



THE IMPLICATION OF WOMEN ENTREPRENEURS' EMPOWERMENT
PROJECTS ON POVERTY ALLEVIATION IN SOUTH AFRICA: A CASE
STUDY OF THE DEPARTMENT OF SMALL BUSINESS DEVELOPMENT

By

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PROJECTS ON POVERTY ALLEVIATION IN SOUTH AFRICA: A CASE
STUDY OF THE DEPARTMENT OF SMALL BUSINESS DEVELOPMENT

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DECLARATION BY STUDENT

I, Sisanda Michelle Ngubane, hereby declare that the work presented in this thesis represents my own work and findings, except where indicated, and that all references are, to the best of my knowledge, accurately reported.

Sisanda Michelle Ngubane

Signature:

Date:

June 2024

ABSTRACT

This study identified and examined the implication of women entrepreneurs' empowerment projects on poverty alleviation in South Africa. The significance of this research study is in the contribution of its results and recommendations to the survival of women-owned projects. The target demographic consisted of thirty (30) women-led SMMEs in Durban and Johannesburg. Participants had to have been in business for five years, be a small-scale company owner, be African, be between the ages of 25 and 40, be registered with a women's business body, and be a cooperative member.

Participants who met seven unique criteria were chosen. The investigation brought several critical concerns to light. For example, 100% of the selected respondents agreed that better access to loans and financial support from government institutions would help women-owned businesses succeed. The respondents stated that they frequently are unaware of government institutions that give finance and support to women in business and what they offer to entrepreneurs because this information is not readily available to them. In this study, the purposive sampling strategy was applied. The primary method of gathering data was through interviews. The study covers a fair deal of ground, with five major themes emerging from the thorough findings from the qualitative data and analyses. The emerging themes: used were staffing and impact, support, training and investment, the value of women entrepreneurs' empowerment projects and recommendations.

The partnership between government and women-led projects was agreed upon by 75% of respondents as a tool for poverty alleviation and job creation. Furthermore, 80% recognise the study's strategic location; Durban and Johannesburg are accessible and convenient for new and current businesses. This suggests that Durban provides a competitive edge. Corruption (tender processes or assessments), bribery, and a lack of justice in government operations, notably to issue business, were identified as problems hindering the growth of 85% of respondents' firms.

Recommendations on how women projects identified can be better empowered and managed to support their businesses and alleviate poverty in this country were provided by the selected number of women entrepreneurs interviewed. Women entrepreneurs should work together with the Department of Small Business

Development (DBSA) as it is mandated by the government to assist entrepreneurs and focus on small business development. DBSA should lead by gaining insight into women's entrepreneurship using a literature study.

Furthermore, the DBSA should determine the obstacles and socio-cultural constraints affecting women's entrepreneurial activities in both provinces (Gauteng and KwaZulu Natal), analyse the unique challenges women entrepreneurs face in starting and growing their businesses, and execute/implement programs such as development and support programs for women entrepreneurs and their needs.

Research on entrepreneurship indicates that women launch companies more frequently than men, particularly in developing nations. These studies demonstrate the vital role that women entrepreneurs play in many economies' efforts to create jobs, generate income, and increase revenue. They also demonstrate how their business endeavours help to lessen the wealth gap that currently exists between men and women.

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My son, Nkanyezi Lubanzi, thank you for understanding.

DEDICATION

I dedicate this Doctorate to my late grandmother uMaDladla-Msimang.

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Acronyms

ANC	African National Congress
BWA	Businesswomen's Association of South Africa
WID	Women in Development
WEE	Women Economic Empowerment
RDP	Reconstruction and Development Programme
NEF	National Empowerment Fund
CDSP	Co-Operatives Development Support Programme
DSBD	Department of Small Business Development
BVP	Business Viability Programme
SEFA	Small Enterprise Finance Agency
GDP	Gross Domestic Product
SETA	Sector Education and Training Authority
SEDA	South Enterprise Development Agency
NDA	National Developments Agency
SMMEs	Small Micro Medium Enterprises
UN	United Nations
DTI	Department of Trade Industry and Competition
WOP	War on Poverty
ISRD	Integrated Sustainable Rural Development
WID	Women in Development
TA	Thematic Analysis
SAWIC	South African Women in Construction
NYDA	National Youth Development Agency
EL	Entrepreneurial Leadership
KZN	KwaZulu Natal

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CHAPTER ONE: INTRODUCTION

1.1 Introduction

Entrepreneurship plays a very important role in economic development, and it has proven to be one of the best and most effective solutions for combating unemployment in countries such as South Africa. More and more men and women in South Africa are turning to self-employment; hence, women's entrepreneurship has been increasing so rapidly that women are starting their own businesses to take control of their personal and professional lives.

In this chapter, I will discuss in great detail how women entrepreneurs can be empowered and how they can help South Africa become less impoverished. I will also supply and examine the study's background, goals, and objectives. This chapter will also discuss the study's significance, research questions, and limitations.

In South Africa, SheTraders Hub was established by the Department for Small Business Development (DSBD), the Small Enterprise Development Agency (Seda), and the International Trade Center (ITC). The goal is to support the upskilling and capacitate female entrepreneurs in South Africa using different technical and business skills development activities. The hub empowers and assists women-owned businesses in exporting. The aim is to expose them to local and international markets and create competitive female entrepreneurs. By 2024–2025, the Hub wants to link 10,000 South African women-owned enterprises with markets (Saah & Musvoto, 2020).

This research study is a deliberate attempt to understand the obstacles faced by South African female entrepreneurs. It aimed to investigate the unique obstacles female entrepreneurs encounter under each of the five major themes of identified barriers.

1.2 Background

According to Raniga and Ringson (2021), women entrepreneurs are an important source of income supplementation and poverty alleviation. Women entrepreneurship provides a constructive social development plan for supporting impoverished or disadvantaged women in achieving economic self-sufficiency. South African women-led entrepreneurship projects have been identified as significant sources of income

supplementation and poverty reduction in female-headed families (Raniga & Ringson, 2021).

Poverty is characterised by deprivation of well-being, poor income, and the inability to obtain the essential commodities and services required for humane subsistence. Poverty also includes poor access to clean water and sanitation, inadequate physical security, lack of voice, and a lack of resources and opportunities to improve one's life (World Bank, 2011). In most cases, poverty has been directly related to vulnerable groups within the society, such as women. This implies that poverty is a major source of women's disempowerment (Khan, 2016). This is because women continue to experience exclusion in socio-economic opportunities due to cultural perceptions, including historically gender-designated responsibilities, which naturally limit the ability to explore opportunities, i.e., men are providers and women coordinate the home (Asriani, and Osira, 2019).

Gender inequities affect women entrepreneurs internationally, according to the International Labour Organization (ILO, 2008), and the gap has shrunk by only 2% during the 1990s. Women work longer hours than men due to gender disadvantages; however, they should be allowed the same opportunities and freedom as men, and their decisions should not be influenced by gender, race, or age. According to Kabeer (2021), the proportionate impact varies by nation, as does the pattern of labour force limitation on women's potential, which includes obtaining permission from their husbands to pursue certain possibilities. Meyer and Krüger (2021) identified South African women entrepreneurs as economic contributors.

Female entrepreneurs have significantly impacted South Africa's economic growth and development, demonstrating that working with Small Macro and Medium Enterprises (SMMEs) has progressively moved and expanded the potential to manufacture products and services. Women-owned enterprises are supported and inspired to become successful entrepreneurs, and they are prepared to access cash, technology, financial grants, and loans (Raniga & Ringson, 2021).

Women entrepreneurs' activities have increased job creation, sustained economic development, and economic growth. Nonetheless, many young businesses or start-ups struggle to survive the first three years, jeopardising their full potential to contribute to the economy.

Consequently, one of the strategies for alleviating poverty is through empowerment initiatives targeted at women, such as funding and mentorship. However, most women empowerment projects and poverty eradication programmes are grounded solely on economic approaches; psychological perspectives remain largely ignored (Yadav, 2019). The economic approach is the main emphasis of most initiatives supporting women's empowerment. Enhancements in one area should always result in enhancements in others (Bayissa. and Ruben, 2018). According to Elshaer et al. (2021), a psychological approach is a viewpoint on behaviour predicated on specific hypotheses. There are commonalities among all approaches regarding behaviour prediction, explanation, and description.

In recent years, women's entrepreneurship has become a focus area of gender parity and equality. However, as Manepalli and Ramkumar (2019) described, there have been associated limitations. These limitations include a lack of financial inclusivity, inadequate harnessing of human and capital resources, and lack of access to existing financial systems, especially for rural-based women entrepreneurs (Herrington *et al.*, 2020, p. 41).

Rural individual firms should be considered for accessibility to financial services. This could allow maximum investment in educational prospects, business opportunities, retirement savings, and risk insurance. Entrepreneurship is a tool that many countries have adopted to boost the economy. In developing countries, the paradigm shift in entrepreneurship has been aligned with women's empowerment. Globally, women's empowerment has become an imperative aspect in modern times (Meyer & Krüger, 2021).

When referring to the development of women, empowerment is the process of identifying, confronting, and removing obstacles from a woman's life so that she can have a greater influence over her circumstances. According to Karwati, Ansori, and Mulyono (2018), problems in implementing women empowerment behaviours

indicate that women experience challenges in identity and cultural limitations, hence their inability to achieve their potential.

1.3 The need for training of women entrepreneurs

The focus on women entrepreneurs in South Africa is a challenge and is mostly one neglected crisis, especially by the government. However, the Department of Small Business Development's objective is to focus on enhancing support to small businesses and cooperatives, with an emphasis on programmes to advance entrepreneurship amongst women, the youth, and people with disabilities to contribute to the creation of jobs and economic growth. The Department aims to facilitate the development and growth of small businesses and cooperatives to contribute to inclusive and shared economic growth and job creation in the mainstream economy (Schoneveld, 2020).

Meyer and Hamilton (2020) state that entrepreneurship has long been considered an essential element of economic progress. This is particularly true for emerging nations with high unemployment and poverty rates, like South Africa. They further state that several nations have emphasised the importance of female entrepreneurship development, and research indicates that entrepreneurs who receive entrepreneurial training are more likely to remain in the business and see it through to expansion.

Alene (2020) alluded that, regardless of the size and stage of their business, women entrepreneurs are influenced by business training in their decision-making and performance. This suggests that a lack of training may prevent women from pursuing opportunities to develop their entrepreneurial skills and increase the success of their businesses. To increase the success of their firms, women entrepreneurs must participate in specialised training programs at every level of their ventures.

According to Mnguni (2018), given their distinct advantages over their male counterparts, education and training on company compliance standards and registration procedures are essential to ensuring that female entrepreneurs are made specifically for them. The viability and longevity of SMEs are also negatively impacted by delays in obtaining capital. Therefore, making sure that there is as little delay as possible between filing a financing application and processing the funds is critical. Further, it is the DSBD's responsibility to promote the growth and viability of

SMEs. Financial and non-financial mechanisms have been developed to assist SMEs in growing and becoming sustainable. Other tools, such as financial incentives offered by other institutions (like the National Treasury and the Reserve Bank), are available to support SMEs in their efforts to reduce unemployment, poverty, and inequality, as the DSBD is unable to fulfil its purpose on its own (Mnguni, 2018).

1.4 Problem Statement

Despite the growing number of female entrepreneurs in South Africa, women still face significant challenges in launching and growing successful businesses. Previous research has shown that women account for only around a third of entrepreneurs across Africa (Hussein & Aziz, 2021) and 50 percent in South Africa specifically (Meyer & Klonaridis, 2020). Women-owned businesses tend to be concentrated in the informal sector with low value-added activities (African Development Bank Group, 2015).

Key challenges identified in the literature include cultural and traditional barriers, lack of comprehensive policy support (Jefferson, 2017), difficulty accessing funding and education, and insufficient societal and familial support (Langenfeld, 1999). Achieving success in the first three years is a major hurdle, with women accounting for less than 50.74 percent of the entrepreneurial population that effectively operates firms (Popkova & Sergi, 2020). While governments have prioritised poverty reduction and the South African government has implemented various initiatives to support women's entrepreneurship, further research is still needed. Hussein and Aziz (2021) and Popkova and Sergi (2020) specifically highlight the need for more studies on women entrepreneurs' ventures and poverty reduction in South Africa.

Si et al. (2020) discuss how entrepreneurship and new venture creation can be powerful tools for alleviating poverty. However, they note that while tremendous progress has been made in certain countries and regions, others with large populations in poverty require new solutions tailored to their specific contexts.

This study aims to address these research gaps by examining the environment in which women entrepreneurs operate and the implications of their empowerment projects on poverty alleviation. The study uses a qualitative methodology with purposive sampling to address this gap. In-depth interviews were conducted with a strategically selected sample of South African women entrepreneurs to gain rich insights into their lived experiences, challenges faced, and strategies for success. Participants were purposefully sampled to ensure representation from diverse business sectors, geographic regions, and socio-economic backgrounds. By furthering the understanding of the challenges faced by South African women entrepreneurs and identifying strategies to support their success better, this research can contribute to ongoing efforts to harness the power of entrepreneurship for poverty reduction and economic empowerment of women.

1.5 Aim and Objectives

1.5.1 Aim of the Study

The study examines the implications of women entrepreneurs' empowerment projects for poverty alleviation in South Africa.

1.5.2 Objectives of the Study

The goal of this study is to find out what motivates women to create their own enterprises and to better understand the numerous elements that stifle women's empowerment projects.

