their unique experiences or views, are essential for a deeper understanding of the issues under study. This method is particularly important in studies where diverse perspectives are necessary to capture a wide range of views on a topic. In research involving multiple cases, common forms of purposive sampling include stratified, cell, quota, and theoretical sampling. Each of these approaches focuses on selecting specific groups or categories of participants to ensure that the final sample reflects the diversity or specific attributes required to answer the research questions effectively (Baltes and Ralph 2022:94).
- **Maximum variation sampling:** This is a purposive sampling technique where the researcher identifies key categories related to the research topic and intentionally selects participants or settings that represent the broadest possible range of differences (Levitt 2021:95). Capturing diverse perspectives and experiences of the studied phenomenon is the goal. By including participants with varying characteristics, the researcher aims to explore a wide spectrum of descriptions, enhancing the depth and richness of the study's findings. This approach helps uncover common patterns as well as unique variations across the different cases (Collingridge and Gantt 2019:439). This sampling method derives primarily from the researcher's ability to access the study sample. Typically, certain non-random criteria guide the selection of units. Because selection is non-random, nonprobability sampling does not allow the estimation of sampling errors.

3.9.3 Motivation for using random sampling technique

For the purposes of this study, the researcher used simple random sampling technique under the ambit of probability sampling technique. This random sampling technique gives an unbiased representation of the total population. This sampling technique also allowed the researcher to choose women entrepreneurs operating in different economic sectors as the results of the study is reflective to all women entrepreneurs not just in some sectors. Since there is an accurate

number of participants in each sector, the researcher observed that all the sectors were represented.

3.10 SAMPLE SIZE

In a survey, the sample size typically refers to the number of units used for data collection (Rahman 2023:42; Young and Casey 2019:53). It can be defined in multiple ways, including the designated sample size, which is the initial number of units selected for data collection, and the final sample size, which is the actual number of completed interviews or data collected. The final sample size is often smaller than the designated sample due to non-response or ineligibility. If the data collection exceeds expectations, the researcher may process fewer units from the designated sample to reach the desired final sample size. Model selection, particularly in health and biological research, commonly employs sample criteria like Akaike's Information Criterion (AIC) and Bayesian Information Criterion (BIC) to select the optimal model. However, these criteria can sometimes support different models, leading to debates about which one to trust. Some researchers use a specific criterion without considering alternatives, while others compare models across multiple criteria, often facing ambiguity when results differ. This raises questions about which criterion is most appropriate and highlights the need for a better understanding of their practical implications. Also, sample size generally depends on five study design parameters: minimum expected difference, also known as the effect size, estimated measurement variability, desired statistical power, significance criterion, and whether a one- or two-tailed statistical analysis is planned (Nanjundeswaraswamy and Divakar 2021:25).

In any research study, the selection of the right size of the sample is of importance because a small sample may skew the results of the study whilst a too large sample might produce the best results but will be too expensive and time consuming for the researcher. The researcher, therefore, has to strike just the right sample size. For this study, the intended sample size was 386 respondents. The sample was calculated using the Yamane (1967) formula.

$$n = N / (1 + Ne^2)$$

n = sample size required

N = population size

e = alpha level, e = 0,05 when the confidence interval is 95%

$$n=11275/1+11275(0.05)^2$$

$11275/1+11275(0.0025)$

$11275/1+28.1875$

$11275/29.1875=386.295$.

Therefore, $n=386$

3.11 SAMPLE SELECTION CRITERIA

Inclusion criteria:

- **Biological sex and gender of Respondents:** they should have been born a woman and identified as women.
- **Location:** The respondents should be actively involved in entrepreneurship, which encompasses several aspects such as business ownership, business management, and active engagement in entrepreneurial activities specifically within the eThekweni Municipality.
- Women aged 18 years and older who are operating businesses in the formal economy.

Exclusion criteria:

- **Cognitive Impairment:** Individuals who exhibit cognitive impairments or other conditions that hinder their ability to contribute significant data were excluded from the study.
- **Location:** Women who reside in eThekweni Municipality but operate their businesses outside eThekweni Municipality area and Women who do not reside in eThekweni Municipality and have their business outside eThekweni Municipality area.
- **Conflict of Interest:** Individuals who possess a direct conflict of interest may introduce bias into their responses or participation.
- **Duration of entrepreneurial involvement:** Individuals who have been involved in entrepreneurship for less than a year.

3.12 DATA COLLECTION METHODS

The method of data collection used in the research varies depending on the nature of the study and the discipline in which the study is being conducted, but honesty and accuracy in data collection remain consistent. Mail online surveys, telephone, and personal methods are the most common data collection tools (Taherdoost 2021:10). A telephone method is the circumstance in which participants from the sample are phoned, usually by competent research, to obtain information about the interview questions (Mirick and Wladkowski 2019:3061). The

mail survey method refers to the usage of internet access in which questions are emailed to each participant's email address and the respondent completes the answers online (Shannon *et al.* 2019:1). The personal method refers to the physical, face-to-face collection of data from participants (Harris and Brown 2019:1). For this study, the data collection process was conducted primarily in-person to maximise response rate and ensure clarity of responses. Participants were identified through a database provided by the Small Enterprise Development Agency (SEDA) in eThekweni Municipality. The researcher initially contacted potential participants via email and phone to seek permission and confirm availability. When the agreement was secured, physical copies of the questionnaire were distributed by the researcher directly at participants' places of business or agreed public venues. The researcher collected the data from February to April 2024.

3.13 DATA COLLECTION INSTRUMENT

According to Taherdoost (2021:10), data collection is the systematic procedure of gathering important information from the participants for a research study. The procedure must consider essential research concepts such as ethics, confidentiality, consent, validity, reliability, and anonymity (Head 2020:72). This ensures the researcher chooses the most effective data collection methods and instruments to manage the research study. The following are three types of data collection methods: qualitative data collection, quantitative data collection, and mixed method data collection.

3.13.1 Measuring instrument

Measurement tools or research instruments refer to the tools used by the researcher to collect data from respondents, such as interviews, questionnaires, and observations, among other tools (Taherdoost 2021:10). They are chosen depending on the nature of the study. The researcher adopted and modified a questionnaire with closed-ended questions (Appendix A) from Nhleko, Msomi and Ogunsola (2023) as the research instrument and distributed it to the respondents to collect data. The questionnaire enclosed with consent form prior to its distribution. The researcher asked the respondents to complete the questionnaires within two weeks, after which they were collected. Included questions in the questionnaires have a 5-point Likert scale (strongly disagree 1, disagree 2, neutral 3, agree 4, and strongly agree 5). The Likert scale, according to Alhassn *et al.* (2022:867), is a 5-point scale that seeks to measure people's opinions on a particular subject in degrees. The responses ranged from strongly disagree, disagree, neutral, agree, and strongly agree.

The questionnaire consists of two (2) sections based on the research objectives:

- **Section 1:** Demographics
- **Section 2:** With questions dealing with Entrepreneurial Participation, Entrepreneurial Support, Entrepreneurial Challenges, and Female Entrepreneurial Development Strategies

3.14 PILOT STUDY

According to Gani *et al.* (2020:140), pilot study is the first step to any research where a small study is carried out before the main study. The reason a researcher needs to carry out a pilot study is to determine whether the research can be done and determine if the researcher should proceed with the research or not and if so how. It is conducted to check if it is feasible to carry out the research and to identify issues that might need rectification before the main study is conducted, for example if there is a problem with the chosen design this is the moment it can be discovered (Pearson *et al.* 2020:1). In this study, ten colleagues of the researcher were used for the pilot study. Participation in the pilot study was voluntary, and individuals were not coerced to participate or continue with the study should they wish to stop.

In this study, the pilot data were analysed using Cronbach's Alpha to ensure that the questions in the survey were reliable and consistent across respondents. The reliability coefficient obtained from the pilot study indicated satisfactory internal consistency (typically, a Cronbach's Alpha of 0.70 or higher is considered acceptable). As a result, no changes were made to the survey questions based on the pilot study findings, indicating that the items were well-constructed and effectively measured the intended constructs.

3.15 VALIDITY AND RELIABILITY

Validity

Validity refers to the extent to which a research instrument measures what it is intended to measure (Gawke *et al.* 2019:806). In this study, the validity of the questionnaire was carefully ensured to guarantee that the data collected from female entrepreneurs in the eThekweni Municipality accurately represented their experiences, challenges, and support systems.

- **Content Validity:** Content validity was ensured by designing the survey questionnaire based on a thorough review of the literature on female entrepreneurship (Anwar *et al.* 2020:217). The questions were aligned with the study's objectives, which focused on key aspects like entrepreneurial participation, challenges, support systems, and development strategies. Experts in the field of entrepreneurship and gender studies were consulted to assess the relevance and comprehensiveness of the questions to ensure they covered all necessary aspects of the constructs being measured.

- **Construct Validity:** Construct validity refers to the extent to which the questionnaire accurately measures theoretical constructs, such as entrepreneurial challenges or support mechanisms (Staniewski and Awruk 2019:433). The questionnaire was structured around established constructs from prior studies and theoretical models of entrepreneurship. KMO and Bartlett's tests were used to measure the construct validity of the questionnaire.
- **Face Validity:** Face validity was assessed by sharing the questionnaire with peers and experts in entrepreneurship research to ensure that the questions appeared to effectively measure the concepts of interest. This preliminary feedback helped confirm that the survey was understandable and appropriately designed for the target population.

Reliability

Reliability refers to the consistency of the research instrument, indicating that the results are stable and consistent over time and across different populations (Kennedy 2022:17). The reliability tests include test-test reliability, internal consistency reliability, parallel forms reliability and inter-rater reliability (Sekaran and Bougie, 2018:198). Test-test reliability is not applicable to this study because only a single cross-sectional questionnaire was used. Inter-rater reliability and parallel-forms reliability are not applicable in this study as only one surveyor (the researcher) was involved in the data collection and analysis. In this study, reliability was assessed using Cronbach's Alpha, a statistical tool that measures internal consistency, or how closely related the items in the questionnaire are as a group.

- **Internal Consistency:** The collected data were analysed using Cronbach's Alpha to check for internal consistency. The results showed that the questionnaire items had a satisfactory Cronbach's Alpha score (typically 0.70 or higher), indicating that the items were reliably measuring the same construct. The results are displayed and discussed in Chapter 4.

Overall, the study ensured both validity and reliability by carefully designing and testing the survey instrument. Validity was achieved through expert consultations, literature alignment, pilot testing and KMO and Bartlett's tests, while reliability was confirmed through statistical analysis using Cronbach's Alpha, indicating that the instrument consistently measured the intended constructs across the sample population.

3.16 DATA ANALYSIS

Given the quantitative nature of this study, the data was analysed using both descriptive and inferential statistics. Descriptive statistics seek to describe data and involve the use of mean, mode, median, percentage, frequency, range, standard deviation, and skewness (Goneppanavar *et al.* 2019:36). Inferential statistics seeks to make predictions based on analysed data, and that includes the use of Relative Importance Index (RII) analysis, correlation analysis among other tests (Delucchi 2019:1). After the collection of data, analyses were conducted to bring meaning to readers. Therefore, we can describe data analysis as the process of applying statistical techniques to describe data (IBM Corp. 2022). A data set was generated from the responses of the closed-ended, structured quantitative questionnaire. The most recent version of the Statistical Package for Social Sciences (SPSS) version 29 for Windows (IBM Corp. 2022) was used to analyse the responses using the necessary statistical tests.

3.17 ETHICAL CONSIDERATIONS

Ethical considerations are critical in ensuring that research is carried out appropriately and that participants' rights are protected throughout the study. This study, which investigated the entrepreneurial experiences, challenges, and support systems of female entrepreneurs in the eThekweni Municipality, followed various ethical criteria to protect the respondents and the research process.

3.17.1 Confidentiality and anonymity

Anonymity and confidentiality are important concepts in any research study. These are ethical considerations put in place to protect subjects whilst conducting research (Kang and Hwang 2023:1). In terms of anonymity, no identity identifiers of the respondents shall be written on the questionnaires. Personal information such as gender, age and educational qualifications was processed into the results chapter without identification of names.

Moreover, the digital raw data was stored in a password protected universal serial bus (USB) which was safely secured in a locked cupboard which can be accessed by the researcher and supervisor. Then, it will be deleted after 5 years. All physical data are stored in a secure drawer in a department storage office and will be shredded after 5 years.

3.17.2 Informed consent to participate in the study

Informed consent was obtained from all respondents, detailing the study's purpose, procedures, and potential risks or benefits associated with the study. Potential respondents were also given

the opportunity to ask questions about the study before agreeing to participate. Written consent was sought from each respondent, clearly stating their voluntary participation in the study. The respondents were informed that they can withdraw from the study at any time without negative consequences.

3.17.3 Respect for respondents

The study adhered to the ethical principle of respect for persons by acknowledging the autonomy of the respondents. This was demonstrated through the informed consent process and by ensuring that the participants could choose whether or not to engage with the study at any point. Special attention was paid to ensuring that respondents felt respected and valued throughout the research process.

3.17.4 Permission to conduct study

Before data collection began, ethical clearance was obtained from the institutional ethics committee (DUT IREC). This approval ensured that the study met ethical standards regarding respondent protection, data handling, and research integrity. Additionally, permission to conduct the study within the eThekweni Municipality was sought from the municipality.

3.17.5 Cultural Sensitivity

Cultural sensitivity was a crucial consideration due to the diverse population within the eThekweni Municipality. The researcher ensured that the language employed in the questionnaire and the approach to participant interaction adhered to local customs and values. The questionnaire was developed to ensure cultural inclusivity, deliberately avoiding biased or insensitive language that could alienate specific respondents inadvertently.

3.17.6 Minimising Harm

Measures were implemented to prevent any physical, psychological, or emotional harm to respondents resulting from their involvement in the study. The study presented minimal risk to respondents, as it solely required them to complete a survey regarding their business experiences. The potential stress associated with the survey was alleviated by ensuring that the questions were clear and non-invasive, permitting respondents to omit any enquiries that caused discomfort.

3.17.7 Compliance to POPIA

This study complied with the Protection of Personal Information Act (POPIA), Act No. 4 of 2013, which governs the lawful processing of personal information in South Africa. All data collected were treated with strict confidentiality, used solely for academic purposes, and stored securely

in password-protected files. Identifiable information was anonymised, and participants were informed of their rights under POPIA, including the right to withdraw and request deletion of their data.

3.18 Conclusion

This chapter details the data collection and analysis methods used to study women entrepreneurs in eThekweni Municipality. A descriptive research design underpinned by positivism was chosen to provide a comprehensive overview of entrepreneurship among women. The methodology lays a strong foundation for data analysis, providing a systematic, reliable, and ethical approach to understanding the entrepreneurial landscape for women in eThekweni.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Introduction

The previous chapter focused on the methodology which was employed in conducting this study. The chapter also outlined the justification for adopting a positivist research paradigm, quantitative research methods approach and survey research procedure in order to acquire in-depth information on women empowerment through entrepreneurship in eThekweni Municipality. The current chapter presents the analysis and findings with regards to the investigation into women empowerment through entrepreneurship in eThekweni Municipality. The research employed the IBM SPSS Statistic version 29 in conjunction with MS Excel to establish the extent to which women participate in the mainstream of entrepreneurship in eThekweni Municipality. The chapter also presents results on the extent to which women entrepreneurs are satisfied with current entrepreneurial support received from eThekweni Municipality. Findings on the challenges faced by women in eThekweni Municipality when engaging in entrepreneurship were also presented. The chapter culminated by proffering recommendations to the Economic Development Department of eThekweni Municipality on how to counter dilemmas faced by women.

4.2 Response rate

In this study, a total of 386 questionnaires were administered physically, face-to-face with the respondents. The completed questionnaires were edited for completeness and consistency. Of the 350 questionnaires returned, a total of 349 questionnaires were deemed usable for analysis. The returned questionnaires represented a response rate of 90.6% and this response rate was deemed to be adequate in the realisation of the research objectives (Nulty 2008: 301).