The supporting objectives of the study are:

- i. To examine the role of women entrepreneurs-led projects on poverty alleviation in South Africa.
- ii. To investigate the socio-economic impact of women-led SMMEs in South Africa
- iii. To identify the challenges affecting the implementation of women entrepreneurs' empowerment projects in South Africa
- iv. To recommend practicable strategies on an appropriate model that promotes the empowerment of women entrepreneur projects in South Africa

1.6 Limitations

A limitation impedes the study over which the researcher has no influence. These impediments can be specific subsets of the population that one intends to investigate as a whole, or they could be restricted to the research method that has been chosen. (Pietersen and Maree, 2015). Thirty women-led businesses in two South African provinces (Durban and Johannesburg) were involved in this research. Thus, due to the data available for the study, results may not be generalisable beyond the specific population from which the sample was drawn. This study's primary focus is on selected business persons, as indicated in the section related to the target population. Only women entrepreneurs and start-ups will be selected among the targeted audience. This is intended to enhance the reliability and credibility of sourced information.

1.7 Assumptions

It was assumed that women entrepreneurs in South Africa are aware of institutions that can assist them in gaining access to financial support and alleviating poverty. It was also assumed that women entrepreneurs in the selected areas know feasible strategies for empowerment projects.

1.8 Significance of study

If meaningful solutions are to be implemented, it is necessary to clearly understand the challenges hampering the growth and development of these small ventures. Although some research has been conducted on entrepreneurship, it remains important to investigate the challenges faced by women entrepreneurs operating in the Gauteng and KwaZulu-Natal provinces of South Africa.

Globally, the most important sustainable development goals are poverty reduction, women's empowerment, gender equality, providing jobs for young people, eliminating disparities, and lobbying governments to increase development finance (UN, 2020). Women form the majority group of historically disadvantaged individuals (HDI) globally but are still highly marginalised in some countries, especially in developing and underdeveloped countries. It is acknowledged that intense research has been conducted to address the problem of gender discrimination, poverty, and inequalities among women globally.

However, this study intends to benefit women entrepreneurs who have been in SMMEs by conceptualising the challenges these women entrepreneurs face daily. It puts women entrepreneurs as key beneficiaries to improve their businesses through empowerment projects that boost funding opportunities, development and innovation initiatives and sustainable economic development. This is important to the government's economic growth initiatives to improve the policies aimed at economic growth and women's business development initiatives. This study contributes towards building programmes and projects relevant to the current socio-economic challenges of women entrepreneurs. More importantly, the study gives feedback on the effectiveness of women empowerment projects in Gauteng and Durban as major economic harbours to ascertain existing gaps in implementing these women empowerment initiatives. The current dynamics and obstacles to women entrepreneurs' sustainable development and innovation initiatives will also be made clear to other stakeholders, such as social enterprises and private firms, who have a direct interest in their success.

This research is important as it tends to identify existing gaps in the body of knowledge that focuses on women's economic empowerment. It aims to discover sustainable economic empowerment models that will build sustainable economic growth for women entrepreneurs, highlight the importance of knowledge and skills development, and enhance the productivity of women entrepreneurship in South Africa. This research will benefit young women entrepreneurs by giving them a platform to contribute towards their empowerment. The study will help ensure that challenges and difficulties faced by women entrepreneurs are adopted to improve the effectiveness of policies and projects that aim to empower women. Lastly, this study will assist in building a strong economic women empowerment model that women entrepreneurs in South Africa can adopt. As a result, policymakers will be better able to draft and execute effective policies and initiatives to promote women's entrepreneurship.

Many things, including insufficient funds and inadequate technical know-how, limit women entrepreneurs. In light of COVID-19's consequences on South Africa's small businesses, 2021 might not seem like the ideal year for entrepreneurship, but this is not uncommon; entrepreneurs have been known to thrive in situations of rapid change and uncertainty. They take charge and own their destiny like their bosses because of

their enthusiasm. Regarding the growth rate of female entrepreneurs globally, the World Bank ranked Africa first, according to Brown (2019). Despite the positive news for the continent, it appears that women still make up a small portion of business owners in South Africa.

1.9 Thesis Overview

Chapter One: The introduction will cover an overview of the study, including the background, problem statement, objectives, and rationale. It will also provide a brief scope of literature within the context field and a brief description of research methodology and design.

Chapter Two contextualises the study within the relevant literature and provides its theoretical underpinning. The chapter begins by reviewing several conceptions of women entrepreneurs and poverty alleviation and how each relates to the study. The main thrust of Chapter Two is a review of relevant literature relating to the study. A related theoretical framework will be presented and reviewed in this chapter.

Chapter Three: Chapter Three discusses the role of the women entrepreneurs' empowerment projects and poverty alleviation.

Chapter Four: Chapter Four is titled Assessing the Role of Women Entrepreneurs and Poverty Alleviation.

Chapter Five: Chapter Five discusses the impact of training and attempts to answer the burning question: Do small businesses succeed?

Chapter Six: Describes the research methodology. It specifies the paradigm within which the study is located, its overall design, the research process, and the techniques employed. The chapter also explains the data collection and analysis procedures and further highlights the validity and reliability measures adopted. Issues relating to research ethics (e.g., participants' rights to confidentiality, anonymity and informed consent) and how these were handled in this study are also discussed in this chapter.

1.10 Chapter Summary

The chapter provided a brief background, aim, objectives, and significance of the study. It also presented a cursory discourse on the study's significance and limitations. The next chapter will review relevant literature and discuss relevant theories underpinning the research.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter gives a summary of earlier studies on women entrepreneurs. It presents the foundation for the case study, which serves as the primary subject of the investigation reported in this thesis. It is crucial to establish the context of the literature review work by first giving the following information:

- an explanation of its specific purpose for this particular case study; comments on the prior treatment of the broad topic of women entrepreneurs in such activity; and
- an indication of the scope of the work presented in this chapter.

The literature review's main objective was to examine earlier studies on female entrepreneurs. This was done as part of the emergent research design process to lay out the key data collection requirements for the upcoming primary research. The approach adopted was compatible with how grounded research is now carried out. This chapter makes an effort to explore the pertinent research, literature, and conclusions as they relate to women-owned businesses and reducing poverty. The first section of the chapter gives a summary of female entrepreneurs. The second section examines funding opportunities for women business owners in South Africa.

This chapter presents the background and previous studies, objectives, and significance relevant and related to this study, and the aligning similarities and unique distinctions. Small businesses and women entrepreneurs play an important role in stimulating economic activities, creating jobs, alleviating poverty, and uplifting living standards. The role in which women entrepreneurs contribute to economic development has been recognised internationally and in South Africa. The argument over women-led projects is universal. It is spoken of, written about, and discussed frequently in academia and the public press (Kabeer, 2019, p. 437).

Furthermore, this chapter describes empowerment projects and poverty alleviation. An electronic and manual literature search was carried out to find the literature already published on the many aspects of the subject and to choose the most pertinent sources for the review. The researcher also explored the reference lists of appropriate articles,

and particular resources were subsequently found online, through inter-library loan, and/or in the archives of the Durban University of Technology library.

This chapter aims to provide insight into women's entrepreneurship, with a focus on women entrepreneurs' characteristics, the driving forces behind starting a business, and barriers to business start-ups. The chapter further investigates business growth, support and training programs, and the advantages of women entrepreneurs in the business world.

2.2 Micro, small, and medium-sized businesses (SMMEs)

The National Small Business (NSB) Act 102 of 1996 provides the following broad definitions of SMMEs:

- Small businesses: 50 employees are the maximum. Small businesses typically have more experience and sophisticated procedures than tiny businesses.
- Medium-sized businesses: The manufacturing, construction, mining, and energy sectors are limited to 100 or 200 personnel. Due to the decentralisation of power, these businesses are frequently characterised by an extra management layer.
- Micro-sized businesses: These businesses employ no more than five (5) individuals and have annual sales less than the value-added tax (VAT) registration limit of R150 000. Microbusinesses typically do not follow strict registration requirements. They consist of, for instance, minibuses and spaza shops.

Telukdarie et al. (2023) alluded that the South African industry is full of small and medium-sized enterprises (SMEs), widely acknowledged worldwide for their innovative, job-creating, poverty-reduction, and economic development efforts. The time, expertise, and cost needed to create SME-specific systems are prohibitive even though SMEs are aware of and may greatly benefit from digital systems. This is because SMEs' capacity to specify requirements for sensors to enterprise systems depends on their particular requirements. SME's are currently provided with stand-

alone, non-integrated solutions. This study sheds light on how to interact with and grow a demand-driven SME ecosystem (Telukdarie et al (2023)).

Kasema (2023) states that women are present in business, particularly in the small—and medium-sized enterprise (SMEs) sector, as there aren't enough spaces for all of them in administrative and political roles. The SME sector is crucial for reaching a country's growth and employment goals since it creates jobs, boosts national income, increases productivity, and supports entrepreneur training (Erdin & Ozkaya, 2020).

2.2.1 A brief background on female entrepreneurs

Women's motivation for starting a business is related to the need to be independent, achieve job satisfaction, attain personal accomplishment and fulfilment, and be creative and economically self-sufficient (Jalbert, 2000). Women are often perceived as weak and lacking in business skills, education, and support systems that can expedite their business pursuits. The process of owning and operating a company can be challenging for a female business owner.

According to Kwon and Doellgast (2018), women face particular problems and challenges in developing their businesses, such as access to the market and funding from government institutions to grow and expand their businesses. In addition to those problems faced by all small-scale entrepreneurs, it is commonly asserted that women frequently face gender bias in the socio-economic environment in which they operate.

Reducing poverty and economic development increases the ability of governments to respond to crises and ensure that disadvantaged citizens are protected against sickness and hunger in South Africa. Female entrepreneurs have been the focus of several studies; for instance, some studies focused on the rate of female participation in self-employment schemes (Moreroa & Rapanyane, 2021). Female entrepreneurship has enjoyed global attention due to emerging societal advocacy, such as gender equality and equity. Women provide considerable status and firm decision-making as male counterparts (Moreroa & Rapanyane, 2021). Women are the leaders of economic development, and it is crucial to help them develop globally. Women gain respect for being mothers and caregivers in society; they carry community burdens and continue

resolving various hardships. Thus, they can contribute enormously to economic development.

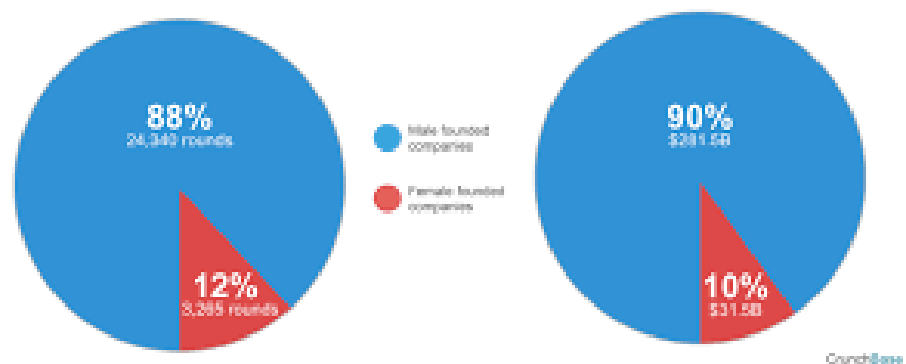
Women entrepreneur participation boasts several benefits in any economy, including the fact that female entrepreneurship reduces the gender inequality balance in the labour market; as such, businesses tend to employ women more frequently. Female entrepreneurship can also act as a prominent anti-poverty instrument as it increases the income in a household and creates female role models for the younger generation. It also contributes to personal empowerment in patriarchal societies (Herrington & Kew, 2016, p. 35).

The South African Department of Small Business Development (DSBD) was established in 2014 to promote female entrepreneurship. Its mandate is to identify potential economic growth opportunities in the form of Small, Micro, and Medium Enterprises (SMMEs) and empowerment initiatives. However, as explained by Leboea (2018), the DSBD has been limited by a poor implementation strategy. Figure 2-1 analyses venture funding in female-founded startups, showing a drastically high percentage of men-founded businesses.

Figure 2-1 Venture Founded Startups (World Economic Forum)

Venture Funding in Female Founded Startups

Global venture funding rounds 2010-2015



As pointed out in the “National Gender Framework”, African women were classified as the most inferior group, as they were only assigned petty jobs or low-paying jobs in both the private and public establishments (National Policy on Women’s Empowerment and Gender Equality, 2017). Kongolo and Bamgose (2015) alleged that women in African societies were sidelined as their tradition advocates that men play a more significant role in economic activities. Such beliefs and traditions are considered popular in some other regions of the globe. Furthermore, the African Common Position on Human and Social Development Forum of 1994, quoted by Kongolo and Bamgose (2017), emphasised that women were considered part of the marginalised, vulnerable group in society, as they were categorised under the same group as the disabled, elderly and children.

Andrews (2018) demonstrates that the inferior stance alluded to women as minors was enacted in legislation under Section 11.3 of the Black Administration Act 38 of 1927. In this legislation, women in customary marriages were minors. This legislation implied that women’s mobility was restricted; they could not access credit, own property, or enter contracts (Joseph, 2002). These acts of women suppression and subordination are deeply rooted in apartheid, racism, colonialism, customs, and patriarchy (Coetzee *et al.*, 2019). Also, the African National Congress equally shares a similar sentiment; they claim that prior to 1994, discrimination against women was legally practised till it was obliterated during the post-apartheid era.