4.3 Reliability Analysis

The reliability of the questionnaire was tested using Cronbach's alpha. The result (see Table 4.1) gives an analysis of the outcome where the Cronbach's Alpha values were averaged to 0.8 to reflect the scale. This is deemed to be acceptable according to Hair, Money, Samuel and Babin (2003:20).

Table 4.1: Reliability analysis results

Variable	Cronbach's Alpha	N of items
Level of participation of female entrepreneurs	0.801	6
Level of satisfaction with current entrepreneurial support	0.823	10
Challenges confronting female entrepreneurs	0.772	7
Overall reliability	0.799	23

Source: Author's compilation

An overall Cronbach's alpha coefficient of 0.799 indicates a high level of internal consistency among the items in the scale or test. This level of internal consistency (closer to 1.0), indicates a higher level of reliability, implying no need for further improvement to the research instrument. The validity of the construct was assessed using confirmatory factor analysis (CFA) in SPSS. The results of the validity test are shown in Table 4.2.

Table 4.2: Validity test results

KMO and Bartlett's		Cronbach's Alpha
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.762
Bartlett's Test of Sphericity	Approx. Chi-Square	1306.463
	Df	253
	sig.	<001

Source: Author's compilation

The Keiser-Meyer-Olkin of 0.762 was obtained from the data analysed. This means that the questionnaire was reliable and valid.

4.4 DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

The demographic information considered in this study included age, racial group, period of service and educational qualifications of the respondents. Figure 4.1 shows the distribution of the respondents by age group.

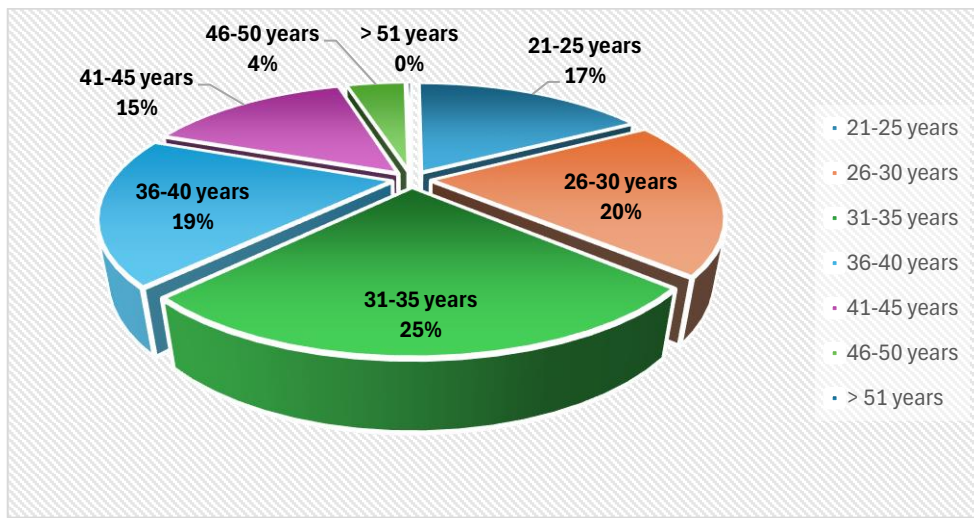


Figure 4.1: Distribution of respondents according to age (N= 349)

Source: Author's computations from survey data

With 25% of female entrepreneurs in the 31-35 years age group, this is the largest category. This suggests that this age range is a prime time for women to start businesses, possibly because they have gained sufficient work experience and are seeking greater independence or career flexibility. However, a significant proportion of female entrepreneurs also fall within the 21-25 years and 26-30 years age groups, accounting for 17% and 20%, respectively. This suggests that many women are also pursuing entrepreneurship early in their careers, possibly due to the desire to establish their ventures or the changing nature of work that values innovation and independence. The 36-40 years group accounts for 19% of female entrepreneurs, indicating that a substantial number of women in their mid-careers are also venturing into entrepreneurship. This might be due to a shift in career goals or in response to life changes, such as a need for flexibility. The frequency distribution shows a noticeable decline in entrepreneurship as age increases beyond 40 years. The 41-45 years group makes up 15%, and the 46-50 years group accounts for 4%. The group over 51 years is the smallest, with only 0.3% of female entrepreneurs. This pattern might indicate that older women face greater challenges in starting new businesses or that they tend to settle into established career paths. The distribution suggests that many female entrepreneurs fall within age groups where family responsibilities and work-life balance play a significant role. This could influence their decision to pursue entrepreneurship for flexibility and control over their schedules. The relatively high frequency of younger entrepreneurs (21-35 years) could reflect a growing trend of seeking flexibility, autonomy, and creativity in career choices.

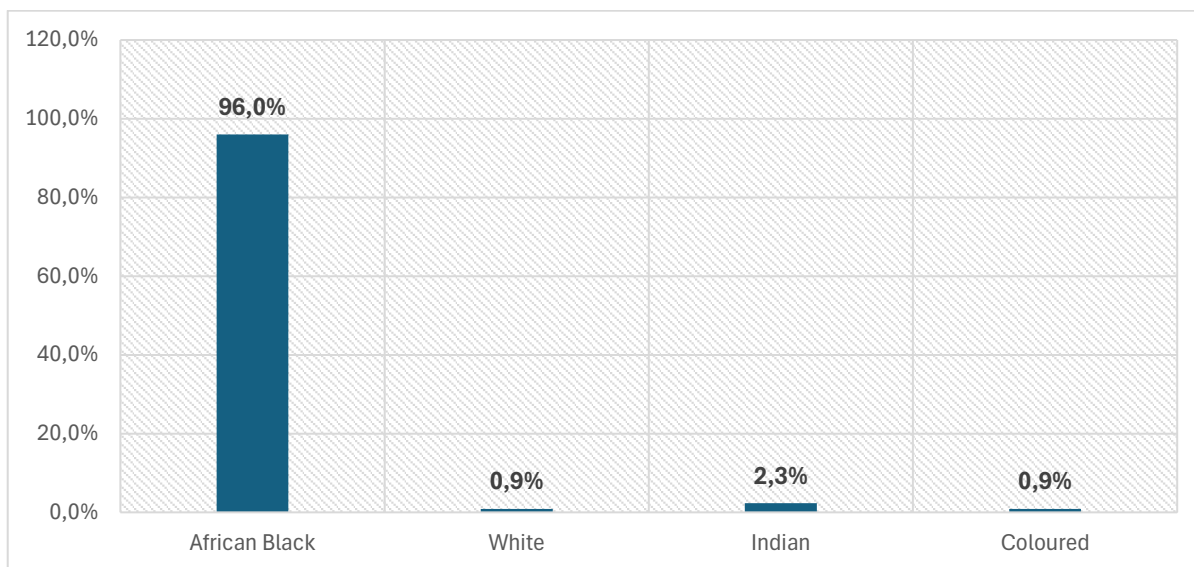


Figure 4.2: Distribution of respondents according to racial group (N= 349)

Source: Author's computations from survey data

The distribution in Figure 4.2 shows that 96.0% of the female entrepreneurs are African Black. This high percentage suggests that the vast majority of women entrepreneurs in this study or region are from this racial group. This could reflect the general demographic makeup of the area or specific cultural and social factors that encourage entrepreneurship among African Black women. The frequency distribution indicates much lower representations from other racial groups:

- **White (0.9%):** This small percentage could point to a lower propensity for entrepreneurship among White women in this context or other factors that discourage them from pursuing business ventures.
- **Indian (2.3%):** The relatively low percentage of Indian women entrepreneurs might indicate cultural or societal factors affecting this group's participation in entrepreneurship.
- **Coloured (0.9%):** The small proportion of Coloured women entrepreneurs suggests limited representation in this group, possibly due to similar barriers or challenges.

The distribution may reflect broader socioeconomic trends within the region. African Black women might face fewer employment opportunities in traditional sectors, leading them to entrepreneurship. This could also indicate a strong entrepreneurial spirit and resilience within this community.

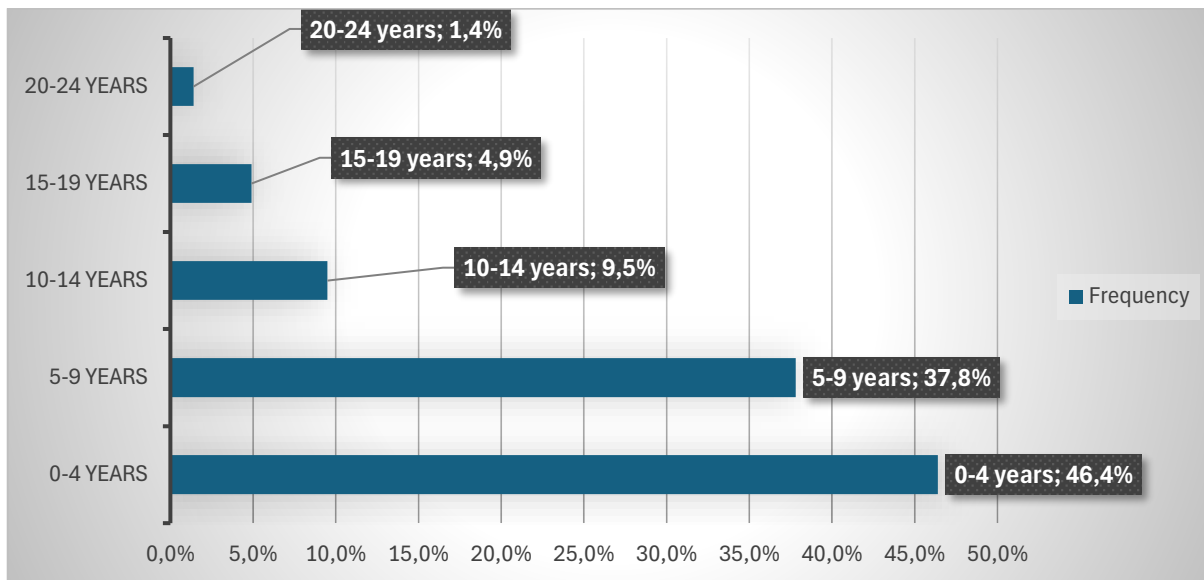


Figure 4.3: Distribution of respondents according to entrepreneurial experience

Source: Author’s computations from survey data

The largest group, making up 46.4% of respondents, consists of female entrepreneurs with 0-4 years of experience. This high percentage suggests that many women in this sample are relatively new to entrepreneurship, indicating a significant influx of newcomers into the entrepreneurial landscape. With 37.8% of respondents having 5-9 years of entrepreneurial experience, this group represents a substantial proportion of moderately experienced entrepreneurs. This suggests that many women entrepreneurs have established their businesses within the last decade, reflecting a growing trend toward entrepreneurship among women. The frequency distribution shows a notable decrease in the proportion of entrepreneurs with more than ten years of experience:

- **10-14 Years (9.5%):** This group represents a smaller portion of respondents, indicating a significant drop-off from the earlier experience categories.
- **15-19 Years (4.9%):** The representation in this category continues to decline, suggesting that relatively few women have maintained their entrepreneurial ventures for this length of time.
- **20-24 Years (1.4%):** This small percentage indicates that only a limited number of women entrepreneurs have remained active for over two decades.

The level of educational attainment of the sample women entrepreneurs was obtained and is presented in the table below.

Table 4.3: Distribution of respondents according to educational level (N=349)

		Frequency	Percent	Valid Percent	Cumulative Percent
Highest Qualification	Bachelors	7	2.0	2.0	2.0
	Honors	9	2.6	2.6	4.6
	Diploma	75	21.5	21.5	26.1
	Technical certificate	48	13.8	13.8	39.8
	Matric/Secondary education	210	60.2	60.2	100.0
	Total	349	100.0	100.0	

Source: Author's compilation

Bachelors (2.0%): This represents the proportion of female entrepreneurs with a bachelor's degree. At 2%, it's the lowest percentage, indicating that only a few respondents have attained this level of education.

Honours (2.6%): This is slightly higher than those with a bachelor's degree. It shows that only a small fraction of female entrepreneurs has pursued higher education beyond a bachelor's degree.

Diploma (21.5%): This indicates that a larger portion of female entrepreneurs holds a diploma, accounting for 21.5% of the total. Diplomas are typically specialised and can be considered as vocational or technical education, suggesting that these entrepreneurs might have focused on specific skill sets.

Technical Certificate (13.8%): This category represents those who have completed technical training or certification. At 13.8%, it's clear that a considerable number of female entrepreneur's value technical skills or specialised knowledge.

Matric/Secondary Education (60.2%): This is the largest group, with 60.2% of female entrepreneurs holding a secondary education qualification. This statistic suggests that the majority of these entrepreneurs started their ventures with basic educational backgrounds without pursuing advanced degrees.

4.5 OBJECTIVE 1: TO ESTABLISH THE EXTENT TO WHICH WOMEN PARTICIPATE IN THE MAINSTREAM OF ENTREPRENEURSHIP IN ETHEKWINI MUNICIPALITY

The first secondary objective of the study was concerned with establishing the extent to which women participate in the mainstream of entrepreneurship in eThekweni Municipality, which is a function of the barriers they face, and the factors that promote their success. According to a

study by Kelley *et al.* (2017:1) for the Global Entrepreneurship Monitor (GEM), women's participation in entrepreneurship varies significantly across regions and countries, influenced by cultural, economic, and policy-related factors. Empirical literature shows that women face distinct challenges, such as limited access to capital, societal expectations, and fewer role models, which can impede their entrepreneurial journey (Terjesen, Elam and Brush 2016:489). In a similar vein, Minniti and Naudé (2010:227) highlight that while women's entrepreneurship is growing worldwide, significant gender disparities persist. Countries with supportive policies tend to see higher rates of women participating in entrepreneurship, as well as better outcomes for women-led businesses (Terjesen, Elam and Brush. 2016:489). These empirical studies underline that while women are increasingly participating in entrepreneurship, their representation in mainstream sectors remains unequal compared to men. It is upon this backdrop that this study sought to explore into the extent to which women participate in the mainstream of entrepreneurship in eThekweni Municipality.

To attain this objective the researcher prompted the respondents to indicate the extent to which they agree with statements recorded on the questionnaire regarding various aspects of business engagement and growth, particularly focusing on women in entrepreneurship and the geographical scope of their business activities. Perceptions of respondents concerning the extent to which women participate in the mainstream of entrepreneurship in eThekweni Municipality, were ranked on a five-point Likert scale with frequencies, means and standard deviations being used to gauge their level of agreeableness on the matter. Frequencies were computed to provide information about the distribution of responses and help in understanding how skewed the responses were towards a certain level of agreement. The mean on the other hand, represents the average response to a specific question. In this case, the mean was used to gauge the average level of agreeableness of respondents against each statement concerning the level of participation of women in mainstream entrepreneurship in eThekweni Municipality. The mean score ranged between 1 and 5 with a higher mean score ($mean \geq 3.5$) suggesting a higher level of participation in mainstream entrepreneurship, while a lower mean score ($mean < 2.5$) implies a lower level of participation. These means were analysed across different statements to identify overall trends.

The standard deviation for each survey question was computed to find out how spread out the responses were from the mean. A lower standard deviation ($SD < 0.9$) implied less variability, indicating a higher level of agreement among respondents. Correspondingly, a higher standard deviation ($SD \geq 0.9$) implied more diverse opinions within the sample. The mean and standard deviation was combined to comprehensively assess the level of agreeableness towards a given

position, and this enabled the researcher to make informed interpretations about the overall sentiment within the surveyed population.

Means and standard deviations were computed. Table 4.3 presents the mean scores and related ranks in order of importance.