2.1.1 Women's entrepreneurship in the South African context

The need to promote women's economic empowerment and entrepreneurship in South Africa has been acknowledged by the Parliament of the Republic of South Africa (Gazette, 2017, p. 4), which emphasised that the consent of a male family member should not be necessary for females to obtain equal access to markets, finance, or real estate. This is because the main constraint experienced by female-owned businesses is the lack of access to finance due to lower earning power, poor personal saving portfolio and overall profiling as high-risk debtors.

Vu and Nwachukwu (2020) state an emergent interest in women's entrepreneurship; many female-owned businesses face several obstacles that threaten their survival and growth. Lack of access to financing is the biggest barrier faced by female-owned enterprises. due to lower earning power, poor personal saving portfolio and overall profiling as high-risk debtors.

Government institutions such as NEF, IDC, and SEDA in South Africa have responded by establishing different agencies aimed at promoting the culture of entrepreneurship and specifically targeting women. The demography of women entrepreneurs has informed various programmes initiated by the government and non-government organisations (Maxwell, 2016, p. 32).

Lwu and Nxopo (2015) highlighted that entrepreneurship emerges from an individual's creative spirit into long-term business ownership, job creation and economic security. In underdeveloped nations like South Africa, this idea is still very new.

Meyer and Kruger (2021) hinted that in the South African setting, social and cultural traditions also influence which members of a society become entrepreneurs. The survival instinct is the main driver of entrepreneurship. Difficult economic situations, high unemployment rates, and political or societal developments may compel entrepreneurial efforts. These circumstances may influence specific entrepreneurs to alter their living arrangements. Concerning female entrepreneurs and socio-cultural factors, women are identified as having the primary role of domestic responsibilities, thus limiting the potential and credibility to explore entrepreneurship opportunities.

Lwu and Nxopo (2015) note that female entrepreneurs confront several challenges, such as socio-cultural factors and economic limitations. There is no easy way to ensure that women in South Africa are economically empowered because they lack a personal asset foundation and must provide loan collateral, further limiting their participation in the economy.

Women entrepreneurs are recognised as people who accept challenges and difficult roles to meet all their needs and become financially or economically independent. This calls for a multi-pronged strategy that addresses obstacles to joining the labour market, barriers to maintaining stable work, and structural inequities at the grassroots and political levels.

According to Jiyane (2020), there has been a substantial increase in the academic literature about female entrepreneurship in South Africa. Globally, nations are working to determine whether their citizens are prepared for the fourth industrial revolution (4IR), which is the first-hand, forward-moving phase of human growth. It has become the fourth major industrial period, the technological revolution in the 20th century.

Through their strategies, conversations, and activities, South African women-owned initiatives, various governmental agencies, organisations, non-governmental organisations (NGOs), and non-profit organisations (NPOs) are working to achieve this status, particularly for women in rural regions. Women's empowerment in rural areas is still a problem in developing nations.

2.2 Socio-economic impacts of women entrepreneurship

By introducing cutting-edge technologies, goods, and services, socioeconomic effects significantly contribute to the economic growth of entrepreneurs. Existing businesses are forced to become more competitive due to increased entrepreneurship competition. Entrepreneurs both temporarily and permanently create jobs.

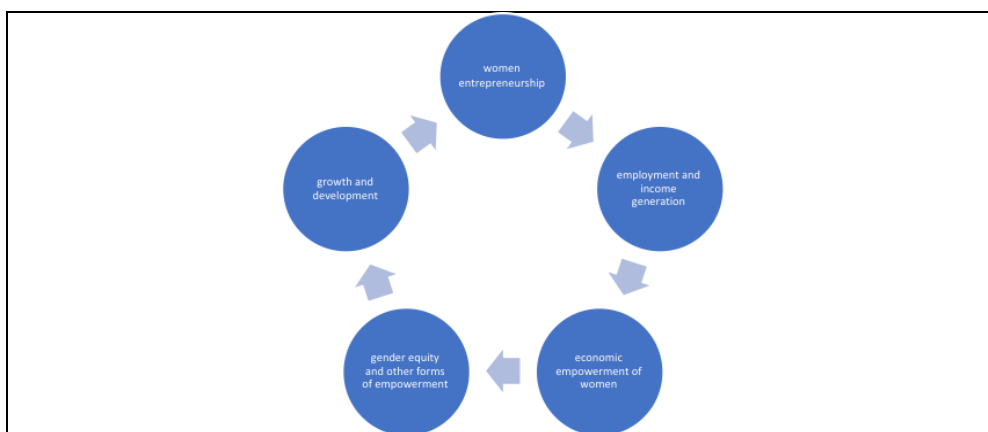
More than 34 years ago, female entrepreneurship debuted in the literature on entrepreneurship. Numerous academics worldwide are studying women's entrepreneurship (Jennings & Brush, 2018). Even though research indicates that the popular discourses surrounding entrepreneurship are predominantly masculine (Gill & Ganesh, 2017), entrepreneurship is frequently viewed as a means of empowering women. The need for success, independence, financial reward, and job satisfaction were the primary drivers for women starting their businesses, just like they were for men (Akehurst et al., 2012, p. 2490). By giving women autonomy, opportunities,

confidence, and self-expression, entrepreneurship supports women's empowerment (Gill & Ganesh, 2017).

This could significantly contribute to women's economic development and thereby widen the economies of developing countries. Therefore, it can be argued that promoting entrepreneurship among women is an effective way to regenerate a poor economy. Among other types of business ventures, women's enterprises are a leading sector contributing to poor women's economic and social development due to their distinct characteristics (Ekpe, 2018, p. 11).

Entrepreneurship promotes women's economic empowerment through employment and income generation, and it is also considered a fundamental driver of economic growth (UN Foundation, 2018). The economic opportunity for women derived from entrepreneurship promotes other forms of women empowerment in a society that lead to the removal of gender inequality (Sharma & Varma, 2018). The other forms of empowerment include the social and political empowerment of women; all forms of empowerment are interlinked to each other. Therefore, entrepreneurship can be considered the source of a virtuous development circle because a virtuous circle is started only if women's empowerment stimulates further development (Duflo, 2012). Figure 2-2 illustrates the relationship between entrepreneurship, empowerment, and development.

Figure 2-2 Relationship between entrepreneurship, empowerment and development, Source: NESI (2015)



According to the OECD (2018:15), up to 38 percent of all registered small businesses are women-owned businesses worldwide. OECD (2018:15) also mentions that the number of women-owned businesses in Africa, Asia, Eastern Europe, and Latin America is growing rapidly, directly impacting job creation and poverty reduction. Companies owned or managed by women represent between 25 percent and 33 percent of formal sector businesses around the world and a larger percentage of informal sector businesses (Estrin & Mickiewicz, 2017, cited in UN Foundations, 2018: 26). Entrepreneurial activities give opportunities to women to enter the market and give them a chance to start a new business, earn a profit to support families and produce goods and services for society (Ekpe, 2018).

2.2.1 Women empowerment

According to Alsop and Heinsohn (2005), empowerment is a continuous process and a result that can increase an individual's or a group's capacity to make decisions and turn them into prosperous companies. Kabeer (2019: 437) defines empowerment as the process by which persons who have previously been disadvantaged are allowed to be able to make economic decisions. Empowerment is strongly tied to disempowerment. According to Kabeer (2019), empowerment is a challenging process that evolves with time, making it challenging to measure with current measures.

Women's empowerment has been classified into three distinct categories: economic, social, and political. Economic empowerment relates to poverty alleviation, while social empowerment promotes gender balance. Norms, values, and political empowerment relate to policy development and implementation through mobilisation. The context of high-level intersecting inequalities and power structures that hinder the realisation of empowerment is investigated, along with the three dimensions of empowerment and how they are interconnected (Chopra & Muller, 2016, p. 1).

Women's empowerment includes collective actions and institutionalised mechanisms intended to change individual people's structural relations and circumstances (Cornwall & Edwards, 2010, p. 1). It also includes individual pathways of change or what women do to change their circumstances. With this strategy, empowerment is positioned as a process in time, analysing change and continuities through generations rather than simply attributing disempowerment to social, political, or economic

upheaval or women's existing opportunities and limitations (Cornwall & Edwards, 2010, p. 1). Women-owned businesses play critical roles in the family through resource management. This does not automatically imply that female entrepreneurs would not be interested in growth if circumstances allowed.

2.3 Gender and Development Approach

It was believed that women in the Western world shaped and influenced the content and structure of development regarding women's issues. The content advocated by Western women opposed the ideology of women in the underdeveloped world, who believed that the developmental context should be emic and not be influenced by outsiders (Moreroa & Rapanyane, 2021). Gender and development approaches are more inclined towards relationships. By implication, this ideology centred on how both genders partake in development processes rather than singling out women-related challenges.

As argued by DÁgostinho and Levine (2010, p. 141), gender-blind policies are often less effective when compared to gender-specific policies. The argument made herein is that gender-specific policies are perceived to be more proactive, as they are tailor-made for such purpose, and are more effective when dealing with poverty-related challenges. Hence, in line with this precept, a Beijing Conference in 1985 pushed for women-centric ideologies where resolutions favoured women. Post this Beijing conference, several nations began to adopt gender-responsive resolutions whilst including women in developmental processes (DÁgostinho & Levine, 2010, p. 141). The Food and Agriculture Organisation (2003) allude to the claim that the Gender and Development approach sees gender and the unequal power relations among men and women as critical sets of analysis.

Within this context, Whitehead describes gender relations during a 1978 conference and explicitly outlines the basis for this concept. In line with Whitehead's description, Tasli (2007:24) expounds upon the following narrative that gender relations are not only limited between women and men but it is extended to their relative positions in the socio-economic and political structures.

Young (1993:53) adds to this discourse by explaining that relations between men and women are fashioned in various settings. The Gender and Development approach was therefore applied as it comprises an all-inclusive approach to the developmental process (Bridges and Pascoe, 2018; Cudworth, 2019). Ortner and Whitehead (1981) further mention that gender relations are not necessarily nor obviously harmonious and non-conflicting, but they often take a form of male dominance and female subordination. Despite the deficiencies found within the women in development approach, it still served as the basis for developing the Gender and development approach. El-Bushra (2001) further notes that the approach still seems vague despite women's integration into the economic mainstream. For instance, the term 'gender' is a neutral term referring to both women and men.

The Gender and Development (GAD) perspective materialised due to the shortcomings of the WID philosophy (Østergaard, 1992, p. 6). Rippennar-Joseph (2009) argues that GAD was advocated by women in underdeveloped countries who attempted to fight the supremacy of women from the Western world. It was believed that women in the Western world shaped and influenced the content and structure of development as regards women's issues. Such content advocated by Western women opposed the ideology of women in the underdeveloped world who believed developmental context should be emic and not from outsiders (Moreroa & Rapanyane, 2021). More so, the gender and development approach is more inclined towards relationships. By implication, this ideology centred on how both genders partake in development processes rather than singling out women-related challenges.

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2.3.1 Global gender gap and economic disempowerment of women

According to Sennott and Kane (2022), gender equality in South Africa’s women is viewed concerning accessibility, availability and resource allocation to women and has been the focus of recent studies. For instance, 78 per cent of women earn less than their male counterparts within the financial sectors, and the poverty index is 70 per cent for women compared to men (Sennott & Kane, 2022). At the core of women's disempowerment are cultural, political, and socio-economical, among other related factors reported in previous studies (Sennott & Kane, 2022). This implies that women's disempowerment is multifaceted. Women’s disempowerment and gender inequality persist as significant issues in both developed and developing countries. As a result, different factors have been associated with women's disempowerment in developed countries. These include the substantial increases in poverty and income disparity that have occurred in many newly democratic regimes, Eastern Europe, and the former Soviet Union, often at rates that have never been seen before (Strenski, 2021).

In contrast to the wealthy nations, Africa has seen a steady rise in poverty. The elements that have been identified as contributing to the underrepresentation of women in emerging nations are not as prepared to combat the extreme poverty and inequality as their authoritarian forebears (UNDP, 2002: 63). The South African women entrepreneurs and the difficulties they experience will be further examined in-depth within the framework of this study in the following parts.

According to the World Economic Forum (2021), the gender inequality statistics are alarming, and the gap will increase by 36 years since the 2020 publishable report. It will take approximately 135.6 years to close the gender inequality gap between men

and women globally (World Economic Forum, 2021). This has shown how women face global challenges, and their marginalisation has even broadened.

2.3.2 Marginalisation of women

According to Strenski (2021), marginalisation means the act of being relegated to a position indicating no importance. Historically, women have always been known to be marginalised in a variety of ways. South African women were subject to institutionalised racism as they had limited rights. This point was made more obvious through the racial groupings which were institutionalised by the apartheid administration (Mabokela & Mlambo, 2017).

2.3.3 Social exclusion of women in the South African context

Social exclusion is when people or a community are partially or totally exempted from full involvement or participation in their immediate community (Allen & Thomas, 2020). Social exclusion may also arise when people are excluded from resources or denied access to certain benefits obtainable by other community members (Medel-Ramirez et al., 2017). Such exclusion is often common in rural communities of South Africa, where women cannot access land (von Mohr, Kirsch and Fotopoulou, 2017). Hence, this suggests that excluding women creates a vacuum regarding equal opportunities, which is a key component of sustainable development.

According to Visser (2017), establishing a state Department of Social Welfare in 1937 signified a deliberate effort to transform society through welfare-driven initiatives. This was also aimed at creating a more inclusive society during the apartheid era (du Toit, 2019). The challenge with this initiative was that only the white populace was considered, while the African population were deliberately exempted from this opportunity. In its efforts to further create exclusion among race groups, the apartheid government created separate welfare schemes for race groups. This act of separation further entrenched and perpetuated inequality in terms of the quality of services available to the Black populace (Visser, 2017).