Table 4.4: Level of women’s participation in mainstream entrepreneurship (N= 349)

Descriptive Statistics							
	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
I always participate in the women business activities arranged by the eThekwini Municipality.	349	1.60	0.829	1.927	0.124	3.441	0.248
In five years’ time I expect to have more branches	349	3.34	0.434	-0.447	0.124	-1.296	0.248
I have more than two employees in my business	349	1.81	0.014	1.594	0.124	2.114	0.248
My business supply goods and services in eThekwini Municipality	349	1.56	0.778	2.230	0.124	6.978	0.248
My business supply goods and services in eThekwini Municipality and other provinces	349	1.53	0.637	1.764	0.124	6.723	0.248
I have more than one line of business	349	2.22	0.333	0.860	0.124	-0.648	0.248
Valid N (listwise)	349						

Source: Author’s compilation

4.5.1 Level of involvement and engagement in entrepreneurial business initiatives

The first statement was concerned with finding out if women always participate in women’s business activities arranged by the eThekwini Municipality. This statement looked into the level of involvement and engagement of the respondent with local women-focused business events. It aims to gauge interest in community activities and the use of available networking and support resources. According to the findings shown in Table 4.3, the majority of respondents disagreed with the assertion that women in eThekwini Municipality always participate in the women business activities arranged by the municipality. This is supported by a mean score of 1.60 and a corresponding standard deviation of 0.829. A standard deviation of less than 0.9 implies that the majority of respondents shared similar opinions that they do not always participate in the

women business activities arranged by the eThekweni Municipality. The distribution of responses is non-normal and positively skewed (skewness score = 1.927) implying that the majority of responses were on the disagreement side as most respondents disagreed with the assertion that women always participate in women business activities organised by the municipality.

4.5.2 Growth expectation and future plans

The second statement was concerned with finding out respondent's growth expectations within five years primarily with respect to the expected number of branches. According to the study findings shown in Table 4.3, the majority of respondents were indifferent with regard to the opinion that in five years' time they would expect to have more branches. This is evidenced by a mean score of 3.34. Being indifferent to the idea of having more branches might indicate uncertainty about the business's future growth trajectory. It could be due to a lack of clarity in the market, economic instability, or a hesitancy to take on additional risks. A standard deviation of 0.434 implies that the majority of female entrepreneurs in eThekweni Municipality remained indifferent concerning future growth prospects of their businesses. This result therefore entails a bleak future for women's participation in mainstream entrepreneurship in eThekweni Municipality.

4.5.3 Business size

The third statement posed to the respondents was to find out whether they have more than two employees in their business. This statement indicates the size of the business in terms of its workforce. It helps to understand the business's scale and operational capacity. Findings shown in Table 4.3 reveal that the majority of female entrepreneurs disagreed with the claim that they have more than two employees in their businesses. This is supported by a mean score of 1.81 and a corresponding standard deviation of 0.014. This standard deviation implies that the majority of female entrepreneurs in the survey held the similar opinion that their staff complement did not exceed two employees. The distribution of responses has a skewness score of 1.594 (std err = 0.124) and a kurtosis score of 1.594 with a corresponding standard error of 0.124. A skewness score of 1.594 with a standard error of 0.124 indicates a significantly positively skewed distribution. This suggests that most respondents have fewer employees (or none), but there are a few who have significantly more, contributing to the longer tail on the right side. The distribution of responses has a peak with the majority answering in the lower range, with fewer responses indicating more employees. This may reflect the common occurrence of smaller businesses with a smaller workforce, with a few larger businesses indicating a much higher number of employees. A kurtosis score of 2.114 with a standard error

of 0.248 indicates a slightly platykurtic distribution. This suggests that the distribution of responses has fewer extreme values, indicating that most responses are relatively evenly distributed around a central value, with fewer respondents having significantly more employees. These results mean that the majority of female-owned enterprises have a similar number of employees (at most two employees), with fewer outliers showing a higher number of employees. This could imply a consistent distribution of business sizes among the respondents.

4.5.4 Geographical reach: Local scope

Female entrepreneurs in the survey were also prompted to indicate the geographical scope of the business's market within the eThekweni Municipality. In that regard respondents were required to shed light on the reach of the business in its local region. The study results showed that the majority of female entrepreneurs in the sample disagreed with the assertion that their businesses supply goods and services in eThekweni Municipality. A mean score of 1.56 with a standard deviation of 0.778 provides valuable insight into the distribution of responses among female entrepreneurs about their business's geographical scope within the eThekweni Municipality. In this context, with a scale where lower values suggest disagreement, a mean score of 1.56 indicates that, on average, most respondents disagree with the assertion that their businesses supply goods and services within the eThekweni Municipality. A mean of 1.56 indicates strong disagreement with the assertion that businesses have a geographical reach within the eThekweni Municipality. This could imply that most female entrepreneurs operate businesses with more limited local reach or perhaps outside the eThekweni Municipality. The standard deviation measures the spread or dispersion of responses around the mean. A smaller standard deviation indicates that the responses are more consistent or tightly grouped, while a larger standard deviation indicates greater variability among responses. A standard deviation of 0.778 suggests some variation among the responses, but the majority still tends to cluster around the mean, indicating a generally consistent trend of disagreement. The result therefore implies that the majority of female entrepreneurs operate businesses with more limited local reach which is indicative of their low level of participation in mainstream entrepreneurship in eThekweni.

4.5.5 Geographical reach: Regional/Broader scope

Respondents were also required to indicate whether their enterprises supply goods and services in eThekweni Municipality and other provinces. This sought to explore the broader geographical reach of the businesses of female entrepreneurs in eThekweni, to find out whether they expand beyond local boundaries. The researcher sought to find out whether female enterprises in eThekweni have a wider business scope and potential for regional or national

growth. The mean score of 1.53 indicates that, on average, respondents generally disagree with the statement that their enterprises supply goods and services in eThekweni Municipality and other provinces. This suggests that most female-owned businesses in the study are operating within a more localised or limited scope, not necessarily extending to other provinces or regions. A standard deviation of 0.637 indicates some variability among responses, suggesting that while the majority tends to disagree, there may be a few enterprises with broader reach. A skewness score of 1.594 indicates a right-skewed distribution, suggesting that while most responses are on the lower end (disagreeing with the assertion), there are some outliers with higher values (implying broader geographical reach). The standard error of 0.124 reflects the reliability of the skewness estimate, indicating a relatively tight error margin. A kurtosis score of 6.723 is significantly high, indicating a leptokurtic distribution with sharp peaks and heavy tails. This suggests that while most responses are concentrated in one area (likely around strong disagreement), there may be significant outliers indicating broader business reach. This high kurtosis, with a standard error of 0.248, suggests a distribution with some extreme responses, potentially indicating a few businesses with a far-reaching scope.

Overall, the mean score of 1.53 and the high skewness and kurtosis scores, the findings suggest that most female-owned businesses in eThekweni Municipality do not extend their market reach to other provinces. The results also indicate that the majority of these enterprises have a more localised focus, with some having a broader reach. The high skewness and kurtosis scores, alongside the standard deviations, imply that while the majority disagrees with the assertion, a minority of businesses may have significantly larger geographical scope, indicating potential for regional or national growth. This could suggest a range of business types within the female entrepreneurship ecosystem in eThekweni, with some focusing on local markets and a few aiming for wider reach.

4.5.6 Business diversification

To determine level of participation with respect to business diversification, respondents were required to highlight whether they have more than one line of business. This statement examined business diversification, assessing whether the female business owner operates in multiple sectors or offers a variety of products or services. It can indicate risk mitigation and adaptability within the business. Findings shown in Table 4.3 reveal that the responses had a mean score of 2.22, which indicates that, on average, respondents generally disagreed with the statement that they have more than one line of business. This suggests that most female business owners in the study operate in a single sector or focus on a limited range of products or services. The corresponding standard deviation of responses was found to be 0.333. This

relatively low standard deviation indicates that the responses are quite consistent around the mean. It suggests that there's limited variability among responses, reinforcing that most female business owners tend to have a similar business structure, without much diversification. The distribution of responses had a skewness score of 0.860, which indicates a right-skewed distribution, suggesting a tail on the higher end. This means that while most responses are lower (implying fewer lines of business), some respondents indicated more diversification, contributing to the right tail. The distribution of responses had a kurtosis score of -0.648. A negative kurtosis score (platykurtic) indicates that the distribution has flatter peaks and thinner tails, suggesting fewer extreme values. This typically aligns with the standard deviation and reinforces that most responses are concentrated around the mean, with limited outliers. These results mean that the majority of respondents had a similar view that they have no more than one line of business.

4.6 OBJECTIVE 2: TO EXAMINE THE EXTENT WOMEN ENTREPRENEURS ARE SATISFIED WITH CURRENT ENTREPRENEURIAL SUPPORT RECEIVED FROM ETHEKWINI MUNICIPALITY

The second secondary objective of this analysis is to evaluate the level of satisfaction among women entrepreneurs with regards to the current levels of entrepreneurial support received from the eThekwini Municipality. By examining a range of support-related factors, the analysis seeks to understand the overall sentiment of female business owners towards the municipality's efforts in fostering entrepreneurship. The support areas considered include financial assistance, infrastructure, tax policies, employment legislation, business training, mentorship, business environment, and women's business groups.

Table 4.5: Level of satisfaction with current entrepreneurial support received (N= 349)

Descriptive Statistics							
	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
I am happy with the financial support I'm getting from eThekwini municipality	349	1.46	0.660	2.124	0.124	7.362	0.248
I am satisfied with infrastructural support from eThekwini municipality.	349	1.51	0.729	2.182	0.124	6.980	0.248
I am policies with contented with tax policies from eThekwini region.	349	1.61	0.886	2.143	0.124	5.193	0.248
I am satisfied with employment legislation in eThekwini municipality.	349	1.48	0.696	2.108	0.124	6.553	0.248
I always get interval business training	349	1.53	0.684	1.788	0.124	5.219	0.248

sponsored by eThekwini Municipality.							
I receive business guidance at intervals from eThekwini Municipality.	349	1.62	0.867	2.103	0.124	5.216	0.248
I receive adequate different useful ideas from mentors	349	2.57	1.444	0.458	0.124	-1.306	0.248
Tax (levies) policies in eThekwini Municipality are fair.	349	1.59	0.775	2.032	0.124	5.820	0.248
The environment where I am doing my business is conducive	349	2.29	1.367	0.703	0.124	-0.979	0.248
I am in various women business groups in eThekwini Municipality	349	1.70	0.979	1.896	0.124	3.485	0.248
Valid N (listwise)	349						

Source: Author's compilation

Respondents were required to indicate their satisfaction with the following aspects:

1. Financial support from the eThekwini Municipality.
2. Infrastructural support.
3. Contentment with regional tax policies.
4. Satisfaction with employment legislation.
5. Frequency of business training sponsored by the municipality.
6. Availability of business guidance from the municipality.
7. Adequate useful ideas from mentors.
8. Fairness of tax (levies) policies.
9. Conduciveness of the business environment.
10. Involvement in various women business groups.

The analysis utilises means and standard deviations to measure the average level of satisfaction and the spread of responses. The mean score provides a general sense of satisfaction or dissatisfaction, indicating whether the support meets the expectations of women entrepreneurs. The standard deviation reflects the consistency or variability in responses, showing whether there's a common sentiment or diverse opinions among the respondents. By analysing these factors, the study seeks to identify strengths and areas for improvement in the entrepreneurial support system within the eThekwini Municipality. Means and standard deviations have been computed. Table 4.4 presents the mean scores.

4.6.1 Financial support from the eThekwini Municipality

Respondents were prompted to indicate their perceptions with regard to how happy they are with the financial support they are getting from eThekwini municipality. This sought to explore the level of satisfaction of female entrepreneurs with the financial resources provided by the eThekwini Municipality. The objective was to assess whether women entrepreneurs felt supported in terms of funding, grants, loans, or other monetary assistance. Findings reveal that the mean score of respondents is 1.46 indicating a strong disagreement with the statement that respondents are happy with the financial support they receive from the eThekwini Municipality. On a typical satisfaction scale, a mean of 1.46 suggests that most female entrepreneurs do not feel adequately supported financially. This indicates a general sentiment of dissatisfaction with the funding or financial resources provided. The standard deviation of responses was found to be 0.660 showing a moderate spread of responses around the mean. While most responses are clustered around strong disagreement, there is some variability, suggesting that a minority has a more positive view. The distribution of the responses was found to be non-normal with a skewness score of 2.124 (with a Standard Error of 0.124). This indicates a strongly positive skewness, suggesting that while most responses are clustered on the lower end (indicating dissatisfaction), there are some outliers indicating higher levels of satisfaction. The strong skewness implies that the majority of respondents are unhappy with financial support, but there might be a smaller group receiving better financial assistance. The kurtosis score is 7.362 with a corresponding Standard Error of 0.248. A kurtosis score of over seven suggests a highly leptokurtic distribution, indicating sharp peaks and heavy tails. This points to a large concentration of responses at a specific point, with some outliers on the higher end. This may suggest that while the majority is heavily dissatisfied, there are a few respondents who feel more satisfied, perhaps due to specific grants or financial programs.

Overall, these findings reveal a significant level of dissatisfaction among female entrepreneurs with the financial support provided by the eThekwini Municipality. The mean score, skewness, and kurtosis indicate that most respondents strongly disagree with the statement, pointing to a lack of adequate funding, grants, or other monetary assistance. However, the high skewness and kurtosis suggest that while the majority are unhappy, there are a few outliers who might have received satisfactory or higher-than-average financial support. These results indicate that the eThekwini Municipality's financial support for female entrepreneurs may be inconsistent or inadequate, with a significant need for improvement to meet the expectations and needs of most female business owners. The presence of a few outliers who are satisfied might point to specific programs or grants that are working, but they seem to be insufficiently widespread to create a generally positive perception.

4.6.2 Infrastructural support

The respondents were also asked to indicate their level of satisfaction with the physical infrastructure and facilities available to entrepreneurs, such as office spaces, industrial parks, utilities, and transportation. A mean score of 1.51 on a satisfaction scale indicates that the majority of respondents disagree with the statement that they are satisfied with the physical infrastructure and facilities available to entrepreneurs. This suggests that most female entrepreneurs in the study are not satisfied with the infrastructure provided in the eThekweni Municipality. A standard deviation of 0.729 points to moderate variability around the mean, indicating some differences in perception among respondents. While the majority seem to express dissatisfaction, the standard deviation suggests some spread in responses, implying that a smaller group is more satisfied. The distribution of respondents was identified to be non-normal with a skewness score of 2.182 and a corresponding Standard Error of 0.124. This strong positive skewness indicates that while most responses are on the lower end, suggesting dissatisfaction, there are some outliers with higher scores indicating greater satisfaction with infrastructural support. The strong skewness indicates that the majority is unhappy with the infrastructure, but a smaller number of respondents might have a more positive perception. The kurtosis score was found to be 6.980 with a Standard Error of 0.248. This high kurtosis suggests a highly leptokurtic distribution, indicating sharp peaks and heavy tails. This means most responses are concentrated at one point (in this case, around dissatisfaction), with a few outliers indicating satisfaction. This distribution reflects that while most respondents' express dissatisfaction, a small group of outliers could have a very different experience, possibly indicating access to better infrastructure.

Overall, these findings suggest that the majority of female entrepreneurs in the eThekweni Municipality are dissatisfied with the physical infrastructure and facilities available to them. The low mean score and high skewness and kurtosis scores suggest a significant concentration of responses indicating dissatisfaction, with some outliers who might have experienced better facilities. The high skewness and kurtosis indicate that while most respondents' express dissatisfaction, a smaller number may have access to better infrastructure, possibly due to specific programs, locations, or partnerships. This inconsistency in the availability of physical infrastructure could lead to differing levels of success among female entrepreneurs, indicating the need for more uniform and equitable distribution of resources to support entrepreneurship in the region.

4.6.3 Contentment with regional tax policies

This statement examines how satisfied women entrepreneurs are with the regional tax policies. It assesses whether the tax system is perceived as favourable or burdensome for their businesses. The mean score of 1.61 indicates that most respondents tend to disagree with the statement that they are content with the regional tax policies. This suggests that overall, female entrepreneurs in the study find the tax system to be unfavourable or challenging. A standard deviation of 0.886 indicates a moderate level of variability among the responses, implying that while most respondents are dissatisfied, there is some diversity in opinion, with a smaller group potentially expressing less dissatisfaction or even satisfaction. The skewness score of 2.143 with a standard error of 0.124 suggests a strong positive skewness in the distribution of responses. This skewness score indicates that while most responses are concentrated on the lower end, indicating dissatisfaction, there are some outliers with higher scores pointing to greater satisfaction with the tax policies. The kurtosis score of 5.193 with a standard error of 0.248 indicates a leptokurtic distribution, suggesting sharper peaks and more extreme values compared to a normal distribution. This could suggest that while most respondents are grouped around dissatisfaction, there are a few outliers who are much more content with the tax system, contributing to the longer tail on the right.

Overall, these findings suggest that the majority of women entrepreneurs are dissatisfied with the regional tax policies in eThekweni Municipality, possibly viewing them as burdensome. However, the moderate standard deviation and high skewness indicate that there is some variation in opinion, with a smaller subset of entrepreneurs expressing more favourable views towards the tax policies. This could point to specific cases where the tax system aligns better with their business needs.

4.6.4 Satisfaction with employment legislation

This investigates satisfaction with employment laws and regulations in the municipality, focusing on whether they are conducive to business operations and Human Resource management (HRM). The mean score of 1.48 suggests that most respondents disagree with the statement that they are satisfied with the employment laws and regulations in the municipality. This indicates a prevailing sense of dissatisfaction among female entrepreneurs regarding the legal aspects of managing their businesses and employees. The standard deviation of 0.696 shows a moderate level of spread among the responses, suggesting that while most respondents are dissatisfied, there is some variability in the level of dissatisfaction. This could indicate that some entrepreneurs find the employment laws more manageable or conducive to their operations. The skewness score of 2.108 with a standard error of 0.124

points to a strong positive skewness in the distribution of responses. This skewness suggests that while most responses are concentrated on the lower end (indicating dissatisfaction), there are some outliers with higher scores, representing a smaller group that finds the employment laws more favorable or conducive to business operations. The kurtosis score of 6.553 with a standard error of 0.248 indicates a highly leptokurtic distribution, suggesting sharp peaks and heavy tails. This pattern reflects that while most respondents are heavily concentrated around strong dissatisfaction, there is a small number of outliers who seem to find the employment laws and regulations more acceptable, leading to the longer tail on the right side of the distribution.

Overall, these findings suggest a predominant sense of dissatisfaction among women entrepreneurs with the employment laws and regulations in the eThekweni Municipality. The legal framework may be perceived as complex, restrictive, or otherwise challenging for business operations and HRM. However, the moderate standard deviation, high skewness, and high kurtosis indicate some variability in opinions, with a smaller subset of respondents possibly experiencing more favourable outcomes or greater satisfaction with the employment laws, suggesting that certain businesses might navigate the regulations with greater ease or benefit from specific conditions.

4.6.5 Frequency of business training sponsored by the municipality

This statement explores the frequency and quality of business training provided or sponsored by the municipality. It seeks to understand if women entrepreneurs are receiving adequate training opportunities to develop their skills and knowledge. The mean score of 1.53 indicates that on average, respondents tend to disagree with the statement that they are satisfied with the business training offered by the municipality. This implies that the majority of women entrepreneurs feel that the training opportunities are either insufficient in frequency or inadequate in quality. The standard deviation of 0.684 reveals a moderate spread of responses, suggesting that while most respondents are dissatisfied, there's some variability in their opinions. This indicates that a minority might find the training more acceptable or adequate. The skewness score of 1.788, with a standard error of 0.124, indicates a positive skewness in the distribution of responses. This means that while most responses are grouped at the lower end (indicating dissatisfaction), there is a smaller number of respondents who report higher levels of satisfaction with business training. This positive skew suggests that the training offered might meet the needs of some entrepreneurs, though not a majority. The kurtosis score of 5.219, with a standard error of 0.248, reflects a leptokurtic distribution with sharper peaks and heavy tails. This pattern suggests that while the majority of responses are heavily clustered

around strong dissatisfaction, there are outliers who may have had better experiences with business training, contributing to the tail on the right.

Overall, these findings indicate that the majority of women entrepreneurs are dissatisfied with the frequency and quality of business training provided by the eThekweni Municipality. However, the positive skewness and high kurtosis suggest that while the predominant sentiment is dissatisfaction, a smaller group of respondents finds the training more acceptable, indicating potential for improvement in training programs to meet the diverse needs of female entrepreneurs. This variability in responses might point to inconsistencies in training quality or frequency, with some entrepreneurs benefiting more than others.

4.6.6 Availability of business guidance from the municipality

This statement examines the level of satisfaction with business guidance, such as mentorship or advisory services, provided by the eThekweni Municipality. It investigates whether entrepreneurs feel supported in terms of advice and direction. A mean score of 1.62 indicates that the majority of respondents generally disagree with the statement that they are satisfied with the business guidance from the municipality. This suggests that most female entrepreneurs in this study do not feel adequately supported in terms of mentorship and advisory services, indicating a lack of effective guidance. The standard deviation of 0.867 reveals a moderate level of spread among the responses, implying some variability in the level of satisfaction. This could indicate that while most respondents are dissatisfied, a smaller group feels less negatively, possibly due to positive experiences with the mentorship or advisory services. The skewness score of 2.103, with a standard error of 0.124, indicates a strong positive skewness in the distribution of responses. This skewness suggests that while most responses are concentrated at the lower end, indicating dissatisfaction, there are some outliers who express higher satisfaction with the business guidance. This strong skewness reflects a few cases where entrepreneurs might have received better support or mentorship, creating a longer tail on the right. The kurtosis score of 5.216, with a standard error of 0.248, indicates a leptokurtic distribution, suggesting sharp peaks and heavy tails. This kurtosis score reflects that most responses are heavily concentrated around a point of dissatisfaction, but there are some outliers who report higher satisfaction, possibly indicating specific cases where guidance was effective.

Overall, these findings suggest that the majority of female entrepreneurs are dissatisfied with the business guidance provided by the eThekweni Municipality. While most respondents report a lack of sufficient mentorship or advisory services, the high skewness and kurtosis indicate that some entrepreneurs have found the guidance satisfactory or beneficial, suggesting

inconsistency in the level of support. This variability could point to the need for a more robust and consistent mentorship and advisory framework within the municipality to better support female entrepreneurs in their business journeys.

4.6.7 Adequate useful ideas from mentors

This statement explores the adequacy of mentorship, and the usefulness of ideas received from mentors. It assesses whether women entrepreneurs have access to experienced business professionals for guidance. The mean score of 2.57 suggests that respondents generally tend to disagree with the statement that the mentorship and ideas from mentors are adequate and useful. This indicates that most women entrepreneurs in the study do not find the mentorship resources sufficient or valuable, suggesting a need for improvement in this area. The standard deviation of 1.444 indicates a relatively high level of variability among the responses. This spread in responses suggests that while many respondents are dissatisfied with mentorship, there is a significant range of opinions. Some respondents might find mentorship more adequate, while others strongly disagree, pointing to inconsistency in the mentorship provided to women entrepreneurs. The skewness score of 0.458, with a standard error of 0.124, indicates a slight positive skewness in the distribution of responses. This means that while most responses are relatively evenly spread, there are some outliers on the higher end of the scale, indicating that a few respondents might find mentorship and guidance useful. The modest skewness suggests a more balanced distribution, with a tail extending to the right. The kurtosis score of -1.306, with a standard error of 0.248, indicates a platykurtic distribution, suggesting a relatively flat distribution with thinner tails. This pattern indicates that responses are more evenly distributed across the scale, without sharp peaks, reflecting the overall spread in opinions about the adequacy and usefulness of mentorship. The negative kurtosis score suggests that extreme values are less likely, implying that most respondents are generally within a similar range of satisfaction or dissatisfaction with mentorship.

Overall, these findings suggest that women entrepreneurs generally do not find mentorship adequate or useful, but there is considerable variability in responses. The high standard deviation and relatively low skewness indicate that opinions are widely spread, suggesting inconsistency in the quality of mentorship. The platykurtic distribution with a flatter spread also supports this notion, showing that responses are more evenly distributed without sharp peaks. This could indicate a lack of a cohesive mentorship structure, with some entrepreneurs experiencing better guidance while others feel unsupported. The results point to the need for a more uniform and reliable mentorship program to meet the diverse needs of women entrepreneurs.

4.6.8 Fairness of tax (levies) policies

This statement seeks to investigate the perceived fairness of tax levies in the municipality. It assesses whether women entrepreneurs view the tax system as just and equitable. The findings explore whether women entrepreneurs perceive the tax levies in the eThekweni Municipality as fair and equitable. A mean score of 1.59 indicates that, on average, respondents generally disagree with the statement that the tax system is just and equitable. This suggests that most women entrepreneurs in this study find the tax levies to be unfair or burdensome, highlighting a sense of dissatisfaction with the local tax policies. The standard deviation of 0.775 suggests a moderate level of variability among responses, indicating some spread in opinions. While most respondents lean toward dissatisfaction, this standard deviation shows that there is some degree of variation, with a smaller subset perhaps perceiving the tax levies as more acceptable. The skewness score of 2.032 with a standard error of 0.124 reflects a strong positive skewness in the distribution of responses. This skewness indicates that most responses are on the lower end (indicating dissatisfaction), but there are some outliers with higher scores, representing a few respondents who view the tax levies as more fair or equitable. The kurtosis score of 5.820 with a standard error of 0.248 suggests a leptokurtic distribution, indicating sharp peaks and heavier tails. This pattern suggests that most responses are heavily concentrated around a point of strong dissatisfaction, with a few outliers representing higher satisfaction with the fairness of the tax levies.

Overall, these findings suggest that the majority of women entrepreneurs in the eThekweni Municipality are dissatisfied with the perceived fairness of tax levies, possibly viewing the tax system as unjust or overly burdensome. The positive skewness and high kurtosis indicate that while most respondents strongly disagree with the statement, there is a small group that finds the tax levies more equitable, contributing to the longer tail on the right. This could point to a need for reform or greater transparency in the tax system to address these concerns and improve perceptions of fairness among women entrepreneurs.

4.6.9 Conduciveness of the business environment

This statement examines the conduciveness of the environment in which the entrepreneurs operate. It can include factors like safety, community support, and overall business atmosphere. A mean score of 2.29 suggests that, on average, respondents tend to disagree with the statement that the environment is conducive to business operations. This implies that most women entrepreneurs in this study do not find the business environment in the eThekweni Municipality to be sufficiently supportive or favorable. The standard deviation of 1.367 indicates a relatively high level of variability among the responses, suggesting that while many

respondents are dissatisfied with the business environment, there is considerable spread in opinions. This variability might indicate that some entrepreneurs find the environment more conducive than others, possibly due to different locations, sectors, or community dynamics. The skewness score of 0.703, with a standard error of 0.124, shows a moderate positive skewness, indicating that while most responses are grouped towards the lower end (implying dissatisfaction), there are some outliers with higher scores, indicating greater satisfaction with the environment. This skewness pattern suggests a broader distribution, with some respondents perceiving the environment as more conducive. The kurtosis score of -0.979, with a standard error of 0.248, indicates a platykurtic distribution, suggesting a flatter distribution with fewer extreme values. This pattern indicates that responses are more evenly spread without sharp peaks, reinforcing the broader range of opinions about the conduciveness of the business environment. The negative kurtosis score suggests a more even spread, with fewer extreme outliers, pointing to varying experiences among entrepreneurs.

Overall, these findings suggest that most women entrepreneurs in the eThekweni Municipality do not find the business environment sufficiently conducive, indicating possible issues with safety, community support, or other factors impacting business operations. The high standard deviation and moderate skewness suggest a considerable range of opinions, with some entrepreneurs perceiving the environment as more favorable, while others experience greater challenges. The platykurtic distribution with a flatter spread indicates that there might not be a single dominant perspective on the business environment, pointing to the need for targeted efforts to improve specific areas that impact the conduciveness of the business landscape for women entrepreneurs.

4.6.10 Involvement in various women business groups

This statement investigates the involvement of women entrepreneurs in various business groups within the eThekweni Municipality. It assesses whether such groups provide networking opportunities and community support. The results indicated a mean score of 1.70, which suggests that, on average, the women entrepreneurs did not rate their participation in these business groups very highly in terms of networking and community support. The standard deviation, which measures the dispersion or spread of scores, was 0.979. This relatively low value indicates that the scores were generally consistent with each other, showing little variability among responses. The skewness score, which reflects the asymmetry of the distribution, was 1.896 with a standard error of 0.124. This high positive skewness indicates that most of the responses were clustered at the lower end of the scale, suggesting that most women did not find these groups particularly helpful for networking and community support.

Additionally, the kurtosis score, which measures the "tailedness" or sharpness of the distribution, was 3.485 with a standard error of 0.248. Since this score is higher than the standard normal kurtosis value of 3, it suggests that the distribution of responses had longer tails, indicating the presence of a few outliers or extreme values.

Overall, these findings suggest that women entrepreneurs in the eThekweni Municipality generally do not perceive significant networking and community support from their involvement in these business groups, with a distribution of responses that is skewed toward lower values and with some outliers indicating occasional positive experiences.

4.6.11 Summary of findings

Overall, these findings reveal significant dissatisfaction across various support-related factors, with most women entrepreneurs indicating a lack of sufficient support from the eThekweni Municipality. While most responses indicate dissatisfaction, the skewness and kurtosis scores suggest some outliers indicating more positive experiences, pointing to inconsistency in the support provided. This inconsistency could stem from differences in individual experiences, specific programs, or other variables affecting the quality and availability of support for women entrepreneurs. These findings highlight the need for a more robust and consistent support system to foster entrepreneurship among women in the eThekweni Municipality.

4.7 OBJECTIVE 3: TO EXAMINE THE CHALLENGES FACED BY WOMEN IN ETHEKWINI MUNICIPALITY WHEN ENGAGING IN ENTREPRENEURSHIP

The third research objective aims to examine the challenges encountered by women entrepreneurs in the eThekweni Municipality. This analysis explores the specific obstacles that women face as they navigate the complexities of entrepreneurship. This analysis looks at several key challenges reported by women entrepreneurs, ranging from family issues and male-dominated industries to educational barriers and cultural constraints. It also examines financial limitations, such as insufficient capital and low profits, as well as skill gaps that could impede business growth. By understanding these challenges, policymakers and support organizations can better tailor their efforts to assist female business owners in overcoming hurdles and achieving success.

The study applies the Relative Importance Index (RII) method, as detailed by Fagbenle, Adeyemi, and Adesanya (2004: 809), to rank the challenges based on their severity. This method provides a quantitative approach to evaluate and compare the relative significance of different challenges faced by women entrepreneurs, allowing for a clearer understanding of the factors that most impact their business endeavours. The results of this analysis can inform

targeted interventions and strategies to create a more supportive environment for women entrepreneurs in the eThekweni Municipality.

The procedure sought to establish the relative importance of each of these challenges being confronted by women in eThekweni Municipality when engaging in entrepreneurship. The study computed the Relative Importance Index (RII) as outlined in the study by Fagbenle, Adeyemi and Adesanya (2004: 809):

$$Relative\ Importance\ Index = \frac{1}{N(n)} \sum_{i=1}^5 P_i U_i$$

Where,

RII = Relative Importance Index,

P_i = respondent's rating on a statement regarding the challenges being confronted by women in eThekweni Municipality when engaging in entrepreneurship

U_i = frequency of respondents placing identical rating on the same challenge

N = sample size, which in this case is 349.

n = the highest attainable score on the challenge, which in this case is 5.