Other social exclusion issues included: women had no right to access capital for business, nor were they allowed to own property. The issue was prevailing traditional beliefs widely adopted within the societies. Hence, some women had to live in abusive

relationships while others lost their dignity to independence (Baffoe & Matsuda, 2017; Gethin, 2020).

However, the ANC government came to liberate women and relieve them of their sufferings (Lannegren & Ito, 2017). Visser (2017) states that within a short period, the RDP had benefitted a significant number of South Africans who were previously excluded. Particularly, women benefited from pre- and ante-natal care; their children equally benefitted from nutritional and other healthcare initiatives. A highly successful initiative on record was the nutrition programme for primary school children (Baffoe, 2019; Sethole & Sebola, 2017). This was attributed to inefficient practices, corruption, and a lack of competent personnel (Marais, 2018). Brooks (2017) also points out that the RDP failed as the ANC failed to make critical decisions about the RDP priorities and was often too hesitant and soft in its approach.

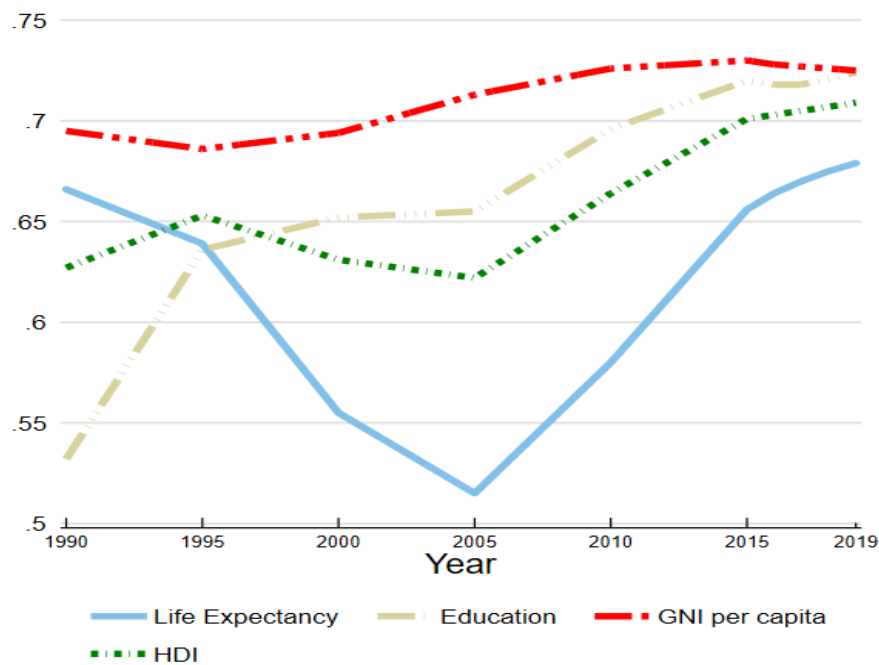
Upon realising the setbacks of the RDP, the newly elected government in 2004 established the Growth, Employment and Redistribution (GEAR) programme. The GEAR programme was mainly instituted to address unemployment, which was South Africa's main challenge during the early 2000's (Mthembu, 2021). The GEAR was further followed by the "Expanded Public Works Programme" (EPWP), which followed a series of developmental programmes such as the Comprehensive Rural Development Programme (CRDP). Meyer (2019) posits that some of these initiatives did not fulfil the implementers' agenda as the alliance partners were not adequately consulted, and there were often capacitation-related challenges.

Despite the dawn of democracy in South Africa, which spans over two decades, social exclusion has become prevalent among women accounting for 71 percent of women living in poverty in the year 2019 (Meyer, 2019). Most women are still excluded from the developmental gains, as unemployment figures are highest among women (Moreroa & Rapanyane, 2021). Between 2006 and 2015, around 2.3 million South Africans were able to transcend poverty. In terms of race, ethnicity, gender, and language, South Africa's poverty rate at this time offers a rich and cherished diversity (Meyer, 2019). These indicators also draw attention to the profound inequality that permeates intergroup relations, notwithstanding constitutional safeguards and protections.

2.3.4 Global economic empowerment, poverty reduction and development

Women's empowerment is an important element for the furthering of human development. The World Human Development Index (HDI) calculates poverty (Mahanta, 2018). As depicted in Figure 2.3, illustrating the South African HDI's component indices between the years 1990 to 2019 shows that women who are empowered can contribute positively toward human development in a home and in places they live because they are more susceptible to focus on the wellbeing and education of their offspring. Figure 2.3 demonstrates how education has shifted from 2005 to 2019.

Figure 2-3 Trends in South Africa's HDI component indices 1990-2019



Another step toward economic empowerment is increasing income to above minimum wage. This step toward economic independence leads one to conclude that it is vital in changing gender disparity and reaching the goal of women's empowerment (Urdang, 2016). Studies show that poverty and disempowerment are directly related because lack of access to resources leads to an inability to make choices (Kabeer, 2019). Thus, disadvantaged women should be given a fighting chance so they can be part of decision-making. Mosedale (2018) affirms that empowering women leads to positive

outcomes toward development, thus affecting related parties. It is essential to note that good human development does not equal women's economic empowerment.

2.3.5 Gender, poverty, and development at the international level

The term gender refers to widely accepted or shared expectations, norms and ideas about men and women (Danish Centre for Gender, Equality and Diversity, 2018). On the contrary, development may mean “the act or the process of growing or showing progress” (Dolan, 2017; Sciarelli & Rinaldi, 2017). According to Shefer and Friedman (1998:13), the term ‘gender’ should be construed as a social rather than a biological concept of being a man or a woman. For this reason, Lister and Carbone (2006) state that developmental theories of the 1950s disregarded women and considered them to obstruct development and growth. However, there was a shift in thinking in the mid-twentieth century when feminist authors, movements and researchers became of interest to aid agencies. Development practitioners saw the year 1970 as a milestone in historical development. Since that era, significant efforts have been made to ensure that more equity is attained between women and men as regards developmental initiatives. Thus, the term ‘empowerment’ became prominent as women who had previously been disempowered culturally, economically, and socially were now included (Kumar, 2017, p. 29).

Shefer and Friedman (1998, p. 78) note that *“gender in development can be an end in itself and hence known as empowerment or a process whereby women are trained to challenge patriarchy and its social relations.”* Since development without recognition of women had been unsuccessful, a shift of emphasis was required from economic development to empowerment.

Since the 1970s, empowerment has gained momentum and received significant recognition in developmental literature. This has continuously put women in the spotlight and given them relevance. Furthermore, several pro-women policies emerged as a drive towards realising gender equity. Such changes were initiated internationally and trickled down to national and local levels. However, Yeh (2018) states that these policies are often ineffective locally, particularly among underdeveloped nations. The most affected in terms of gender disparities were women in underdeveloped nations. These women often faced deprivation and discrimination within their households and

society. Notwithstanding, the policy interventions were able to bridge the gap between women and men in terms of control of resources and access to opportunities in some isolated instances (Gottlieb et al., 2018).

Women are perceived to have lesser power or entitlement compared to their male counterparts, and thus need to receive the various forms of power as outlined by Afshar (1998:14). The 'power within' allows women to develop self-esteem and self-confidence to accept and adopt whatever changes positively improve their status quo. This gives them the power to network and organise themselves as women to bring about change in their lives. This form of power encourages women to mobilise and work collectively for the common good. They gain the power over the resources to utilise them to improve their living conditions. The power over the resources also implies their access and control over such resources. If correctly manipulated, this kind of power can result in resource ownership. The power with others will help the women to gain confidence in the presence of others. Before adopting the new approach to development, women were confined to the home, and their movements were restricted to being within and around the home, in the fields or visiting family relatives on rare occasions.

Luttrell *et al.* (2007:3) summarise the various forms of power and their implications (Table 2.1). In their work on women's studies in Honduras, Afshar and Maynard (2018:22) observed that empowerment can be personal for an individual woman or collective for women groups. In each case, the products of empowerment differ. In the case of personal empowerment, the products are self-confidence, self-esteem, a sense of agency, personal development and dignity. In the case of group empowerment, the products are group identity, collective organisation, group dignity and self-organisation and management. Although all forms of empowerment are important, personal empowerment is of the utmost importance, as indicated by Datta and Kornberg (2019, p. 77) when they say: 'Empowerment cannot be given; it must be self-generated'.

According to the World Bank (2020), poverty implies a situation in which a person or people are deprived of well-being. Such a condition comprises several dynamics and dimensions. These comprise the inability to access basic goods and services needed

for survival. More so, a basic attribute of poverty is low or no income. Poverty also includes insufficient opportunity to a life of dignity, inadequacy in food and physical security, inability to voice one’s opinion, lack of access to basic amenities and infrastructure, and lack of access to quality health care and education (Jollife & Prydz, 2016).

As mentioned earlier in this chapter, poverty is more pronounced among women. Thus, the World Bank Group, alongside governmental entities and non-governmental entities, try to alleviate their paucity. Chant and Brickell (2014) report that poverty alleviation programmes targeted at women are predominantly advocated as instruments of women empowerment. However, this approach focuses more on women’s poorer conditions inside their inferior positions (Chant & Brickell, 2014). Thus, it often does not yield the intended result. Table 2.1 shows types of power relations and implications for understanding empowerment.

Table 2-1: Effects of different types of power, Source: Lutrell *et al.* (2007:3)

Type of power relation	Implications for an understanding of empowerment
Power over: the ability to coerce and influence.	Changes in underlying resources and power to challenge constraints.
Power to organise and change existing hierarchies	Increases individual capacity and opportunities for access
Power with increased power from collective action.	Increases solidarity to challenge underlying assumptions.
Power from within.	Increases awareness and desire for change within an individual.

2.3.6 Gender, poverty, and development in Africa

A global valuation conducted amongst 50 African countries revealed the following about the Sustainable Development Goals (Pauw & Baud, 2017, p. 214):

- A decline in the level of poverty.
- A significant development in maternal and child mortality.
- Closing the inequality gap through providing access to education to the girl-child.

- Solidifying and enhancement of global partnerships.

Internationally, women's economic achievement is encouraging because their status and quality of life are implied. Despite the progress registered, sub-Saharan Africa is experiencing an increase in the absolute number of people living in poverty. The major causes are the rapid demographic increase, the prevalence of HIV/AIDS, the high cost of food and the increase in the urban population putting pressure on service delivery. Pauw and Baud (2017:215) highlighted that poverty in Africa is prominently in rural areas, as more than 70% of the continent's poor people live in rural areas and depend on agriculture for food and livelihood. The danger of over-dependence on agriculture is that agriculture is often affected by natural hazards, and its returns are slow. Fosu *et al.* (2009:87) define poverty as the inability of an individual or a family to provide sufficient resources to satisfy basic needs for survival, such as food, shelter, and clothing. In Africa, the poor are characterised by larger households, reliance on labour income, a larger number of women, and populations consisting mainly of elderly people. The high rate of poverty in Africa is aggravated by the HIV/AIDS pandemic and the prevalence of diseases like tuberculosis, malaria, meningitis, hepatitis, and many more fatal diseases. In 2006 alone, about 20.1 million people living with HIV/AIDS and about 2.2 million people died of AIDS in sub-Saharan Africa (Deegan, 2009, p. 134).

The 2016 World Bank report contained in Fosu *et al.* (2017:107) highlights the following causes of poverty in Africa:

- Inadequate access to employment opportunities due to lack of skills, especially for women.
- Shortage of physical assets such as land, capital, and other production resources.
- Inadequate access to markets where goods can be sold.
- Destruction of natural resources leading to environmental degradation.
- Lack of participation by the poor (especially women) due to failure to draw the poor into the design of new programmes.
- Lack of access to the means of supporting development in poor regions.

Noting these numerous causes, it is not surprising that the ongoing poverty of African countries falls heavily on the shoulders of women because, in addition to their deprivation, they are still expected to perform their daily domestic chores. While sharing this understanding of poverty, Porter and Sweetman (2019:3) mentioned the different manifestations of poverty:

- Lack of income and productive resources: When people are unemployed, they have no money and hence cannot till the soil or produce anything that can sustain life.
- Hunger: where nothing is produced because of lack of income and productive assets; hunger is common and there is nothing a hungry person can do.
- Malnutrition and ill-health: Lack of adequate nutrition accompanied by poor health will be common as no food will be produced, and so food will be unobtainable.
- Limited or no access to education and other basic services: Without income, it is difficult to access services such as education, health services, food, and housing facilities.
- Increasing morbidity and mortality: Where there is no income, there is a lack of food, which can result in the death of children and adults.
- Lack of participation in decision-making: Every individual needs a healthy body and mind. Despite gender issues, a poor person is unlikely to contribute to decision-making, as a healthy mind and body are required.

The reality is that poverty permeates every society. This means that pockets of poverty are also found in developed countries of the world, affecting gender differently. According to the 2016 UN Human Development Report, of the 2.8 billion people living in poverty, 70 percent were women. The attempt to fight against poverty in Africa could not succeed due to underperforming economies, coupled with unequal global terms of trade, debt, oil price, corruption, and refusal to articulate gender issues. Growth and development were, therefore, slow.

Tanzania fought poverty through the 'ujamaa', a policy where people lived together for the good of all (Yansane, 1996, p. 16). The ujamaa villages were created to promote socialism and rural development in the belief that, in the final analysis, these would turn into equity (Yansane, 1996, p. 16). Unfortunately, the success here was short-

lived as it only lasted for twenty years due to the peasants' reaction. Although the policy failed, popular participation and equality were awakened. Consequently, the rich West, the financial giants and bureaucracies were then – and are still today – looked upon to counteract the face of poverty in Africa. Import substitution strategies and export-led growth were also adopted to reduce Africa's poverty.