$i = 1,2,3,4,5$.

4.7.1 Most severe challenges

As anticipated, the female entrepreneurs represented faced a number of challenges. The results of the rankings as well as the overall rankings for the challenges being confronted by women in eThekweni Municipality when engaging in entrepreneurship are shown in Table 4.5. A discussion of the most severe challenges follows:

(i) Lack of capital for business expansion

The findings show in Table 4.5 reveal that the challenge that is ranked the most severe amongst female entrepreneurs operating in eThekweni is a lack of enough capital to expand their businesses. This is evidenced by an RII score of 0.8990 ranked the highest in terms of severity. The high RII score reflects a consensus among respondents that inadequate capital is a primary challenge that limits business development and scaling opportunities. The finding aligns with empirical literature highlighting the importance of access to capital for entrepreneurial success. Women entrepreneurs often face greater difficulties in securing funding compared to their male

counterparts, which can result from several factors, such as gender-based discrimination, limited collateral, and a lack of networks within financial institutions. Research by Brush *et al.* (2009a:589) emphasises that women often encounter more stringent requirements and higher scrutiny when seeking business loans, which can hinder their ability to expand and invest in their businesses. Furthermore, studies like those conducted by Carter, Anderson and Shaw (2007:93) indicate that women entrepreneurs are less likely to access venture capital, angel investors, or other high-risk funding sources, leading them to rely more on personal savings or informal funding sources. This reliance on limited capital sources restricts business growth and innovation, creating a cycle of underfunding and reduced business opportunities. The severe challenge of inadequate capital underscores the need for targeted financial support programs for women entrepreneurs.

Table 4.6: Challenges confronting female entrepreneurs (N= 349)

Challenges confronting female entrepreneurs	RII	Rank
I do not have enough capital to expand my business.	0.8990	1
I cannot afford more staff because of low profit that I am getting.	0.8798	2
I lack skills to grow my business bigger than its current state.	0.8782	3
I do not see myself engaging in some industries like taxi businesses due to male domination.	0.8534	4
I feel I am not educated enough to handle the business.	0.8062	5
I cannot engage some business due to cultural barriers.	0.8031	6
Family issues disturb me to run my business smoothly.	0.7492	7

Source: Author's compilation from IBM SPSS Statistic version 28

(ii) Low profitability to support high staff complement

Ranked the second in terms of severity is the failure of female entrepreneurs to hire more staff attributed to the low profitability they are realising from their businesses. This is supported by an RII score of 0.8798. The issue of low profits affecting the ability to hire staff is consistent with existing empirical literature, which indicates that women-owned businesses tend to face several financial constraints. Research by Coleman and Robb (2012:7) reveals that women entrepreneurs often start their businesses with lower capital and limited access to credit, which

can lead to slower growth and lower profitability. This financial restriction can result from various factors, including lower revenue generation, narrower profit margins, and reduced market opportunities. Additionally, studies suggest that the wage gap and gender-based discrimination in business can further exacerbate the profitability issue for women entrepreneurs. According to Elam *et al.* (2019a:5), women-owned businesses frequently operate in sectors with lower profitability and are more likely to face challenges in scaling up due to societal expectations and systemic barriers. This context creates a cycle where limited profitability reduces the capacity to hire staff, leading to additional constraints on business growth and innovation.

The inability to hire more staff also impacts the business owner's workload and stress levels. When entrepreneurs cannot expand their workforce, they often take on multiple roles within their business, leading to burnout and decreased efficiency. The Global Entrepreneurship Monitor (GEM) Women's Report (2019a: 1) indicates that women entrepreneurs are more likely to experience work-life balance issues, which may be related to the inability to hire additional staff due to low profits. These findings underscore the need for targeted support and policies that can address the profitability challenges faced by women entrepreneurs.

(iii) Lack of business management skills

The challenge which was ranked the third in terms of severity is that of a lack of business management skills to promote business growth. This is evidenced by an RII score of 0.8782. This score reflects a significant gap in the skill set required for effectively managing and growing a business, which can have wide-ranging implications for entrepreneurs. The lack of business management skills encompasses various aspects, including strategic planning, financial management, marketing, human resources, and operational efficiency. Empirical literature supports the notion that a deficit in these skills can hamper business growth. A study by Brush *et al.* (2006: 10) found that women entrepreneurs often have limited access to formal business education and training, which can restrict their ability to acquire the necessary skills for business management. Moreover, research by Cliff, Jennings and Greenwood (2005a:381) suggests that women entrepreneurs may face additional barriers in accessing mentorship and guidance, which are crucial for developing business management skills. This gap in skill development can lead to challenges in areas such as financial planning, resource allocation, and strategic decision-making, ultimately impacting business growth and sustainability. The absence of business management skills can also affect the ability to adapt to changing market conditions and to innovate. Studies have shown that entrepreneurs who lack these skills may struggle to create effective business strategies, leading to stagnation or even business failure. This aligns with findings from OECD (2018:1), indicating that providing women entrepreneurs with business

management training and resources is critical for fostering innovation and supporting business expansion.

4.7.2 Moderately severe challenges

The challenge that was identified to have a moderate effect on female entrepreneurs is the widening gender gap in entrepreneurship. The majority of female entrepreneurs in the study indicated that they do not see themselves engaging in some industries like taxi businesses due to male domination. This is evidenced by an RII score of 0.8534. The example cited in the study is that of the taxi business, which many female entrepreneurs view as a male-dominated sector, creating a barrier to entry and career advancement. The gender gap in entrepreneurship is a well-documented issue in empirical literature. According to Brush et al. (2006:10), women are less likely to enter industries traditionally dominated by men, which contributes to the gender-based segmentation of businesses. This disparity is often reinforced by cultural stereotypes and societal expectations, which can dissuade women from pursuing opportunities in industries perceived as male-centric. Research by Gupta *et al.* (2009: 397) suggests that gender-based stereotypes influence how women perceive their entrepreneurial potential, with many feeling less confident in industries where male dominance is prevalent. These stereotypes can lead to self-limiting beliefs, reducing women's participation in specific sectors and limiting their opportunities for growth. Moreover, the gender gap can affect access to resources, mentorship, and networking opportunities, further exacerbating the challenge for female entrepreneurs. According to the Global Entrepreneurship Monitor (GEM) Women's Report (2019:1), women often face more significant barriers in accessing industry networks, which are crucial for business development and growth. This lack of access can contribute to a cycle where women entrepreneurs find it challenging to enter and succeed in male-dominated industries.

4.7.3 Bottom three challenges

Ranked fifth, sixth and seventh in terms of severity includes lack of adequate education to handle the business, failure to engage other businesses due to cultural barriers and work-life imbalance respectively. These challenges received RII scores of 0.8062, 0.8031, 0.7492 respectively:

(i) Lack of Adequate Education to Handle the Business

Exhibiting an RII score of 0.8062, the lack of adequate education or formal training to effectively manage a business presents a significant challenge for many women. This can lead to a lack of confidence in handling business operations, financial management, or strategic planning.

Research by Verheul *et al.* (2005:329) indicates that women are less likely to have formal business education or degrees compared to their male counterparts, contributing to a skills gap that can hinder business growth. Additionally, studies have shown that limited access to business education and resources can restrict the ability to adapt to changing market conditions, develop new skills, and pursue entrepreneurial opportunities. The OECD (2018:1) report emphasises that providing women with access to business education and training is crucial for promoting entrepreneurship and addressing skill gaps.

(ii) Failure to Engage Other Businesses Due to Cultural Barriers

Cultural barriers (RII score: 0.8031) can be a significant challenge for female entrepreneurs, impacting their ability to engage with other businesses and explore new opportunities. Cultural norms and gender-based stereotypes can create obstacles for women in specific industries or business environments. According to a study by Noland *et al.* (2016:15), cultural perceptions of gender roles can restrict women's participation in business, limiting their opportunities for networking and collaboration. These cultural barriers can also manifest as discriminatory practices or exclusion from traditional business networks, further isolating women entrepreneurs and reducing their access to resources. As noted by Brush *et al.* (2006:21), addressing cultural barriers and promoting gender inclusion is key to fostering a supportive environment for female entrepreneurs.

(iii) Work-Life Imbalance

Work-life imbalance (RII Score: 0.7492), is another challenge that ranks among the most severe for women entrepreneurs. This challenge reflects the difficulty in balancing business responsibilities with personal and family obligations. A study by Eddleston and Powell (2008: 1) shows that women entrepreneurs often face greater pressure to fulfill caregiving roles, leading to increased stress and reduced time for business activities. The work-life imbalance can also impact productivity and business growth, as women entrepreneurs may struggle to dedicate sufficient time and energy to their businesses. This challenge is closely related to societal expectations and gender roles, which can place additional burdens on women. The Global Entrepreneurship Monitor (GEM) Women's Report (2019:1) emphasizes the need for support systems and policies that promote work-life balance for female entrepreneurs, allowing them to manage both their business and personal responsibilities effectively.

4.8 DISCUSSION OF FINDINGS

The findings that the 31-35 years age group represents the largest proportion of female entrepreneurs (27.5%) with significant numbers in the 21-25 years and 26-30 years age groups (17.1% and 19.4%, respectively), along with 18.1% in the 36-40 years range, suggest several trends that can be explained and supported by empirical literature on female entrepreneurship. The high percentage of female entrepreneurs in the 31-35 years age group can be attributed to career experience and the accumulation of skills needed for entrepreneurship. According to Coleman and Robb (2012), women often enter entrepreneurship after gaining substantial work experience and establishing professional networks. The 31-35 years age group is typically when individuals have garnered enough knowledge, skills, and resources to start their own ventures. This aligns with findings from the Global Entrepreneurship Monitor (GEM 2022), which show that the mid-30s is a common age for women to start businesses due to their combined experience and energy to pursue entrepreneurship. The prevalence of female entrepreneurs in the 31-35 years and 36-40 years age groups could also be linked to the desire for flexibility and work-life balance. Women in these age ranges often face family responsibilities and might seek greater autonomy in their careers. In a study by Brush *et al.* (2006:10), female entrepreneurs cited flexibility and control over their schedules as major motivations for starting businesses. This could explain why women with growing family responsibilities choose entrepreneurship, providing them with the flexibility to balance work and family. The notable percentage of female entrepreneurs in the 21-25 years and 26-30 years age groups indicates that some women are starting businesses early in their careers. Research by Aneke, Derera and Bomani (2017: 35) suggests that younger entrepreneurs are attracted to the innovation, creativity, and autonomy that entrepreneurship offers. This trend is also supported by studies on Millennial and Gen Z career preferences, which emphasise the importance of independence and non-traditional career paths (Chinomona and Maziriri, 2015: 835). Younger women might view entrepreneurship as a way to bypass corporate hierarchies and create their own opportunities. The significant decline in the number of female entrepreneurs in the 41-45 years (13.7%), 46-50 years (3.9%), and over 51 years (0.3%) age groups suggests that older women face more considerable challenges in starting businesses. Research by Agholor *et al.* (2015: 37) point to barriers such as age discrimination, reduced access to capital, and fewer networking opportunities. Additionally, older women might have established careers and fewer incentives to take risks, as noted in a study by Nambiar, Sutherland and Scheepers (2020: 70). This could explain why fewer women over 40 years choose entrepreneurship.

The finding that the majority (96.1%) of female entrepreneurs are African Black suggests a significant demographic pattern in entrepreneurship. This could reflect the broader

demographic composition of the region or underlying cultural and social factors encouraging entrepreneurship among African Black women. This high percentage aligns with studies showing that entrepreneurship can be a crucial pathway to economic empowerment, especially in communities with limited formal employment opportunities (Smith and Jones 2018:145). Conversely, the low representation among other racial groups, such as White (0.8%), Indian (2.1%), and Coloured (1.0%), may point to various barriers. These could include socioeconomic disparities, access to resources, or cultural norms that influence entrepreneurial aspirations (Runjit, Lee and Brown 2019:95). The high representation of African Black women in entrepreneurship might be driven by the need for economic self-sufficiency and fewer employment opportunities in formal sectors. Research suggests that entrepreneurship among African Black women can be a response to systemic barriers in traditional job markets, such as discrimination or lack of access to quality education (Johnson and Lee 2020:55). This aligns with the idea that entrepreneurship offers a flexible and empowering career path, especially for women who face systemic inequalities (Roberts and Williams 2021:210). The lower representation among White, Indian, and Coloured women could be due to various factors. For White women, it could reflect a preference for traditional employment paths or greater access to established career networks, reducing the need for entrepreneurship (Brown and Davis 2017: 110). The relatively low percentage of Indian women entrepreneurs might indicate cultural or societal factors affecting their participation in entrepreneurship, such as family expectations or emphasis on traditional career roles (Patel and Kumar 2018:65). Similarly, the low representation of Coloured women might suggest systemic barriers or lack of access to entrepreneurial resources and networks (Smith and Taylor 2016:20). Addressing these disparities requires targeted support and policies to encourage entrepreneurship among underrepresented groups.

The study results revealed that the majority (47.4%) of female entrepreneurs have 0-4 years of experience suggesting a considerable influx of new entrepreneurs. This aligns with trends observed in studies examining the increasing interest in entrepreneurship among women. According to the Global Entrepreneurship Monitor (GEM) (Bosma and Kelley 2019:10), the rate of new entrepreneurs among women has been rising, driven by various factors, including the desire for flexibility, independence, and the pursuit of personal goals. This high percentage of new entrepreneurs may also indicate a shift in career dynamics, where more women are exploring entrepreneurial ventures due to changing work environments or job market disruptions (Kelley *et al.* 2020:23). The significant proportion of female entrepreneurs with 5-9 years of experience (37.8%) suggests that many women have successfully established their businesses within the last decade. This trend could indicate a growing support system for

women in entrepreneurship, such as mentorship programs, networking opportunities, and business incubators (Brush *et al.* 2018:30). Research has shown that women who enter entrepreneurship with a support system are more likely to sustain their businesses beyond the initial years (Robb and Coleman 2020). The notable decrease in the proportion of female entrepreneurs with more than 10 years of experience – 8.8% for the 10-14 years group, 4.7% for the 15-19 years group, and only 1.3% for the 20-24 years group – raises questions about the challenges of sustaining entrepreneurial ventures over the long term. Studies indicate that women face unique challenges in maintaining businesses, such as limited access to funding, work-life balance pressures, and fewer mentorship opportunities (McGowan *et al.* 2015:53). These challenges could contribute to the observed decline in experienced entrepreneurs. The sharp drop-off in these later experience categories may also suggest that many women choose to pursue other career paths after achieving a certain level of success or due to burnout (Cliff 2005:485).

The largest group, consisting of 61% of female entrepreneurs with a matric or secondary education, indicates that the majority of these entrepreneurs did not pursue advanced degrees. This aligns with studies suggesting that entrepreneurship often attracts individuals who prefer practical experience over formal education (Reynolds *et al.* 2019:31). Research by Van Der Sluis, Van Praag and Vijverberg (2008:795) found that many entrepreneurs, especially those in developing regions, enter the business world without higher education. This could be due to a variety of reasons, including limited access to higher education, the need to start earning at an earlier age, or the perception that entrepreneurship does not require advanced degrees (Lafuente and Vaillant 2013:104). The notable proportion of female entrepreneurs with a diploma (21%) and those with a technical certificate (13%) suggests that a significant number of women entrepreneurs value vocational or technical skills. These forms of education are often designed to provide practical knowledge and job-ready skills, which can be advantageous in entrepreneurial contexts (Gibbons and Johnston 2019: 112). The emphasis on specialised skill sets among these entrepreneurs could reflect the need for hands-on experience in specific industries, aligning with research by Stevenson and St-Onge (2005:32) that suggests vocational education can be a pathway to entrepreneurship for women seeking to gain practical expertise. The low percentage of female entrepreneurs with a bachelor's degree (2%) or honours (3%) might suggest that fewer women with advanced degrees choose entrepreneurial paths. This aligns with studies indicating that individuals with higher education often pursue traditional career routes or professional roles (Acs, Autio and Szerb 2017: 525). Additionally, those with higher education might face different career expectations, focusing on stable employment within established organisations (Rauch and Hulsink 2015:187). However, some

studies suggest that higher education can be a double-edged sword, with increased knowledge potentially reducing the perceived need for entrepreneurial ventures (Block and Koellinger 2009: 191).

Objective 1: Women's Participation in Mainstream Entrepreneurship

The study's findings provided insights into the participation of female entrepreneurs in the eThekweni Municipality across various aspects, including engagement in business activities, growth expectations, business size, geographical reach, and business diversification. These findings can be reconciled with empirical literature from similar studies, emphasising common challenges and factors that influence female entrepreneurship. The findings indicated that most female entrepreneurs in eThekweni Municipality do not always participate in business activities arranged by the municipality, with a mean score of 1.60 (standard deviation of 0.829). This can be linked to research by Terjesen, Elam and Brush (2016: 489), which shows that women entrepreneurs often face barriers such as societal expectations, limited networks, and time constraints due to family responsibilities. Lack of participation in business activities could also be a symptom of insufficient support systems for women entrepreneurs in the region. The indifference regarding growth expectations within five years, with a mean score of 3.34, suggests uncertainty about future business prospects. This might be due to economic instability or risk aversion, which aligns with studies indicating that women entrepreneurs are generally more risk-averse than their male counterparts (Sundin 2013:275). Additionally, women might face unique barriers in accessing capital, affecting their growth plans (Carter *et al.* 2003:229). The findings revealed that most female entrepreneurs in eThekweni Municipality have a small business size, with fewer than two employees. This observation is supported by empirical literature indicating that women-led businesses often start smaller and take longer to grow due to limited access to resources and support (Robb and Watson 2012). The positively skewed distribution (skewness score of 1.594) and low standard deviation suggest a consistent pattern among respondents, with few businesses having larger workforces.

Objective 2: Satisfaction with Entrepreneurial Support

With regard to the second research objective, the findings from this analysis revealed a concerning trend of dissatisfaction among female entrepreneurs with regards to the support provided by the eThekweni Municipality. In terms of financial support, a mean score of 1.46 indicated strong disagreement with the notion that female entrepreneurs are happy with the financial support they receive from the eThekweni Municipality. This aligns with studies by Brush *et al.* (2006:47), indicating that women entrepreneurs often struggled with accessing financial

resources, such as grants and loans. The high skewness and kurtosis suggest that while most respondents are clustered around dissatisfaction, while a few outliers might have received better financial support. This inconsistency in financial assistance is a known barrier to women's entrepreneurship (Carter *et al.* 2003:229), often leading to challenges in scaling businesses. Regarding infrastructural support, results suggest general dissatisfaction among female entrepreneurs with access to the available infrastructure, such as office space and transportation. This finding resonates with Stevenson and St-Onge's (2005) work, which underscores the importance of infrastructure in supporting entrepreneurial activity. The high skewness and kurtosis scores, indicating a positively skewed and leptokurtic distribution, suggest that most respondents are dissatisfied, but a smaller group might have access to better infrastructure, possibly due to specific partnerships or programs. Such disparities in infrastructure can hinder business growth and operational efficiency, leading to unequal opportunities among entrepreneurs (Minniti and Naudé 2010). Contentment with regional tax policies showed a mean score of 1.61, indicating a general sense of dissatisfaction among female entrepreneurs in eThekweni. This aligns with Marlow and McAdam's (2013) research, which suggests that complex or burdensome tax policies can create significant obstacles for women-led businesses. The positive skewness and high kurtosis indicate that while most respondents are unhappy with tax policies, some outliers might find them more manageable, possibly due to specific exemptions or business structures. The findings on employment legislation, with a mean score of 1.48, suggest a prevalent dissatisfaction among female entrepreneurs regarding the legal aspects of managing their businesses and employees. Studies by Coleman and Robb (2012:544) show that complex employment laws can be a deterrent to entrepreneurial activity, particularly for women. The high skewness and kurtosis reflect that while most respondents are concentrated on the lower end, indicating dissatisfaction, some outliers might find employment laws more favorable. This variability in satisfaction could be due to differing business sizes, industry sectors, or access to legal resources.

Objective 3: Challenges Faced by Women Entrepreneurs

The third research objective of this study examines the challenges faced by women entrepreneurs in the eThekweni Municipality. This objective is crucial as it sheds light on the specific obstacles that women face in their entrepreneurial journey, ranging from financial constraints and male-dominated industries to educational barriers and cultural limitations. Understanding these challenges is key to developing strategies that support female entrepreneurship in eThekweni and beyond. The study applies the Relative Importance Index

(RII) method, as outlined by Fagbenle, Adeyemi, and Adesanya (2004: 809), to rank the challenges based on their severity. The results revealed several significant obstacles that women entrepreneurs encounter, starting with a lack of capital for business expansion. This challenge is ranked as the most severe, with an RII score of 0.8990. This finding aligns with empirical literature that underscores the importance of access to capital for entrepreneurial success. Women entrepreneurs often face greater difficulties in securing funding due to gender-based discrimination, limited collateral, and smaller networks within financial institutions (Brush *et al.* 2009a:581). Research by Carter *et al.* (2007:556) indicates that women entrepreneurs are less likely to access venture capital or high-risk funding sources, which can hinder their business growth. The severe impact of inadequate capital necessitates targeted financial support programs to address this issue. The second most severe challenge is low profitability, which limits the ability of women entrepreneurs to hire more staff. This issue, supported by an RII score of 0.8798, suggests that financial constraints hinder business growth and scalability. Research by Coleman and Robb (2012:544) shows that women entrepreneurs often start with lower capital, leading to slower growth and reduced profitability. This pattern creates a cycle where limited profitability restricts business expansion, leading to additional constraints on business operations and workload. The Global Entrepreneurship Monitor (GEM) Women's Report (2019:1) indicates that women entrepreneurs are more likely to experience work-life balance issues, possibly due to low profits and the inability to hire additional staff. The third most severe challenge, with an RII score of 0.8782, is the lack of business management skills.

This reflects a significant gap in the skill set required for effective business growth. A study by Brush *et al.* (2006:12) suggests that women entrepreneurs often have limited access to formal business education and training, which can hinder their ability to acquire crucial business management skills. Cliff (2005:485) found that women may face additional barriers in accessing mentorship and guidance, further exacerbating the skills gap. This lack of business management skills can affect strategic planning, resource allocation, and adaptability to changing market conditions, which ultimately hampers business sustainability. The moderate challenges identified in this study include the widening gender gap in entrepreneurship. The study shows that women are less likely to enter male-dominated industries, creating barriers to entry and career advancement. An example cited in the study is the taxi business, which many female entrepreneurs view as a male-dominated sector. This aligns with empirical literature, suggesting that gender-based stereotypes can influence women's perceptions of their entrepreneurial potential (Gupta *et al.* 2009:397). The gender gap also affects access to industry networks, which are crucial for business development and growth (GEM Women's Report 2019:1). The least severe challenges, ranked fifth, sixth, and seventh, include lack of

adequate education to handle the business, failure to engage other businesses due to cultural barriers, and work-life imbalance. The challenge of inadequate education, with an RII score of 0.8062, aligns with studies indicating that women are less likely to have formal business education or degrees compared to men (Verheul and Thurik 2005: 329). Cultural barriers, with an RII score of 0.8031, reflect how societal norms and gender-based stereotypes can impact women's ability to engage with other businesses (Noland *et al.* 2016:20). Finally, work-life imbalance, with an RII score of 0.7492, is a significant challenge for women entrepreneurs who often face greater pressure to fulfill caregiving roles (Eddleston and Powell 2008:1).

CHAPTER 5

SUMMARY OF KEY FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 INTRODUCTION

This chapter summarises the study's findings, highlighting their contributions to the discourse on women's empowerment through business in eThekweni Municipality. The chapter also acknowledges the study's limitations, and makes recommendations for policy, practice and future research. This chapter concludes the study and emphasises the importance of women's entrepreneurship in attaining inclusive economic growth, sustainable development and most importantly, women empowerment. The summary is organised around the study's main objectives: to assess the participation level of women entrepreneurs in eThekweni Municipality, to evaluate their satisfaction with the entrepreneurial support offered by the municipality, and to identify the challenges they encounter. This chapter also integrates findings with theoretical and empirical insights from literature to enhance understanding of the complex dynamics of women's entrepreneurship in the eThekweni Municipality. It sets the stage for the concluding chapter, which synthesises the study's contributions, acknowledges its limitations, and proposes directions for future research.

5.2 SUMMARY OF KEY FINDINGS IN RESPECT TO THE STUDY OBJECTIVES

The key objectives of this study were as follows:

- To establish the extent to which women participate in mainstream entrepreneurship in eThekweni Municipality.
- To examine the extent women entrepreneurs are satisfied with current entrepreneurial support received from eThekweni Municipality.
- To examine the challenges faced by women in eThekweni Municipality when engaging in entrepreneurship.
- To provide recommendations to the Economic Development Department of eThekweni Municipality on how to counter dilemmas faced by women.

5.2.1 Objective 1: To establish the extent to which women participate in mainstream entrepreneurship in the eThekweni Municipality.

The general participation trend observation was that most women participation in entrepreneurship is concentrated in micro and small-scale businesses, with a significant proportion of young women (21–35 years) leading entrepreneurial efforts. Moreover, the scope of their business practice was very limited and localised. This suggests that women are still largely in the periphery when it comes to major business transactions within the municipality, and that more support is needed to help women overcome the numerous barriers to scaling business.

The findings indicated that women's involvement in mainstream entrepreneurship within eThekweni Municipality is comparatively restricted, with the majority of respondents managing small businesses. This corresponds with global patterns indicating that women entrepreneurs frequently lack representation in high-growth sectors and conventional economic activities (Kelley *et al.* 2017:1; Minniti and Naudé 2010:227). The findings indicate that a significant number of women entrepreneurs operate in micro and small enterprises, largely attributed to obstacles like restricted access to capital and prevailing societal expectations. These results support Terjesen *et al.*'s (2016) assertion that women entrepreneurs face persistent gender disparities, particularly in accessing markets, networks, and resources.

Another salient feature in the results was the concentration of women entrepreneurs in the younger age groups (21–35 years), which could suggest either a growing interest in entrepreneurship among younger women, possibly driven by a desire for independence and flexibility, or a lack of formal employment opportunities which force these young women to open their own businesses. Moreover, the lack of geographical expansion and business diversification indicates restricted growth potential, likely influenced by limited resources and support structures. These findings echo reports by Kelley *et al.* (2017:1) and Minniti and Naudé (2010:227), which emphasise the need for targeted interventions to support women entrepreneurs in overcoming systemic barriers.

Most female entrepreneurs showed low participation in municipal business activities, possibly due to societal expectations, limited networks, and family responsibilities, as suggested by (Terjesen, Elam and Brush 2016:489). The findings highlight several key aspects of female entrepreneurship in the eThekweni Municipality, including engagement in municipal activities, growth outlook, business size, geographical reach, and diversification. Insufficient support structures contribute to low engagement. Regarding growth expectations, a neutral outlook from the findings suggests caution and possible economic instability, consistent with Sundin's

(2013: 275) research indicating a generally more risk-averse approach among women. Access to capital remains a barrier, limiting growth potential as noted by Carter *et al.* (2003: 229). The study also revealed that most female-led businesses are small, often with fewer than two employees, aligning with Robb and Watson's (2012: 544) findings that women-led enterprises typically start small and face slower growth due to limited resources. A positively skewed distribution indicated a consistent pattern of smaller business sizes.

5.2.2 Objective 2: To examine the extent women entrepreneurs are satisfied with current entrepreneurial support received from eThekweni Municipality.

The sentiments of women entrepreneurs represented around the type and amount of support provided by the eThekweni Municipality were largely negative. The type of support they were most dissatisfied with was financial, infrastructural and education/mentorship. While some initiatives exist, they are perceived as inconsistent, inaccessible, or insufficient to address their unique business needs.

The findings revealed significant dissatisfaction with municipal support, particularly financial assistance, infrastructure, mentorship, and business training, reflecting the struggles women face. The study found that women entrepreneurs were dissatisfied with the support they received from the eThekweni Municipality, mainly around the perceived lack of financial assistance, poor infrastructure development, and a lack of mentorship opportunities. Most respondents believed that existing assistance channels were insufficient, inconsistent, or unavailable, hampering their capacity to grow their businesses.

This discontent is consistent with the existing literature, which often calls for gender-sensitive policies that address the unique problems faced by female entrepreneurs. For example, collateral restrictions and discriminatory lending policies frequently caused a shortage of financial resources, a constant topic of discussion (McFerson 2019:19; Babar and Abbas 2023:39). The findings indicate that, while such funding exists, it does not reach the majority of female entrepreneurs, highlighting the need for a more inclusive and focused strategy.

5.2.3 Objective 3: To examine the challenges faced by women in eThekweni Municipality when engaging in entrepreneurship.

The challenges of the sampled women entrepreneurs in the eThekweni Municipality largely mirror those that have been mentioned in literature, which are namely, socio-cultural barriers, regulatory and policy hurdles, and an education and skills gap. The socio-cultural barrier mainly noted had to do with traditional gender roles, which continued to disproportionately burden women entrepreneurs and limit their ability to fully engage in business activities. The current

regulation and policy landscape was seen as largely favouring male entrepreneurs, as they continue to have access to the bulk of the business opportunities and resources. Lastly, there was acknowledgement and frustration with the education and skills gaps, particularly in business management and digital literacy, which further constrain women entrepreneurs' growth potential.

The study identified structural, societal, cultural, economic and personal obstacles faced by women in eThekweni Municipality when engaging in entrepreneurship. In terms of structural obstacles, inadequate infrastructure, complex tax regulations, and restrictive employment policies present major challenges that limit operational efficiency and entrepreneurial growth, echoing findings by Stevenson and St-Onge (2005:32) and Marlow and McAdam (2013:114). The study found infrastructure, such as office space and transportation inadequate, which limits operational efficiency and growth, echoing Stevenson and St-Onge's (2005:32) findings on the importance of adequate infrastructure. Tax policies were found to be complex and burdensome, aligning with Marlow and McAdam's (2013:114) research on tax obstacles for women entrepreneurs. Employment legislation was also identified to deter women entrepreneurship due to legal complexities. These findings illustrated both structural and societal challenges that foster a cautious, resource-limited environment for women entrepreneurs.

In terms of economic and personal challenges, the study, using the Relative Importance Index (RII), ranked limited access to capital as the most significant barrier, often due to discrimination and lack of collateral. Low profitability and a lack of business management skills are other major obstacles, restricting growth and scalability. Cultural barriers, such as stereotypes, religion, and limited support in male-dominated sectors, found to have moderate restriction opportunities for female entrepreneurs. Moderate challenges include the gender gap in male-dominated sectors, limited networks, and stereotypes. Lesser obstacles like inadequate business education and work-life balance were also identified.

Some of the challenges uncovered include socio-cultural barriers, regulatory hurdles, and skill gaps, which hinder the growth and sustainability of women-owned businesses. Socio-cultural norms often place disproportionate domestic responsibilities on women, limiting the time and energy they can dedicate to building their businesses. This aligns with findings by Adikaram and Razik (2023:11) on the impact of traditional gender roles in curbing women's economic potential. Moreover, these roles limit women's ability to engage fully in entrepreneurial activities and often lead to burnout.