Import substitution: This involves the use of other goods in place of those normally used, resulting in the following challenges:

- Growth is limited to the internal market.
- A continuous negative balance of payment was created.
- There was a slow growth of employment in the non-farming sector.

Export-led growth: Unfortunately, this strategy led to Africa's dependency on foreign aid. The strategy failed because it was thought that what is good for the economy's growth is good for the poor. Consequently, poverty remained rooted in Africa. Adejumobi and Adebayo (2018:108) highlighted that the economic decline of Africa by the late 1970s forced the then Organisation of African Union (OAU), although politically inclined, to take over the challenges of development issues. The OAU also encouraged development through the participation of the poor (Adejumobi & Adebayo, 2018, p. 108).

Basic needs approach in Africa: According to the World Bank Development report, the goal of the basic needs approach is to provide each person with the chance to reach their full potential and bridge the gap between what they need and what they can live on more quickly. This approach was adopted in the 1970s, whereby attention was paid to development with equity regarding resources, land, power, income, services, and jobs. Unfortunately, the approach failed because those basic needs were not properly identified. During the same period, poverty was rife in Third World countries, so organisations such as the World Bank, the Food and Agricultural Organisation (FAO) and the United States Agency for International Development (USAID) started to show concern about the poverty rate worldwide. Fortunately, in various parts of the world, there were ideas on how the poor could be assisted to rise above their powerlessness. During the 1990s, the concept of empowerment suggested by the United Nations received a positive reaction in Africa. Several conferences were held in Africa,

focusing on the poor's participation in reducing poverty and women's rights as human beings (Adejumobi & Adebayo, 2018, p. 108).

The two current continental initiatives for development are the New Partnership for Africa's Development (NEPAD) and the African Union (AU), the former OAU (Adejumobi & Adebayo, 2018, p. 110). NEPAD was launched in 2001 and was devised by certain African states and eight overseas countries: namely, the United Kingdom (UK), Canada, France, Germany, Italy, Japan, the Russian Federation, and the United States. NEPAD encouraged sub-regional and regional integration to improve economic gains and corporate governance. Under regional integration, South Africa is a key role player within the Southern Africa Development Community (SADC), comprising Malawi, Mozambique, Tanzania, Zimbabwe, Namibia, Botswana, Mauritius, Madagascar, Swaziland, Angola, and Lesotho. Although the OAU's former task was to liberate Africa, the OAU and NEPAD emphasise the importance of popular participation in Africa's development. Although NEPAD failed because of its top-bottom approach, it had attractive long-term objectives (Adejumobi & Adebayo, 2018, p. 111). These were key issues to development and included the mainstreaming and empowerment of women in development and eradicating poverty. Consequently, NEPAD was adopted as a negotiation tool for donor support and aid to African countries (Adejumobi & Adebayo, 2018, p. 111). Upon the failure of NEPAD, the AU took over to further the development process and promoted democratic principles and institutions, popular participation, and good governance. Thus, it was often hinted at meetings of political leaders in Africa that the main reason for the failure of all reforms in Africa was poor governance (Adejumobi & Adebayo, 2018, p. 112)

By the year 2000, several countries in Africa saw the need for women's participation as a means to reduce poverty (OSSREA, 2010:63). For example, Kenya adopted Gender and Development (GAD) driven policies in 2000 (OSSREA, 2010:63-80). This was when about 16 females and 134 males were elected as members of parliament. Zimbabwe accepted gender mainstreaming after the Beijing Conference but is now frustrated by its political instability. In Botswana, gender mainstreaming started in 2002 but was frustrated by a lack of funds and skills and persistent patriarchy (OSSREA, 2010:63-80).

At the turn of the century, accompanying agreements set the scene for agreement on the SDG, where 17 developmental goals were agreed on which were directly or indirectly linked to development on the African continent. Studies made by Shiraishi *et al.* (2019:10) on development strategies for low-income countries point out that poverty reduction in Africa is generally not satisfactory and, therefore, calls for innovative approaches to further reduce the poverty level in Africa. The crux of the matter is that if the poverty level is not reduced, it would be difficult to attain other SDGs, as they are all intertwined.

Today, big foreign companies like Anglo American, De Beers and Rio Tinto are major businesses within Africa. China has also expanded its trading relationships with Africa. The big question is: Will these multinationals have the interests of Africa at heart, or will they tap the wealth and go, leaving Africa poorer than before? The reality is that no other person or organisation can make Africa a better continent than Africans themselves. Overall, the discussion so far seems to indicate that gender issues were never really at the heart of Africa's concerns nor seen as a priority issue. At times, one takes the various religious denominations and multicultural backgrounds as contributing factors towards the failure of gender mainstreaming in Africa (Shiraishi *et al.*, 2019, p. 10). The AU and NEPAD – upon whose shoulders the development of Africa rests – have a long way to go to get social justice and political and economic conditions in order. The attention now turns to how South Africa figures in the interpretation of acknowledging gender in its development context.

2.4 Gender, poverty, and development in South Africa

According to Gumede (2021), many poverty-related questions in South Africa remain unsatisfactorily answered. South Africa has a stable economy, including declining per capita incomes and a high unemployment rate since 2010; it is important to examine poverty dynamics in recent years. According to the National Income Dynamics study, many in this regard have relied on 2015 data and do not examine all the three interrelated aspects of well-being, viz. poverty, human development, and inequality (Gumede (2021). This research uses all five waves of women's empowerment in this context. It employs different poverty and inequality measurement techniques to investigate poverty dynamics, human development, and inequality during the post-

apartheid period in South Africa. The estimates suggested that the black population are the most affected group in terms of inequality and marginalisation.

The phenomenon of feminisation of poverty is also verified based on the evidence of increasingly more women in poverty than men. The proportion of the population experiencing multiple deprivations, measured by the Multidimensional Poverty Index, has not changed in the post-apartheid period (Gumede, 2021). Similarly, human development has not improved during this period. South African society continues to be one of the most unequal societies in the world. Multidimensional Poverty Index (2019) argues that the inability to sufficiently reduce poverty, unemployment, and inequality results from the weak performance of the South African economy. In the same vein, the South African economy's structure has kept the levels of human development low and income inequality high.

Williams (2016:3) further argues that experiencing poverty encompasses a wide range of difficulties outside the sphere of cash, such as health, opportunities, social interaction, education, and employment. In this regard, South African women business owners may be unable to participate in initiatives for women's empowerment because they lack the means of transportation to the locations where these programmes are being held or because they lack the collateral necessary to secure loans.

2.4.1 Women's Economic Empowerment (WEE) in Africa

Gumede (2021) claims that the poorest people in Africa are women and indicates that social inequalities are a result of the gendered poverty that women face. The gender gap at the continental level has been complicated by the cultural context that exists in most of the patriarchal societies of Africa. What is now to the detriment of women is the fact that cultural and traditional practices have placed economic, social, and economic powers in the hands of men and not women, who are unable to gain access to economic rights, rights to resources, which also resulted in economic prospects reduced (Gumede, 2021).

According to Gurundi (2017), women own less than 1 percent of Africa's landmass. However, their working hours are 50 percent longer than those of their male counterparts due to additional performance in unpaid work. Educational and employment opportunities for women reduce per capita growth by 0.8 percent per annum (Gurundi, 2017). These qualify WEE in Africa for gender equality and poverty reduction.

2.5 Policy and legislative framework on women entrepreneurs

The research takes as its point of departure from the constitutional and legislative provision that was enacted in post-1994 South Africa. The Constitution of South Africa (1996) Act 108 states in Chapter Two of the Bill of Rights (Section 9.1 to 9.4) that everyone is equal, irrespective of race, gender, colour, age, class, or disability. In support of the Constitution, various laws, policies and statutory bodies were formulated to promote a democratic society where men and women have equal opportunities. The Annual Report of the Commission on Gender Equality (2006/2007:56) states the laws and regulations as follows:

- Employment Equity Act (Act 55 of 1998): This Act establishes equal treatment for men and women in the workplace regarding remuneration, work hours, benefits, privileges, and many other opportunities.
- The National Policy Framework for Women's Empowerment and Gender Equity was compiled on the Status of Women (OSW) and based on the Beijing Platform of Action to promote gender mainstreaming.

2.5.1 Reconstruction and Development Programme (RDP)

The Reconstruction and Development Programme (RDP) is defined as an integrated and coherent socio-economic policy framework which seeks to mobilise people and the country's resources towards the final eradication of apartheid and the building of a democratic, non-racial, and non-sexist future for the country of South Africa (DRDLR, 2013). Moreover, the RDP aimed to meet the people's basic needs: jobs, housing, land, electricity, water, telecommunication, social welfare and health care, transport, a clean, healthy environment, and employment. According to the DRDLR (2013), the reconstruction and development programme had achievements which include, amongst others, housing for 5 million people; clean water for 4.9 million

people from 236 projects in the year 2000; electrification for 1.75 million homes; and growing land reform in which 39 000 families were settled on 3550 square kilometres of land. Moreover, the programme claimed that 250,000 people received land within four years. Furthermore, healthcare facilities at over 500 clinics were built, meaning 5 million people can access primary healthcare facilities.

The RDP had challenges, which included, amongst others, not being able to deliver appropriate houses for citizens, according to the housing department, and only 30 percent of the houses being found to comply with South African housing standards. Moreover, the program could not deliver clean water to remote areas, which is the same with electricity. Furthermore, the programme had less focus on women's empowerment, and, as such, there is not enough evidence of women being empowered based on their education, participation, and equality. This study has realised that the programme tackled women's access to housing, water, and electricity. However, it did not address their education, participation, and some parts of equality regarding the distribution of resources.

2.5.2 Integrated Sustainable Rural Development Programme (ISRDP)

The integrated sustainable rural development programme is a sustained campaign against rural poverty and underdevelopment, implemented in 13 nodes selected for their poverty, lack of infrastructure, capacity, and provincial representatively (DRDLR, 2013). According to the report, the Integrated Sustainable Rural Development Programme (ISRDP) aimed to achieve integrated sustainable development in rural areas. Furthermore, the objectives of the ISRDP were to mount a sustainable attack on poverty and underdevelopment, champion, spearhead, and showcase sustainable development in the nodes, pioneer innovative modes of planning, budgeting, and delivering, and demonstrate a new vision for developmental local government. Moreover, principles were implemented to supplement the objectives of targeting poverty and alleviation, local economic development, demand-driven approaches, partnerships, and community participation (DRDLR, 2013).

The ISRDP has achievements as indicated by the DRDLR report, which includes, amongst others, community structures for community participation and establishment; citizens/groups empowered with the right information and skills to participate in the affairs of the municipality; there improved access to council decision-making and structures by communities; business plan for the establishment of information and support centre to improve access to service and information by community and outreach by the district and local municipality; and development of learning products to be shared with other municipalities.

The ISRDP's failure included its inability to mobilise and inspire the masses to participate and to contact them (DRDLR, 2013). So, their involvement was minimal. The programme has progressed, but women have not yet benefited. Because of this, the programmes did not address women's access to resources, involvement in society, and education (DRDLR, 2013). Because of this, the national integrated sustainable rural development programme has not adequately addressed the issue of women's emancipation in rural areas.

2.5.3 War on Poverty 2008 (WOP)

The War on Poverty programme was launched on 14 August 2008. It focused on the most deprived wards in all nine provinces in South Africa. The programme would have the most deprived households identified in the poorest wards. A team of professionals and community workers would periodically visit it during the campaign to identify their specific needs, accelerate access to government services, and provide safety measures (DRDLR, 2013). According to the UN (2011), the programme's long-term goal was for South Africa's poorest households to receive assistance and support in a coordinated and sustained way. The campaigns aimed to motivate households towards the fight against poverty. The developmental programmes had some positive effects on the overall well-being of the masses, but not certainly on women's empowerment.

2.6 Department of Small Business Development

The significance of this section is that it provides an overview of the case study area. The Department of Small Business Development (DSBD) was established as a standalone national department by the re-organisation of some national departments announced by former President Jacob Zuma in May 2014, following the national

elections. The establishment of this department served as a milestone in the transformation of small and medium-scale enterprises in South Africa (Balkaran, 2017). This demonstrated the willpower of the national government to bring these enterprises to the forefront. Hence, through this, the government intended to provide employment opportunities whilst growing the economy. More specifically, this entrepreneurial agenda aimed to create a coordinated strategy for growing and promoting small and medium-sized firms while ensuring that supportive policies and laws were in place (Balkaran, 2017). The DSBD departmental core goals are outlined in Figure 2.4.

Figure 2-4 DSBD Departmental goals (DSBD 2020)



Besides the five goals illustrated in Figure 2.4, the department also identified the following as “Priority 2”:

- Giving priority to women, youths and the disabled.
- Providing market access by reducing the allotment of domineering establishments in key sectors.
- Providing access to ICT.
- Fostering an all-inclusive economic development.
- Providing more employment opportunities.
- Expanding and upscaling support for entrepreneurs; and
- Overhaul of the economy.

DSBD also spearheads the SMME Expansion programmes. The prime purpose of this initiative is to support SMMEs within their first five years of operation. Within five years, SMMEs will have a conducive business environment by providing working capital alongside relevant business support. The DSBD was also assigned to develop the “Creative Industries Masterplan and National Small Enterprise Masterplan”. These initiatives drew business opportunities whilst ensuring dedicated re-enforcement measures. In the long run, the DSBD aims to integrate SMMEs into the mainstream of the economy, which will also translate to economic opportunities and job creation. The later parts of this dissertation will investigate how some of the Department of Small Business Development's empowerment projects have impacted poverty alleviation among women.