Furthermore, legislative and policy issues, such as cumbersome bureaucratic procedures and a lack of gender-sensitive frameworks, were cited as major impediments. These constraints

disproportionately affect women entrepreneurs, particularly those who work in informal sectors or lack higher education. The bureaucratic and gender-insensitive nature of regulatory frameworks in developing economies has been highlighted by Gumede and Mawela (2019: 684) and McFerson (2019:19). The study confirms that such challenges disproportionately affect women entrepreneurs, particularly those in informal sectors. Regrettably, many respondents reporting restricted access to training programs that could help them improve their business acumen, legislative knowledge and digital skills. This lack of access to entrepreneurial training and digital literacy programs, was also noted by Kantor (2019: 349) and Neneh and Van Zyl (2021: 1).

5.2.4 Objective 4: To provide recommendations to the Economic Development Department of eThekweni Municipality on how to counter dilemmas faced by women.

5.2.4.1 Recommendations for policymakers, practitioners, and other stakeholders

Based on the findings, the following recommendations are proposed for policymakers, practitioners, and other stakeholders. Supporting women entrepreneurs in eThekweni requires targeted policies to address key challenges like financial access, business training, cultural barriers, and infrastructure needs. The results suggest a need for more consistent and robust support systems to meet the needs of women entrepreneurs and foster a more conducive business environment.

5.2.4.1.1 Access to funding

The Economic Development Department of the eThekweni Municipality should expand access to funding through inclusive financial programs. Initiatives that focus on providing accessible financing and grants to navigate funding opportunities can help address a lack of adequate capital for business expansion. Providing targeted financial programmes, including grants, low-interest loans, and financial education, could alleviate capital constraints and foster growth. The municipality should introduce collateral-free loans, reduced-interest grants, and funding programs specifically targeting women entrepreneurs. Access to diversified funding, including low-interest loans, grants, and micro-loans, can alleviate financial constraints women face due to risk aversion and systemic biases in banking. Additionally, financial institutions and policymakers can play a role in creating more inclusive funding ecosystems that recognise and address the unique challenges faced by women entrepreneurs, ultimately promoting gender equity in business development and entrepreneurship. It was also identified that female entrepreneurs in eThekweni cannot afford to hire a higher number of workers due to lack of

enough profit. Access to funding can help female entrepreneurs overcome financial constraints and improve business profitability.

In addition, to overcome the financial-related challenges faced by female entrepreneurs, targeted support through collaborations with local organisations, NGOs, and financial institutions is essential. Partnerships can improve access to gender-sensitive loans and microfinance options, making financing more accessible by reducing collateral demands that often exclude women.

5.2.4.1.2 Engage in business skill development and mentorship

The Economic Development Department of eThekweni Municipality should implement mentorship programs, skill development workshops, and partnerships with educational institutions to build essential business management skills, improve profitability, and support scalability. Complementing financial support with tailored training programs is crucial, as many women entrepreneurs need skills in areas like digital literacy, financial management, and marketing. Mentorship and networking initiatives also provide guidance, helping women connect with experienced entrepreneurs and access collaborative opportunities. To address this challenge of lack of business management skills, initiatives focused on skill development and mentorship can play a significant role. Programs that offer business training, leadership development, and networking opportunities can help women entrepreneurs build the skills needed to grow their businesses. Additionally, encouraging peer-to-peer learning and creating support networks can provide practical guidance and promote skill sharing among entrepreneurs.

Develop specialised training programs that focus on the needs of female entrepreneurs. These programs should cover a wide range of business skills, including financial management, strategic planning, marketing, and operational efficiency. Establish mentorship programs that connect experienced entrepreneurs with women who need guidance. Mentors can offer practical advice, support, and resources to help women build their business skills. Collaboration with universities, colleges, and business schools to create accessible business courses and workshops for women entrepreneurs could also help to close the skills gap and foster a more educated entrepreneurial community.

Mentorship and networking initiatives can offer industry-specific guidance and combat societal biases, creating a supportive environment for women in business. Skill-building programs that address financial literacy, digital skills, and business management, provided in collaboration

with NGOs and educational institutions, are crucial for empowering women to scale their businesses.

5.2.4.1.3 Promotion of gender equality and inclusivity in entrepreneurship

To address the challenge of gender inequality and gender imbalances in the field of entrepreneurship, efforts must focus on promoting gender equality and inclusion in entrepreneurship. This includes creating programmes to encourage women to enter non-traditional industries and advocate for cultural shifts to break down gender-based stereotypes. Additionally, policies that promote equal opportunities and address discrimination can help bridge the gender gap in entrepreneurship, enabling female entrepreneurs to explore a wider range of industries and opportunities.

5.2.4.1.4 Gender-Inclusive Policies

The Economic Development Department of eThekweni Municipality should implement policies that promote gender equality and discourage discrimination in business. This can involve equal opportunity policies, anti-discrimination training, and measures to increase gender diversity in leadership roles. Furthermore, addressing systemic issues related to gender discrimination in business and ensuring equal opportunities across industries can foster a more supportive environment for women-owned businesses, allowing them to grow and hire additional staff.

When women are more engaged in business, it shifts cultural norms, gradually eroding traditional gender roles and promoting a more inclusive view of women's capabilities in leadership and entrepreneurship. This shift can lead to greater economic inclusion, where women's participation in business directly influences job creation, poverty reduction, and national economic growth.

5.2.4.1.5 Public Awareness Campaigns

Overcoming cultural barriers through awareness campaigns can promote an inclusive entrepreneurial environment, challenging stereotypes that limit women's business participation. Cultural awareness campaigns can help shift perceptions and encourage inclusivity in entrepreneurship. Launch campaigns that challenge gender stereotypes and highlight successful women entrepreneurs. By promoting positive role models, these campaigns can encourage cultural shifts and reduce stigma around women in traditionally male-dominated industries. Public campaigns promoting gender equality are essential to foster a more inclusive entrepreneurial environment. These initiatives would enable women to overcome cultural and structural barriers, participate actively in traditionally male-dominated sectors, and leverage broader entrepreneurial opportunities within eThekweni Municipality.

5.2.4.1.6 Networking Opportunities

The Economic Development Department of eThekweni Municipality should create networking events and platforms specifically designed for women entrepreneurs. These spaces can facilitate collaboration, support, and knowledge sharing, helping to overcome cultural barriers and build a stronger community. The study suggests that collaborations with educational institutions, public campaigns to challenge stereotypes can address cultural barriers, fostering a supportive and inclusive environment for women entrepreneurs in eThekweni Municipality.

5.2.4.1.7 Community Support Systems

The study recommends the Economic Development Department of eThekweni Municipality to improve engagement by establishing accessible support structures that account for societal expectations and family obligations affecting women's participation in business. Community support systems should be established that offer resources for women entrepreneurs with family responsibilities. These can include childcare cooperatives, family-oriented networking events, and local support groups.

5.2.4.1.8 Simplification of Legislation

Additionally, the study recommends that the South African government revises tax policies and simplifies employment legislation to reduce regulatory burdens on women-owned businesses. Furthermore, simplifying regulatory processes and offering legal protection for informal traders can empower women in small and informal enterprises, increasing their resilience and security. These targeted interventions align with the Economic Development Department's goals, fostering inclusive growth and enabling women to make significant economic contributions to eThekweni. Business registration and tax compliance processes should be simplified to reduce bureaucratic barriers. Dedicated support desks could also be established within the municipality to assist women entrepreneurs in navigating regulatory requirements.

5.2.4.1.9 Infrastructure development

The Economic Development Department of the eThekweni Municipality should enhance infrastructure support, such as affordable office spaces and improved transportation access would also be beneficial. Improved infrastructure, such as affordable workspaces and internet access, would especially benefit women in rural areas, helping them to reach broader markets. Local governments can also support women entrepreneurs by providing infrastructure like affordable workspaces and reliable utilities, especially for those in the informal sector. These

combined efforts foster an enabling environment for female entrepreneurs, supporting their growth and contributing to economic development and gender equity. The municipality should develop affordable workspaces, industrial hubs, and reliable transportation systems that cater to the needs of women entrepreneurs. The municipality should invest in digital infrastructure to bridge the technology gap and enable access to e-commerce platforms.

5.3 STUDY CONTRIBUTIONS

5.3.1 Theoretical Contributions

The study expands the understanding of women's entrepreneurship in the context of South Africa, emphasising the intersectionality of race, gender, and socio-economic challenges. In addition, the study reinforces existing theories on gender disparities in entrepreneurship while providing localised insights specific to eThekweni Municipality. The findings contribute to the discourse on sustainable development, linking women's entrepreneurship to key Sustainable Development Goals (SDGs).

5.3.1.1 Contribution in light of identified theories

Alfred Marshall's theory of entrepreneurship emphasises the interplay of four factors of production: land, labour, capital, and organisation, with entrepreneurship serving as the critical force that organises and coordinates these factors. Marshall's insights are particularly relevant to this study, as they provide a lens for analysing the role of women entrepreneurs in eThekweni Municipality and the barriers, they face in effectively leveraging these factors to drive economic growth and empowerment.

Marshall posits that entrepreneurship is the key to effectively organising land, labor, and capital, requiring a blend of leadership, innovation, and risk-taking (Smit 2020:41). However, the findings of this study highlight significant gaps in women entrepreneurs' ability to act as effective organisers. The study revealed that access to financial resources is a critical barrier for women entrepreneurs in eThekweni Municipality. Without adequate funding, women struggle to mobilise the other factors of production, such as hiring skilled labor or investing in infrastructure, which are essential for sustainable business growth. Most women entrepreneurs in the municipality operate small-scale businesses with limited diversification and geographical reach. This reflects constrained organisational capacity, likely influenced by socio-cultural barriers, regulatory challenges, and a lack of business management skills.

According to Marshall, successful entrepreneurs exhibit traits such as sector-specific knowledge, strong leadership, and the ability to predict and adapt to changes in demand and supply. The study findings suggest that many women entrepreneurs in eThekweni Municipality

lack these traits due to systemic and structural barriers. The education and skills gap identified in the study aligns with Marshall's assertion that entrepreneurs must possess in-depth knowledge of their sectors. Many women entrepreneurs lack access to training programs that could enhance their understanding of market dynamics and business processes. Socio-cultural norms and traditional gender roles often undermine women's leadership potential. This is reflected in the limited representation of women in mainstream entrepreneurship and their reliance on necessity-driven ventures rather than opportunity-driven ones. The findings indicate that women entrepreneurs in eThekweni Municipality are hesitant to take risks, as seen in their low levels of business diversification and expansion. This could be attributed to a lack of support systems, financial security, and mentorship, which are essential for building confidence and resilience.

Marshall's theory underscores the importance of external support in fostering entrepreneurship, particularly in enabling entrepreneurs to act on risky projections and adapt to market changes. The findings of this study highlight gaps in the support provided by the eThekweni Municipality. Women entrepreneurs expressed dissatisfaction with the financial support provided by the municipality, which limits their ability to invest in innovation and growth. The lack of infrastructural support and mentorship opportunities further constrains women's entrepreneurial potential. Without access to affordable workspaces, reliable transportation, and expert guidance, women struggle to organise and optimise their businesses effectively. The absence of gender-sensitive policies and programs tailored to women's unique needs reflects a failure to address systemic barriers. This highlights the critical role of local governments in creating an enabling environment for women entrepreneurs.

In addition, through the findings of the current study, the theory of empowerment has been advanced as the key aspects of empowerment that needed attention were identified as skill and training, technology, knowledge and information sharing, and provision of finance. In the context of this study, absence of the identified aspects is a crucial demotivator to the would-be women entrepreneurs. With respect to resource-based theory, the results indicated that the resources availed to potential women entrepreneurs ought to be multi-faceted depending on the state of the environment in which entrepreneurs seek to conduct their businesses.

5.3.2 Practical Contributions

The study provides actionable recommendations for policymakers and practitioners, focusing on enhancing support systems, addressing socio-cultural barriers, and fostering inclusive economic policies. Furthermore, it offers evidence to inform the design of targeted programs that support women entrepreneurs, particularly in underrepresented communities.

5.4 STUDY LIMITATIONS

While the study offers valuable insights, it is important to acknowledge its limitations. The study acknowledges certain limitations in its design and sample, potentially affecting the generalisability of its findings on women's participation in entrepreneurship within South Africa.

- In terms of scope, the study focused on women entrepreneurs in eThekweni Municipality, limiting the generalisability of findings to other regions. Focusing on a single municipality – eThekweni Municipality – limits the study from capturing broader trends across regions.
- Due to limited resources and time constraints, the current study was cross-sectional in nature. In terms of methodology, the quantitative approach used in this study may not have fully captured the nuanced socio-cultural factors influencing women's entrepreneurship.
- In relation to data collection, reliance on self-reported data may introduce biases, particularly in assessing satisfaction levels and challenges faced.

These limitations highlight the need for further research to validate and expand upon the findings. Despite these limitations, the study provides valuable insights into the experiences and challenges faced by female entrepreneurs in the eThekweni Municipality. These limitations present opportunities for future research to build on the findings and address these gaps.

5.5 RECOMMENDATIONS FOR FUTURE RESEARCH

Future studies can expand on this research by exploring:

The study's limitations, including design and sample size, highlight the need for further research. To build upon the current findings from a cross-sectional study, future research should consider longitudinal studies to assess the long-term effectiveness of entrepreneurship support programs for women, allowing for insights into how these supports impact business growth and sustainability over time. By expanding the scope and duration of research, future studies could provide a more comprehensive understanding of the challenges and supports needed for women entrepreneurs in various contexts. Additionally, comparative studies across different regions could help determine if unique regional factors influence female entrepreneurship differently. Comparing women's entrepreneurship across different municipalities or regions facilitates identification of best practices and localised challenges. Since the current study focused on quantitative research approach, future studies may conduct in-depth qualitative studies to explore socio-cultural dynamics, individual experiences, and the intersectionality of barriers faced by women entrepreneurs. Despite progress in entrepreneurial studies, research

gaps exist in understanding intersectionality, government policy effectiveness, and cultural norms' impact on women's entrepreneurship. Potential future research topics include: i) Exploring the role of financial inclusion in empowering women entrepreneurs in South Africa; ii) The impact of mentorship programs on the leadership development of Women in SMEs; iii) The role and impact of digital skills training in promoting women's participation in the South African tech industry; and iv) The influence of government and private sector initiatives on women empowerment through skills development.

5.6 CONCLUSION

Chapter one covered the overview and background of the research, research questions, research objectives, problem statement, significance of the study, research methodology and design of this study. Chapter two provided the literature review, which focused on theoretical expositions regarding women entrepreneurial empowerment. This chapter reviewed the present literature and the theoretical framework of the research. Chapter three offered a discussion of research methodology and design. The chapter covered the target population, sample selection, research sample, questionnaire construction, reliability and validity of the study, amongst others. Chapter four covered the presentation, analysis and discussion of the data. Pie-charts and graphical presentations were utilised to present the data. For analysis of data, both descriptive and inferential analysis were used. The detailed discussion of the results was presented in this chapter. The findings of women's participation in entrepreneurship, their satisfaction with entrepreneurial support, and the challenges they face are discussed and compared with previous studies. The key insights gained are that women's participation in mainstream entrepreneurship in eThekweni Municipality remains limited, with most women operating small-scale and localised businesses. Younger women (21–35 years) are leading the entrepreneurial landscape, reflecting a growing trend toward youth-driven entrepreneurship, but challenges like limited geographical reach and diversification hinder broader participation.

Chapter five summarises the results, the study conclusion, as well as recommendations based on the findings of the study. This chapter summarises the study's findings, highlighting their contribution to the discourse on women's empowerment through business in eThekweni Municipality. The chapter also acknowledges the study's limitations and makes policy, practice, and future research recommendations. This chapter concludes the study and emphasizes the importance of women's entrepreneurship in achieving inclusive economic growth and sustainable development. Overall, it reveals the need for a collective effort from policymakers, practitioners, and society at large to champion gender equality in entrepreneurship. Through

sustained commitment and targeted interventions, the eThekweni Municipality can transform the entrepreneurial landscape, empowering women to lead economic and social change.