2.6.1 Entrepreneurial Initiatives in South Africa

There are several significant women's entrepreneurial initiatives in South Africa, including Fundaba, Business Women's Association of South Africa (BWA), the South African Women's Entrepreneurs Network (SAWEN), the Small Enterprise Finance Agency (SEFA), the Small Enterprise Development Agency (SEDA), the National Empowerment Fund (NEF), and the Masisizane Fund.

2.6.1.1 *Fundaba*

Fundaba is a free business coach offered by First National Bank (FNB) and made in South Africa for South Africans. The FNB has worked with hundreds of South African business owners, including women and mentors, to develop a holistic business education journey that encompasses honing a business idea, initiating a business, and conducting and growing the business (First National Bank, 2020).

2.6.1.2 *Businesswomen's Association of South Africa (BWA)*

It is a non-profit organisation started 40 years ago by women in business who recognised the difficulties of women and the importance of women leaders and advocated for their rights. It is the most prominent association of business and professional women in South Africa focused on the empowerment, inspiration, and development of women and youth who are active participants in the economy (BWA, 2020).

2.6.1.3 *South African Women's Entrepreneurs Network (SAWEN)*

This is a membership-based organisation for existing and potential women entrepreneurs. Its primary objective is growing entrepreneurship in South Africa (Kzntopbusiness.co.za, 2020).

2.6.1.4 *Small Enterprise Finance Agency (SEFA)*

SEFA's mission is to deliver financial products and services to succeeding SMMEs and Co-operatives, as defined in the National Small Business Act of 1996 and amended in 2004, through wholesale and direct lending channels (SEFA, 2020).

2.6.1.5 *Small Enterprise Development Agency (SEDA)*

The Small Enterprise Development Agency (SEDA) is an agency of the Department of Small Business Development. It was established in 2004 through the National Small Business Amendment Act 29 of 2004. Their mission is to improve, grow, support and promote small business enterprises in South Africa. They ensure their growth and sustainability in coordination and partnership with stakeholders, including global partners, who make worldwide best practices obtainable to local entrepreneurs (SEDA, 2020).

2.6.1.6 *National Empowerment Fund (NEF)*

NEF was founded by the National Empowerment Fund Act of 1998. The NEF provides financial and non-financial provisions to black-owned businesses and promotes a culture of savings and investment, including black people. Additionally, the NEF Women Empowerment Fund is designed to fast-track the provision of funding to businesses owned by black women. They offer business loans from R250 000 to R75 million across all industry sectors for start-ups, expansion, and equity acquisition purposes (SME South Africa, 2020).

2.6.1.7 *Isivande Women's Fund (IWF)*

It is a government and Old Mutual partnership established back in 2008. An R100 million Isivande Women's Fund was set up to invest directly in women's enterprises by presenting loans at lower interest rates and non-financial support. The funding is an

intervention to moderate poverty to this category of entrepreneurs frequently constrained by restricted access to finance. The fund is an exclusive funding that targets black women at the bottom of the economic ladder. It aims to accelerate women's economic empowerment by providing affordable, serviceable, and receptive finance compared to all other available platforms. The Industrial Development Corporation (IDC) manages the funding for the Department of Trade and Industry (SME, 2020).

2.6.1.8 *IDF Managers Funding Alitheia Identity Fund (AIF)*

Tokunboh Ishmael, Polo Leteka and Anne-Marie Chidzero joined forces to launch the Alitheia Identity Fund (AIF) (SME, 2020). This pan-African SME fund invests in innovative businesses and SMEs at the growth stage that is women-led or gender-balanced in the Sub-Saharan Africa region to address the lack of access to funding faced by many African women entrepreneurs (SME, 2020).

2.6.1.9 *Masisizane Fund*

The Masisizane Fund was established in 2007 by Old Mutual and provides funding to black-owned enterprises, with a specific emphasis on women, youth, and people with disabilities who have agreements with private and public sector entities. It also funds black-owned enterprises related to clearly outlined Enterprise and Supplier Development Strategies of various government and corporate entities (SME, 2020).

2.7 **Factors Affecting Women Entrepreneurial Initiatives in South Africa**

Women's ventures are typically smaller, service-oriented, and cheaper to finance than their male counterparts. Some women entrepreneurs see their lack of management knowledge and business skills as a meaningful constraint to growth (Heilbrunn, 2020, p. 159). Negative preconceptions about gender might be widespread amongst potential investors, and such biased expectations can put women at a substantial disadvantage when sourcing funding (Guzmana & Kacperczyk, 2019, p. 1666). To this day, entrepreneurship is still often perceived as a masculine activity. Because women entrepreneurs are a rarity among founders of high-growth ventures, it comes across as

very unusual and thus raises doubts about the fitness or competence of female founders (Guzmana & Kacperczyk, 2019).

Unfortunately, women tend to be seen as less competent or less naturally inclined to be entrepreneurs. This further emphasises the possibility that resource holders will discount female entrepreneurs and the investmentworthiness of their enterprises, putting women at a further disadvantage (Guzmana & Kacperczyk, 2019). Furthermore, Guzman and Kacperczyk (2019) describe that the tendency to invest less in female start-ups can come from investors' homophily, preferences for similarity attraction, and in-group preferences.

Women entrepreneurship is categorised by structural limitations such as taking care of a family and, comparatively, a lack of appropriate resources such as social capital (Heilbrunn, 2004). Women's entrepreneurship is further disadvantaged by resources like management experience, raising capital or technical skills (Heilbrunn, 2004). Moreover, Mandipaka (2014) further elaborates that some challenges women face are a lack of education and training, which may lead to less potential for success.

Mandipaka (2014) also shares Alfred Marshall's theory of entrepreneurship, which states that entrepreneurs must be well-versed in their industries and business processes and be natural leaders. Furthermore, Marshall pointed out that entrepreneurs must be able to predict changes in supply and demand and be willing to act on such risky forecasts without complete information (Mandipaka, 2014). For a woman to be a successful entrepreneur, these characteristics may contribute to success. Most women entrepreneurs in developing countries fail because they lack these characteristics (Mandipaka, 2014).

According to Hills (2015), South Africa's most recent National Policy Framework for Women Empowerment and Gender Equality (WEGE) legislation has driven considerable advancement in gender quota law. This legislation expands upon the concepts and guidelines that must be implemented into public and private sector policies, practices, and initiatives to ensure gender equality and quotas.

According to Farrell, Fry, and Risse (2016), policy initiatives to better women's financial outcomes should ideally include a broader range of components than financial education programmes. Tools to increase women's self-assurance, or self-belief, in their competence to manage their finances and successfully handle any financial issues they may face must be added to policy efforts to increase women's financial literacy through education.

The list of financial challenges includes limited access to funding, a lack of support networks, patriarchy, self-limiting factors, and sociocultural norms. Women's empowerment projects need to be improved, and programmes should be implemented.

According to the African National Congress (ANC) fifth national policy conference (2017: 2), women entrepreneurs require the promotion of economic growth and development and the elimination of the triple scourge of unemployment, poverty, and inequality.

2.8 Skills support for women's entrepreneur's development

According to Smit (2011: 13), women entrepreneurs' role in the Department of Small Business can include the following aspects:

- The Department of Small Business Value Chain Development,
- Leadership development, mission goal and strategy improvement,
- Skills training capabilities, technical capabilities, and other areas of personal and professional development,
- Specific effects in all areas of economic, social, cultural, and educational spheres of life,
- The process of equipping individuals with the understanding, skills and access to information, knowledge and training enables them to perform effectively.

According to Zakuan and Hassan (2016, p. 242), as women make up half of the world's population, excluding them from governmental decision-making bodies, healthcare, and education is futile. Furthermore, it is well known that a nation's socioeconomic and political advancement depends significantly on women's empowerment (Zakuan & Hassan, 2016, p. 242).

A nation benefits fully when men and women contribute rigorously to social cohesion, economic growth, peace, and prosperity. According to Zakuan and Hassan (2016:242), this will necessitate escalating issues relating to:

- Opportunities for new learning programmes,
- Efforts to establish and implement new programmes for skilled training are hampered by
- Access to education and health care,
- Economic growth,
- The skills development and,
- Strategies empowering women entrepreneur's projects in South Africa.

According to Viljoen (2017:13), women entrepreneurs' empowerment projects or successful skills development programmes bring together the government and employers. There is growing evidence indicating that governments of developing countries are failing to fully equip their populations with the skills that are needed in an increasingly dynamic and interdependent economy and failing to make good use of the skills that people have (Rodrik, 2007, p. 2). This implies that low awareness or the lack of implementing women entrepreneurs' empowerment projects in developing countries can lead to socio-economic deterioration (OECD, 2009, p. 35).

Therefore, women entrepreneurs in any country require policies that promote the poverty alleviation issues facing the country. From the business environment perspective, women entrepreneurs' empowerment projects in the Department of Small Business are expected to promote change and poverty alleviation through workforce development, employment policy improvement, training and skills development, accelerated start-up progression, education, and training, and implementing and sustaining local content (IPIECA, 2015).

Viljoen (2016) additionally, it is argued that the Department of Small Business's use of programmes empowering women entrepreneurs can contribute to improvements at both the micro and macroeconomic levels in the socioeconomic environment:

- **At a micro-level**, the performance and development of the women entrepreneurs' empowerment projects depend largely on the workforce's abilities, competencies, or skills. More skilled business owners typically

produce more, and they facilitate the Department of Small Business's introduction and adoption of technologies and new methods of operation that increase productivity.

- **At a macro-level**, projects aimed at empowering female entrepreneurs (skills development) contribute to economic growth indirectly by encouraging innovation and directly by increasing productivity.

According to Rodrik (2007, p. 2), economic growth is the most powerful instrument for job creation and prosperity, reducing poverty and improving the quality of life in developing countries. Women entrepreneur empowerment projects are an essential tool that provides skills for individual development, organisational performance, and an enabling environment to boost socio-economic transformation (Rodrik, 2007, p. 2). Sustainable growth and employment opportunities improve incentives for the community to invest in social development. The South African vision is to advance economic growth and social cohesion, promote job creation and reduce or eradicate poverty and inequality (Manuel, 2011: 90).

In recent years, organisations have been forced to change how business is done to adapt to change or risk being left behind (OECD Report, 2009, p. 12). This implies that every organisation needs to introduce and use women entrepreneurs' empowerment projects as a key strategy that improves stakeholders' competencies and skills for easy adaptability to changing situations of the organisation, society and economy. According to the International Labour Office, the main goal of providing women entrepreneurs' empowerment projects is for knowledge training, professional training, post-training, off-job training, and spare-time training, thereby providing opportunities for economic transformation and poverty alleviation.

2.9 Impediments to women entrepreneurs' empowerment projects in South Africa

The utilisation of projects to empower women entrepreneurs in many economic sectors is impeded by several issues that might be characterised as barriers in the global environment. According to Buss (2016: 8), project evaluation and research studies sufficiently proved that the failure to use women entrepreneurs' empowerment projects is mainly due to non-technological reasons and is very often related to the lack

of awareness and the lack of capable human resources. This study looked at both aspects: lack of awareness and lack of capable human resources as barriers that may obstruct the effective use of women entrepreneurs' empowerment projects and women development-best practice framework in the Department of Small Business.

Further, according to Buss (2016:11), one of the major barriers to women entrepreneur's empowerment projects in the Department of Small Business is convincing and getting the support of decision-makers (public or private sectors) for promoting women entrepreneurs' empowerment projects, which closely may be linked to the lack of sufficient know-how about the probabilities and risks of the Department of Small Business technologies development. Furthermore, limited organisational or institutional capacity to adopt appropriate policies or strategies for the best practice of women entrepreneurs' empowerment projects may lead to the Department of Small Business deficiency, which can reduce the opportunity for human factor development and poverty alleviation.

According to the United Way Report (2017:11), in addition, the lack of a clear understanding of the roles or effects of women entrepreneurs' projects, the lack of focus on framing women entrepreneurs' programmes initiatives in the Department of Small Business or any other government sector, the lack of appropriate support for effective activities, and the mixed evidence supporting the outcomes of women entrepreneurs empowerment projects are all obstacles to best-practice for empowering women entrepreneurs.

Therefore, the potential new framework to be suggested for women entrepreneurs' empowerment projects practices in the Department of Small Business in South Africa will have to provide ways of reducing or removing these barriers and make available opportunities for entirely all sectors to be developed and contribute profitably to poverty alleviation process in the country. Recommendations were made to reduce or eliminate barriers affecting the failure of women entrepreneurs to follow best practices regarding continuous development in the Department of Small Business. The following section describes the challenges in implementing women entrepreneurs' empowerment projects in South Africa.

2.9.1 Lack of financial support

Financial institutions need to intervene in financial contributions to non-financial sustenance services such as the provision of financial management skills and mentoring. The South African financial system has often excluded micro and small businesses, including women-owned, and mainly served large and established businesses (Agwa-Ejon & Mbohwa, 2015; Johannes et al., 2017). According to Hills (2015, p. 153), the development of gender quota laws has been significantly influenced by South Africa's most recent National Policy Framework for Women Empowerment and Gender Equality (WEGE) legislation. This legislation expands upon the ideas and values that must be included in public and private sector policies, practises, and initiatives to ensure gender equality and quotas.

The behavioural finance principle would amount to substantial profits for entrepreneurs as investors. Therefore, women's financial literacy for good financial behaviour is important for enterprise economic development. Financial literacy is an important determinant of financial behaviour in developing countries; financial training may be a promising supplementary activity for development agencies, accompanying the extension of financial services to those unbanked populations (Sayinzoga et al., 2016).

According to Garg and Agarwal (2017: 57), the lack of adequate financing, challenges obtaining bank credit, low risk-bearing capacity, issues with capital for expansion, ignorance of suitable financing sources, a lack of collateral, complex and drawn-out loan processes, among other factors, are all factors contributing to businesses' financial problems. All these factors affect women entrepreneurs' empowerment projects in South Africa. More women-owned businesses will be the tonic South Africa desperately needs because greater economic participation by women stimulates economies, reduces poverty, and creates jobs.

According to Farrell, Fry, and Risse (2016:98), legislative initiatives to increase women's financial success should ideally contain a broader range of components than financial education campaigns. In addition to legislative measures to enhance women's financial literacy through education, tools to boost women's self-assurance or self-

belief in their ability to manage their finances and successfully handle any financial challenges they may encounter need to be included.

According to Klapper, Lusardi, and Van Oudheusden (2015:4), those who are financially educated can make wise decisions on saving, investing, borrowing, and other financial decisions. Nevertheless, people are not well-equipped to make financial management decisions without a fundamental comprehension of financial concepts. Additionally, Bucher-Koenen et al. (2017:257) noted that gender variations in financial literacy can be found in objective and self-reported assessments. According to them, women find it challenging to get good financial guidance (Ajibade & Khayundi, 2017; Mashiyi, 2018). By implication, if a woman has a low level of financial literacy and lacks access to high-quality financial advice, they are likely to make risky decisions (Johannes et al., 2017; Ajibade & Khayundi, 2017). In South Africa, most financial advisers lack the skills or knowledge to give financial advice, affecting women-led businesses.

2.9.2 Economic Environment

Women are economically, culturally, socially, and politically disadvantaged in most of Africa (Alahira, 2014, p. 70). Due to institutional shortcomings, exclusion, and other barriers, women cannot exercise their rights to access opportunities, decision-making processes, and essential services (African Development Bank 2015b:43). Women-led businesses create a more inclusive business environment and strengthen gender equality. This project builds on ongoing activities to scale up the idea to provide both men and women with opportunities for equal development. The liberalisation of men may mean they have to relinquish their traditional rights and power over women, and they may want to have a relationship with women that rests on mutual respect for rights and responsibilities (Griffin & Moorhead, 2015, p. 28).

Kabeer (2013:14) states that resources, agency, and achievements are the three fundamental pillars of women's empowerment. Increasing women's access to political, social, and economic resources is frequently essential for empowerment. However, more than just resources are needed for comprehensive economic empowerment. Along with addressing women's agency and capacity to gain from economic activity, norms and institutions that regulate resource distribution and utilisation must also be

considered. (Golla *et al.*, 2011:4). Innovative approaches and partnerships are *needed* to increase *women's economic empowerment*.

Haque and Zulfiqar (2016:78) alluded that knowledge, aptitude, aptitude, abilities, and confidence in managing one's financial well-being are all components of economic empowerment. As more complicated integrated financial products are used, people take more responsibility for their financial literacy. Because they own businesses in many industries, women entrepreneurs significantly impact the economy. The need or opportunity for a new business is frequently related. Clearly, economic empowerment aids in advancing women's status and standing.

Chichester *et al.* (2017, p. 6) states that governments, international development organisations, and companies worldwide acknowledge that women's economic empowerment is crucial for the advancement of humanity, the health of economies, and the success of businesses. Therefore, women's economic empowerment and gender equality are top targets for the 2030 Sustainable Development Agenda.

2.9.3 Gender base

According to Udano and Zouria (2018), gender equality in a society correlates with the growth of women entrepreneurs. Women's entrepreneurship development is more effective in developed countries than developing countries because gender equality is better established in developed nations. Gender is one of many factors that affect women entrepreneurs, including economic development rate, level of income per capita, and other social, cultural, and political considerations. Gender equality, or the equality of men and women, refers to the rights, obligations, and opportunities that apply to both genders equally, including boys and girls. Gender equity refers to treating men and women fairly in light of their individual needs, as opposed to equality, which does not imply that men and women must become the same. Rather, it means that regardless of whether a person is born male or female, their rights, obligations, and opportunities will be equal (Ferdousi & Mahmud, 2019).

According to the Broadband Commission Working Group report (2013:8) on broadband and gender, while empowerment is related to gender equality until gender parity is reached in government, women cannot reach complete equality with men in

any sphere. The unequal participation of women in power and decision-making structures at the local, national, regional, and international levels reflects structural, attitudinal and cultural barriers prevailing in all societies. If women are not represented in strategic positions of important decision-making, some prejudices and biases would not be favourable.

Herbert (2014:20) states that politics, economics, and society all play a role in the concept of women's empowerment. Women's empowerment is a tactic to address gender inequality; therefore, although the concepts of gender equality and women's empowerment are theoretically distinct, they are frequently linked and discussed together. Equal rights, obligations, and opportunities for men, women, and children of both sexes are considered gender equality. (Manuela and Heath, 2020).

According to Wekwete (2016), one of Africa's biggest problems is still gender inequality. Gender inequality still exists in South Africa's economy in all areas, including the work market, despite progress made by African nations ratifying international and regional treaties and pledges. Women greatly influence the nation's economy, and gender inequality still exists despite their contributions, which impacts South Africa's initiatives to encourage women entrepreneurs.

Cornwall and Rivas (2015:398) noted that feminists utilised the terms "gender equality" and "women's empowerment" in the 1980s and 1990s to put women's rights on the international development agenda. They also emphasise that the fundamental element of empowerment is changing power dynamics. How does this impact South Africa's initiatives to empower women through entrepreneurship? It goes beyond just strengthening women's abilities to handle situations where they experience injustice or oppression.

Bucher-Koenen et al.'s (2017:270) investigation found that women, particularly elderly women, have lower financial literacy than men across all age groups due to cultural expectations of their gender. Women in previous generations were more likely to have stayed at home to raise their children than to have worked where they could have had to make financial decisions or talk about money with coworkers, family, and

friends. This has a significant impact on South African projects empowering women entrepreneurs.

2.9.4 **Domestic chores**

Women in South Africa are often in charge of the day-to-day routine of their respective homes. They fend for their children and do house chores, among other duties. They often engage also in unpaid care work. Most of this time devoted to domesticated duties gives them little time to get involved in empowerment programmes (Mmereki et al., 2020; Nyoike, 2019). Their home chores also disallow them to participate meaningfully in other economic activities, nor can they earn some personal income. In South Africa and other less developed countries, women often work more than men by 30 percent, yet their labour often goes unnoticed, nor are they paid. This is usually attributed to the ambit of their traditional duties (Nyoike, 2019; Thaba-Nkadimene et al., 2019). Most rural women work in agriculture, yet their contributions are often undervalued. Without a legal stake in the ownership of the means of production, patriarchal social systems control how much power males have over women's labour (Nyoike, 2019; Thaba-Nkadimene et al., 2019).

2.9.5 **Poor education**

There is a higher level of illiteracy among females than males in South Africa. This trend is often more obvious in rural communities where only a few women can access quality education (Nzamakwe & Naidoo, 2021). More so, literacy skill is considered a vital skill required for business success. This often is lacking among many women (Ajibade, 2016). Therefore, women's level of engagement or involvement in activities for empowerment is frequently impacted by their lack of access to basic education.

Though empowerment schemes often provide training and capacity building for women with poor educational backgrounds, amongst other necessary skills, despite these upskilling initiatives, women's integration into the schemes has often been slow. More so, planners' insufficiency of resources has further exacerbated the effectiveness of these training and capacity-building initiatives (Thaba-Nkadimene et al., 2019).

2.10 Imperativeness for Empowering Women Entrepreneurs

Many publications have discussed the need to empower women entrepreneurs (Berman, 2021; Mkhize, 2021; Alika, 2018). While some of these studies discussed this from a macro perspective, others were streamlined to a micro perspective. More so, some of these studies dealt with specific industries or fields.

The strategies offered herein relate to the scope of the study mentioned in the preliminary chapter. Hence, this subsection saliently mentions some contemporary significance of empowering women entrepreneurs. However, this is further built upon in chapter 6 of this study.

The relevance of empowering women entrepreneurs cannot be overemphasised. Women's entrepreneurial projects run by the Department of Small Business process could create opportunities, thereby alleviating poverty. Successful enterprises could further stimulate growth and development within communities where such businesses operate (Ajibade, 2016).

This would create job opportunities for people looking for low- and middle-skilled work. Women-owned entrepreneurial initiatives might contribute to training by transferring knowledge and skills to South Africa. According to the OECD (2015:16), investing in initiatives supporting female entrepreneurs might increase productivity for businesses and the economy while fostering creativity and a culture of success through skill development. This would result in growth that is inclusive of everyone.

Furthermore, a thriving microeconomy can also persuade investors to invest in such small economies (Mmereki et al., 2020; Nyoike, 2019), which may stimulate new entrants to boost the local economy further. The macroeconomy feels the cyclical effect when this practice is sustained over a reasonable period (Alika, 2018).

In an economy where the unemployment rate has been above 30 percent since the first quarter of 2020 (Statistics South Africa, 2020), enabling women entrepreneurs is even more critical. To further justify this need, the job losses caused by the COVID-19 pandemic resulted in losses of several jobs amongst SMMEs. Many of these businesses could not survive and sustain themselves partly due to the lockdown restrictions. Many

of those who lost their jobs were predominantly women. According to Statistics South Africa (2020), among the 3 million job losses recorded between April and June of 2020 in South Africa, 2 million were women. In some instances, some of these women were breadwinners who fended for their homes (Tswanya, 2020).

2.10.1 **Model: empowerment of women through entrepreneurial projects**

Women entrepreneur empowerment projects are the driving force behind all change and support appropriate models' processes. According to the UNDP (2015: 13) and United Way Report (2011: 6-7), this research study examined the following aspects of empowerment methods.

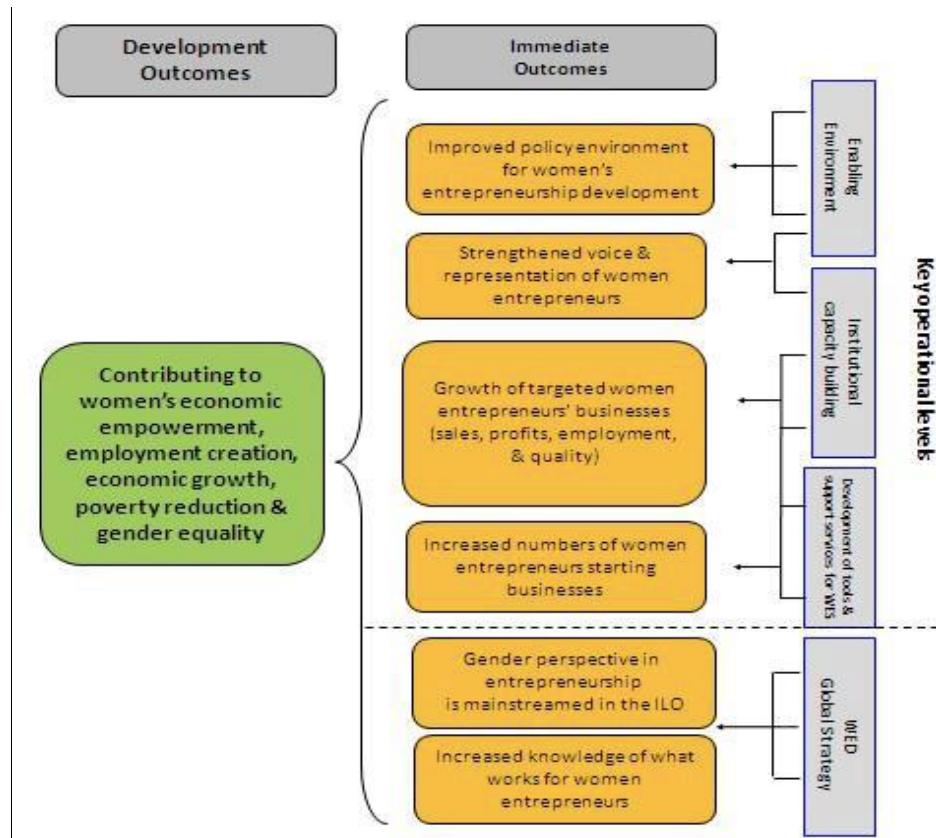
This study focused on the Department of Small Business' capacity to track, evaluate, react to, and instigate internal and external change. This will incorporate:

- The capacity to learn about current events in the entrepreneurial sector by networking with businesses in adjacent fields.
- The capacity to evaluate the entrepreneurial requirements of female entrepreneurs and use programme assessment findings as a teaching tool to improve programme delivery.

Projects at the Department of Small Business aimed at empowering women entrepreneurs may offer opportunities to improve suitable models and build managerial skills inside and throughout the nation (Viljoen, 2017). The Department of Small Business's models for women's entrepreneurship empowerment are based on making the most of collaborations between South African government agencies and top global corporations.

Due to the dominance of foreign corporations in South African government departments, women entrepreneurs' empowerment projects may help with training and transferring knowledge and skills to the country. As a result, women entrepreneurs' empowerment models may be more effective in reducing unemployment, poverty, and inequality (a process known as socio-economic transformation). Figure 2.5 introduces a model of women's entrepreneurship.