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APPENDICES

APPENDIX A: STUDY QUESTIONNAIRE

Instructions

1. This questionnaire comprises of two sections.
2. You are kindly requested to complete all statements.
3. Please mark **(X)** to the relevant recoded response.
4. Please mark **(X)** for one response only.
5. Please Do not leave any statement blank.
6. You should be a woman older than 18 years to participate in this study.
7. You should be currently owning or managing a business around Ethekewini Municipality to participate in this study.

Section A: Biographical information

1. Please indicate your age group.

<u>1.1</u>	<u>21-25 years</u>	<u>1</u>
<u>1.2</u>	<u>26-30 years</u>	<u>2</u>
<u>1.3</u>	<u>31-35 years</u>	<u>3</u>
<u>1.4</u>	<u>36-40 years</u>	<u>4</u>
<u>1.5</u>	<u>41-45 years</u>	<u>5</u>
<u>1.6</u>	<u>46-50 years</u>	<u>6</u>
<u>1.7</u>	<u>> 51 years</u>	<u>7</u>

2. Please indicate your racial group.

<u>2.1</u>	<u>African Black</u>	<u>1</u>
<u>2.2</u>	<u>White</u>	<u>2</u>
<u>2.3</u>	<u>Indian</u>	<u>3</u>
<u>2.4</u>	<u>Coloured</u>	<u>4</u>
<u>2.5</u>	<u>Other</u>	<u>5</u>

3. Please indicate how long you have been with the business.

<u>3.1</u>	<u>0-4 years</u>	<u>1</u>
<u>3.2</u>	<u>5-9 years</u>	<u>2</u>
<u>3.3</u>	<u>10-14 years</u>	<u>3</u>
<u>3.4</u>	<u>15-19 years</u>	<u>4</u>
<u>3.5</u>	<u>20-24 years</u>	<u>5</u>
<u>3.6</u>	<u>>25 years</u>	<u>6</u>

4. Please indicate your qualification.

<u>4.1</u>	<u>PHD</u>	<u>1</u>
<u>4.2</u>	<u>Masters</u>	<u>2</u>
<u>4.3</u>	<u>Bachelors</u>	<u>3</u>
<u>4.4</u>	<u>Honors</u>	<u>4</u>
<u>4.5</u>	<u>Diploma</u>	<u>5</u>
<u>4.6</u>	<u>Technical Certificate</u>	<u>6</u>
<u>4.7</u>	<u>Matric/Secondary education</u>	<u>7</u>

Section B

	Item	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
6.1	I always participate in the women business activities arranged by	1	2	3	4	5

	the eThekwini Municipality.					
6.2	In 5 years' time I expect to have more branches	1	2	3	4	5
6.3	I have more than two employees in my business	1	2	3	4	5
6.4	My business supply goods and services in eThekwini Municipality	1	2	3	4	5
6.5	My business supply goods and services in eThekwini Municipality and other provinces	1	2	3	4	5
6.6	I have more than one line of business	1	2	3	4	5
6.7	I am happy with the financial support I'm getting from eThekwini municipality	1	2	3	4	5
6.8	I am satisfied with the infrastructural support from eThekwini municipality.	1	2	3	4	5
6.9	I am policies with contented with tax policies from the eThekwini region.	1	2	3	4	5
6.10	I am satisfied with employment legislation in eThekwini municipality.	1	2	3	4	5
6.11	I always get interval business training	1	2	3	4	5

	sponsored by eThekwini Municipality.					
6.12	I receive business guidance at intervals from eThekwini Municipality.	1	2	3	4	5
6.13	I receive adequate different useful ideas from mentors	1	2	3	4	5
6.14	Tax (levies) policies in eThekwini Municipality are fair.	1	2	3	4	5
6.15	The environment where I am doing my business is conducive	1	2	3	4	5
6.16	I am in various women business groups in eThekwini Municipality	1	2	3	4	5

6.17	Family issues disturb me to run my business smoothly.	1	2	3	4	5
6.18	I do not see myself engaging in some industries like taxi businesses due to male domination.	1	2	3	4	5
6.19	I feel I am not educated enough to handle the business.	1	2	3	4	5

6.20	I lack skills to grow my business bigger than its current state.	1	2	3	4	5
6.21	I cannot engage some business due to cultural business.	1	2	3	4	5
6.22	I cannot afford more staff because of low profit that I am getting.	1	2	3	4	5
6.23	I do not have enough capital to expand my business.	1	2	3	4	5

APPENDIX B: INFORMATION LETTER



LETTER OF INFORMATION

Title of the Research Study: Women empowerment through entrepreneurship in eThekweni Municipality, Kwa-Zulu Natal province

Principal Investigator/s/researcher: Sinqobile Mkhwanazi

Co-Investigator/s/supervisor/s: (n/a): Dr. R. Utete

Brief Introduction and Purpose of the Study:

The study investigates how women have been empowered through entrepreneurship. Entrepreneurship in every country has widely become a major driver for economic growth. It is against this background that women entrepreneurs have started to grow, playing a pivotal role in building sustainable development of economies. In most countries and South Africa in particular, entrepreneurial activities are not yet part of the mainstream government policy despite continued political and economic statements in recognition of the need to integrate the two. Various policies have been brought to the cause in line with the Sustainable Development Goal 5 – achieve gender equality, social inclusion and human rights. Since these programs are mainly aimed at empowering women, this research seeks to examine how women have benefited from entrepreneurial empowerment at EThekweni Municipality over the years.

Good day. I hope this letter finds you well.

My name is Sinqobile Mkhwanazi I am a first-year master's student at DUT doing research for my master's in management sciences Specialising in Business Administration.

Invitation to the potential participant:

I would like to invite you to participate in the research.

Outline of the Procedures:

Prior to data gathering, a letter requesting you participate in this study will be distributed in-person by the researcher. If you show interest to participate in this study, you will be given a consent form and a questionnaire with 28 statements which you will be expected to complete. You will be given pseudo names to ensure confidentiality and anonymity. You are expected to return the questionnaire within a period of about two weeks and I will come to collect it in-person. Permission will be sought from the participants before the participants partake the study.

Risks or Discomforts to the Participant: You will not experience any risks or discomforts when participating in this study.

Explain to the participant the reasons he/she may be withdraw from the Study: Your participation in this study is voluntary, and you can at any time, without coercion, withdraw participation and consent in the study and research will be terminated with immediate effect, if such circumstance arises.

Benefits: The findings of this study will help SEDA, local government and women entrepreneurs by providing recommendations on how they can manage and deal with the entrepreneurial challenges.

Remuneration: You will not be remunerated for participating in this study.

Costs of the Study: You will not be expected to make any payment for participating in this study.

Confidentiality: For ensuring confidentiality and anonymity, no identifiable information about you that will be required during collection and dissemination of the data.

Results: A summary of the key findings will be disseminated to you and your management.

Research-related Injury: You will not experience any injury during your participation in this study as this study is not associated with injuries.

Storage of all electronic and hard copies including tape recordings: The data will be retained on a safety-locked cabinet and electronic copies will be stored on a password-protected computer for a period of five years. After five years all hard copies will be shredded, and electronic copies will be permanently deleted.

Persons to contact in the Event of Any Problems or Queries: (Supervisor:) my supervisor (uteter@gmail.com) or the Institutional Research Ethics Administrator on 031 373 2375. Complaints can be reported to the Acting Director: Research and Postgraduate Support Dr V Govender – researchdirector@dut.ac.za

APPENDIX C: CONSENT FORM



CONSENT

Full Title of the Study: Women empowerment through entrepreneurship in eThekweni Municipality, Kwa-Zulu Natal province

Names of Researcher/s: Sinqobile J Mkhwanazi

Statement of Agreement 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 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.

APPENDIX D: REQUEST FOR GATE KEEPER PERMISSION

08/09/2022

41 Victoria Embankment
Durban Central,
EThekwini Municipality
4001

Request for Permission to Conduct Research

Dear Mr S Zondi

My name is Sinqobile Mkhwanazi a Master's student at the Durban University of Technology. The research I wish to conduct for my Master's dissertation entitled, 'Women empowerment through entrepreneurship in eThekwini Municipality, Kwa-Zulu Natal province.'

I am hereby seeking your consent to do a research study in your institution. I have provided you with a copy of my proposal which includes copies of the data collection tools and consent forms to be used in the research.

If you require any further information, please do not hesitate to contact me 0813768207 / email: sngobilemkhwanazii@gmail.com . Thank you for your time and consideration.

Yours sincerely,

Sinqobile Mkhwanazi
Durban University of Technology

APPENDIX E: EDITING LETTER

EDITING LETTER

696 Clare Road

Clare Estate

Durban

4091

18 November 2024

To: Whom it may concern

**Editing of Dissertation: Singobile Joseph Mkhwanazi
20800339**

**Women empowerment through entrepreneurship in eThekweni Municipality,
KwaZulu Natal Province**

This letter serves as confirmation that the aforementioned dissertation has been language edited. The requisite grammatical conventions have been met/recommended. Suggestions have been made to the candidate where necessary.

Any queries may be directed to the author of this letter.

Regards

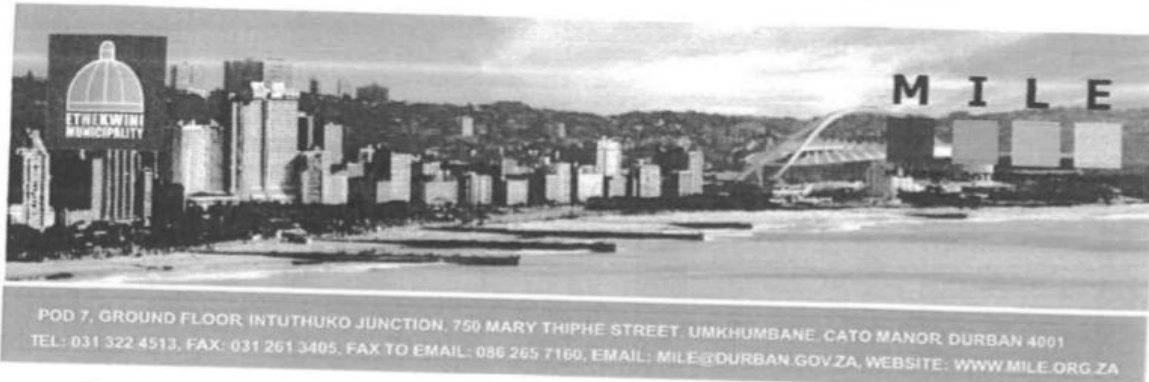
MP MATHEWS

Lecturer and Language Editor

Mercimathews4@gmail.com

083 676 4778

APPENDIX F: GATEKEEPERS LETTER



For attention:
Chair of Research Ethics Committee
Durban University of Technology
Faculty of Management Science
Durban
4001
15 November 2023

RE: LETTER OF SUPPORT TO S.J MKHWANAZI STUDENT NO: 20800339 - GRANTING PERMISSION TO USE ETHEKWINI MUNICIPALITY AS A STUDY SITE

The eThekweni Business Support & Market Department and Municipal Institute of Learning (MILE) in eThekweni Municipality, have considered a request from **Sinqobile Joseph Mkhwanazi (Mr)** to use eThekweni Municipality as a research study site leading to the awarding of a **Master of management Science Specialising in Business Administration** and for the purposes of undertaking a research study entitled: **"Women empowerment through entrepreneurship in eThekweni Municipality, Kwa-Zulu Natal province."**

We wish to inform you of the acceptance of his request and hereby assure the student of our utmost cooperation towards achieving his academic goals; the outcome which we believe may help this municipality. student is reminded of the ethical considerations and regulations when conducting this research. The student was made aware that he will not have access to personal and other information of female entrepreneurs that may exist on any of the repositories and databases managed by eThekweni Municipality and SEDA. The student must take all necessary measures to ensure his personal safety during the research period as eThekweni Municipality indemnifies itself from any incidental claims that may arise. **In return, we stipulate as mandatory that the student contacts Buyisiwe.Nqubane@durban.gov.za to present the preliminary results and recommendations of this study to the related unit/s.**

Wishing the student all the best in his studies.

.....
Mr. Duvane Kzerifa
Head: Business Support & Market Department
eThekweni Municipality

.....
Dr. Collin Pillay
Program Manager: MILE
eThekweni Municipality

.....
I Sinqobile Joseph Mkhwanazi (ID Number: 8603125383086).....hereby accept as mandatory that I will comply fully as per the conditions stipulated above.

Signed: Date: 15/11/2023.....

APPENDIX G: ETHICS CLEARANCE



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

30 January 2024

Mr S J Mkhwanazi
B709
Bhambayi
Inanda
4310

Dear Mr Mkhwanazi

Women empowerment through entrepreneurship in eThekweni Municipality, Kwa-Zulu Natal province

Ethics Clearance Number: IREC 137/23

The DUT-Institutional Research Ethics Committee acknowledges receipt of your notification regarding the piloting of your data collection tool.

Kindly ensure that participants used for the pilot study are not part of the main study.

In addition, the DUT-IREC 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 DUT-IREC according to the DUT-IREC SOP's.

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

It is compulsory for a student or researcher to apply for recertification on an annual basis. The failure to do so will result in withdrawal of ethics clearance. It is the responsibility of the researcher and the supervisor to apply for recertification.

Please note that you are required to submit a Notification of Completion of Study form together with an abstract to the DUT-IREC office on completion of your study.

Yours Sincerely

Prof J K Adam
Chairperson: DUT-IREC

APPENDIX H: ETHICS TRAINING CERTIFICATE



APPENDIX I : TURN IT IN REPORT

CHAPTER ONE.docx			
ORIGINALITY REPORT			
14%	5%	7%	8%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS
PRIMARY SOURCES			
1	Submitted to Midlands State University Student Paper	3%	
2	Submitted to Mancosa Student Paper	1%	
3	Reward Utete, Sheunesu Zhou. "Re-imagining the complexities faced by rural entrepreneurs in South Africa: Implications for local economic development in the post COVID-19 pandemic period", Journal of Rural Studies, 2024 Publication	1%	
4	Bonny-Tay, Juliette. "Barriers Impacting Women Entrepreneurs in Accra, Ghana: 21st Century Leadership Skills/Practices", St. Thomas University, 2023 Publication	1%	
5	Maria-Teresa Lepeley, Katherina Kuschel, Nicholas Beutell, Nicky Pouw, Emiel L. Eijdenberg. "The Wellbeing of Women in Entrepreneurship - A Global Perspective", Routledge, 2019	<1%	

CHAPTER ONE.docx

ORIGINALITY REPORT

14% SIMILARITY INDEX
5% INTERNET SOURCES
7% PUBLICATIONS
8% STUDENT PAPERS

29/11/2024

PRIMARY SOURCES

- 1 Submitted to Midlands State University **3%**
Student Paper
- 2 Submitted to Mancosa **1%**
Students Paper
- 3 Reward Utete, Sheunesu Zhou. "Re-imagining the complexities faced by rural entrepreneurs in South Africa: Implications for local economic development in the post COVID-19 pandemic period", Journal of Rural Studies, 2024 **1%**
Publication
- 4 Bonny-Tay, Juliette. "Barriers Impacting Women Entrepreneurs in Accra, Ghana: 21st Century Leadership Skills/Practices", St. Thomas University, 2023 **1%**
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- 5 Maria-Teresa Lepeley, Katherina Kuschel, Nicholas Beutell, Nicky Pouw, Emiel L. Eijdenberg. "The Wellbeing of Women in Entrepreneurship - A Global Perspective", Routledge, 2019 **<1%**

29/11/2024