Figure 2-5 Model on women entrepreneurship Source: Chopra and Muller (2016: 69): Analysis on Women Empowerment



There are many appropriate models, and faulty or empirical data has mainly supported their utility. Theoretically, grounding these models requires more validation, which is vital but falls short. By combining theory, actual data, and anecdotes, the approach used in this article helps to strengthen the case for excellence models. A model is a map, and the goal is to provide a map for the management of enterprises willing to pursue excellence relentlessly and rigorously. The researcher used the existing knowledge to construct a new model that is locally applicable. The model in Figure 2.5 is an existing model that is currently being used for women entrepreneurs' empowerment projects in South Africa.

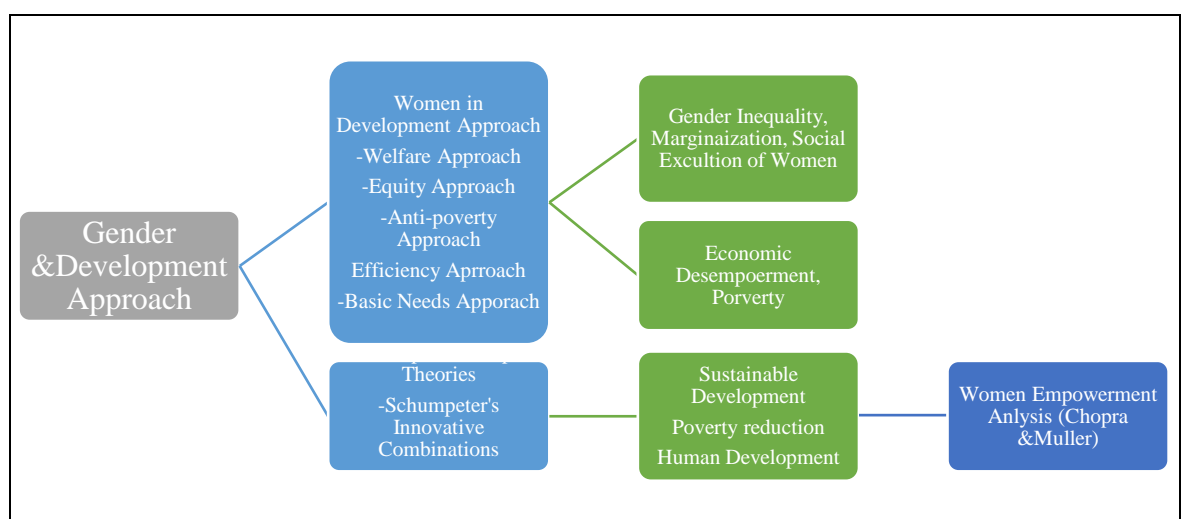
2.11 Conceptual framework

The diagram shows the Gender and Development (GAD) approach as a precursor to this study; as indicated in the preview section of this chapter, the approaches emanated from critiques of the earlier Women in Development (WID) approach. The WID approach encompassed sub-approaches like welfare, equity, and anti-poverty (efficiency and basic needs). The next level of the diagram links WID approaches to challenges of gender inequality, marginalisation, social exclusion, economic disempowerment and poverty that have persisted for women despite the evolution of approaches.

The study adopted Schumpeter’s Entrepreneurship theories, as its central focus is innovation and profit maximisation, which is shown as a parallel stream of thinking. The diagram highlights how the GAD approach, entrepreneurship theories, and addressing the multi-faceted challenges women face are critical for achieving sustainable development, poverty reduction, and improved human development outcomes.

Furthermore, this diagram shows that to promote equitable and inclusive development progress, the interdependence and harmonisation of these three major components—entrepreneurship and economic empowerment, addressing systemic gender-based deprivations, and a more holistic gender approach are necessary.

Figure 2-6 Theory and concept triangulation – (Chopra & Muller)



The GAD method, which represents a holistic approach to gender, the economic/entrepreneurial pillar, and the issues of gender inequality and deprivation that must be solved to achieve inclusive development outcomes, remain essential components of the overall design. Working with general concepts, approaches and theories shown in the diagram, Chopra and Muller's examination of women's empowerment is positioned as a particular lens that can strengthen and inform economic empowerment components.

This is because Schumpeter's entrepreneurial theories and model, which saw entrepreneurs as agents of empowerment and economic growth, are probably related to or built upon in Chopra and Muller's study of women's empowerment. Their analysis of women's empowerment can shed light on how entrepreneurship might specifically support women's economic empowerment. Schumpeter's more comprehensive entrepreneurial model can be expanded upon and supplemented by this approach.

The Food and Agricultural Organisation (FAO) avers that the diversity of needs, priorities, opportunities, and constraints associated with both male and female genders provides an opportunity to develop equitable, inclusive, sustainable, and effective strategies. This implies that "recognition of men's and women's valuable, distinct skills and knowledge can help to shape policies and programmes that contribute significantly to both economic growth and equity objectives" (FAO, 2003).

Østergaard (1992:1) states that developmental initiatives in Africa often overlook the culture of the beneficiaries but serve as an extension of the ethnocentric sentiments of the Western culture. Developmental initiatives in Africa have not been successful because of a lack of social and cultural inclusivity and comprehensive engagement among the various stakeholders within a household, which comprises husband, wife, and children (Østergaard, 1992, p. 1). Another limitation that has contributed to the poor success rate of developmental initiatives is the adoption of macroeconomic theories that have been proven ineffective in developing countries because of socio-economic peculiarities, such as challenges in the forms of poverty and hunger.

Recent studies have suggested that international financial institutions such as the World Bank have conducted studies to understand the strategic approach and the need to develop and adopt human-centred policies such as microeconomic theories that are unique to developing countries (Mathole, 2005; Klasen, 2018; Jayachandran, 2020). However, it is imperative to ensure that a concerted and coordinated effort is adopted among all the stakeholders, such as donor agencies and institutions, to understand policy initiatives (Moser (1993; Williamson, 2017). This specifically applies to adopting the Women in Development (WID) approach. These developmental approaches are thus expanded upon in the following sub-sections.

2.11.1 The welfare approach

The welfare approach is a concept of a social policy program focused on social-economic and women (Andersen, 1992, p. 173). This approach is rooted in colonial administrations and post-World War II (Tasli, 2007). The welfare approach emphasises women's reproductive role in their society (Moser, 1992, p. 92; Razavi and Miller 1995:6–7), excluding them from economic activities. In essence, the focus of the welfare approach on women's reproductive role connotes that the approach seeks to neglect and ignore women in the development practices and processes. However, despite the relevance of the welfare approach in promoting gender equality, the shortfalls of this approach include dependency syndrome in the form of a lack of comprehensive engagement among stakeholders (Andersen, 1992, p. 173), with women being considered as passive recipients of development (Tasli, 2007, p. 11; Moser, 1993, p. 60). Women entrepreneurs are faced with exclusion and inequality; therefore, having a welfare approach will assist in promoting gender equality.

2.11.2 Women in Development (WID)

Women are often excluded from developmental-related benefits (Akerkar, 2001, p. 2), and this has resulted in the emergence of advocacy and proactive initiatives to address this bias. For instance, this proactive initiative birthed the Women in Development (WID) approach (Lesetedi, 2018). The WID focused on involving women in the mainstream economy and economic-driven initiatives (Rai, 2002). According to Gumede (2021), numerous countries now perceive entrepreneurship, particularly women entrepreneurship, as a tool for fighting poverty, unemployment, and

underdevelopment. Therefore, the government's policies and programmes are expected to pay more attention to entrepreneurship development. The influence of women entrepreneurship can have a dramatic effect on a country's economy and entrepreneurship productivity can positively contribute to a nation's economy.

2.11.3 WID ideology and scholarly debates

Women in Development (WID) has developed over the past decades and impacted women's entrepreneurship in various contexts; it also highlights the value of networking and family in women's entrepreneurship and acknowledges the different aspects in which women operate. The WID approach was further supported by developmental theorists such as Jaquette (2008:5), who stressed that the approach emphasises “efficiency rather than equity” and contained “practical reasons for how the approach was implemented”. In consonance to the above rhetoric, a special unit for the WID was set up in the United Nations Development Programme (UNDP). The prime objective of this division was to ensure that women participated in UNDP projects (Agrawal & Aggarwal, 1996, p. 210). The UNDP (2015: 5) policy framework opined that women entrepreneurs constitute the crucial conduits for gender parity and the ability to achieve change and reduce poverty. According to Boserup *et al.* (2013), WID analysis influences conceptual and theoretical policy thinking development.

According to Khan and Ur Rehman (2021), empowering women is an approach to developing any country. Women's empowerment is essential because women are important in society; society cannot move towards development without their participation. Women's empowerment means giving women power over their lives according to their wishes. The government must be involved in women's empowerment and play a big role in society because this cannot be ignored. Our society is male-controlled, and no power is given to women.

2.11.3.1 *Entrepreneurial women empowerment policies/approach*

An entrepreneur, according to McClelland (1961:128), is an individual who can resolutely conduct their business while showing a resilient yearning for recognition. Entrepreneurs are driven to establish a social distinction and attain leadership and authority whilst establishing a unique business empire. However, the aim is to accrue profits from the business (McClelland, 1961, p. 128). The entrepreneur will earn from

their successful use of novel combinations. McClelland (1961, p. 128) further mentions that an entrepreneur is motivated by the high desire to maximise profits after basic needs are met.

2.11.3.2 *The equity approach*

The equity approach has existed for several decades and constitutes one of the cardinal foci of the United Nations (UN) (Andersen, 1992, p. 173). The equity approach refers to promoting the emancipation of women in the economic and development process through productive endeavours (Andersen, 1992, p. 173). According to Tasli (2007, p. 14-15), the equity approach promotes the concept of equal distribution of development benefits amongst both genders. However, recognising equity as a principle does not translate to practical implementation since it was seen as a threat and unpopular with the government (Moser, 1993, p. 65).

The equity approach meets certain strategic gender needs that often link development with equality. However, the equity approach is not sufficient to be considered as a preferred model because of the interference arising from the traditions of the host country. Andersen (1992:173) reiterates that this approach is problematic and is therefore not preferred because it demands in-depth research efforts, evaluations, collaboration, and information.

According to Moser (1993:65), the approach does not guarantee political safety as most development projects were inequitable. This is because their intention is not just to meet the practical needs but also to meet the strategic gender needs; its success depends on an implicit redistribution of power. For example, Buvinic, cited in Moser (1993:65), states: "Productivity programmes for women usually require some restructuring of the cultural fabric of society, and development agencies do not like to tamper with unknown and unfamiliar social variables. As a rule of thumb, they tend to believe in upholding social traditions and thus are reluctant to implement these programmes." Moser (1993:66) shows that donor agencies and poor nations had issues with some of the principles of the equity approach. Hence, they dropped the equity approach.

2.11.3.3 *The anti-poverty approach*

The anti-poverty approach is best analysed as the various contexts in which women's entrepreneurship occurs. The anti-poverty approach was a response prompted by what Moser (1993: 66) describes as the political sensitivity of the equity approach. According to Nagamani (2022), an overview of how this approach affects women is in terms of skill development, power of decision-making, leadership qualities, and networking with other women. Moser (1993:67) identified the anti-poverty approach as a second approach that deals with women in development. It is considered a more passive approach compared to the equity approach. There was a shift in the core function of the equity approach from reducing inequality between men and women to reducing income inequality (Moser, 1993, p. 67).

The revelation from the study necessitated the paradigm shift in this approach carried out on development programmes that suggested that accelerated growth strategies neither have the capability of solving the problems of unemployment and poverty nor lead to income redistribution (Andersen, 1992, p. 175). Over time, the paradigm shift in the development process has modified the role of the World Bank and other institutions to evaluate the accelerated growth strategies' impact on the livelihood of women (Andersen, 1992, p. 175). Thus, this implies that the fall-down effect proved ineffective due to aid agencies' negligence of women's role as an important element of the development process (Andersen, 1992, p. 175).

In agreement, Rippenaar-Joseph (2009:23) believed that under-development caused poverty. Thus, the anti-poverty approach centres on initiatives that will possibly augment employment opportunities whilst enhancing women's livelihood (Tasli, 2007, p. 16). This approach views women's poverty as a product of under-development and not of subservience. Moser (1993:68) also believes employment and income generation are crucial development factors. However, the anti-poverty approach focuses on poverty reduction due to the low income of women (Tasli, 2007, p. 16).

According to Moser (1992:92), the anti-poverty approach also focuses on the productive role rather than allowing the deprived women to form a category independently. A setback to the anti-poverty approach is that it neglects the societal and reproductive roles of women. It is suggestive that there should be a link between productive actions and other roles to reduce the burden on women. There should be increased income-generating opportunities to enhance women's prospects of earning a better livelihood. According to Moser (1993:69), meeting the strategic gender needs would be achieved if there were additional income or employment opportunities for women. To reduce poverty, two anti-poverty methods are introduced (Tasli, 2007, p. 15): the efficient approach and the basic needs approach.

2.11.3.4 *The efficiency approach*

The efficiency approach is deeply entrenched in the neo-classical school of thought. This perception views women as under-utilized or yet-to-be-fully exploited assets of development (Rippenaar-Joseph, 2009). As Moser (1993:69) indicated, the prime objective of the efficiency approach was to promote effectiveness and efficiency in economic development through women's involvement and participation. Andersen (1992:174) posits that the efficiency approach focuses less on women and more on development.

This approach is based on the following assumptions (Tasli, 2017, p. 17):

- Government involvement or intervention may only be required when an “imperfect competition” arises.
- The functioning of free markets may attain sustainable growth through a “self-equilibrating economy” and
- Global resources are fixed, whilst economics allocates scarce resources.

In Tasli's (2007) study, an increment in “economic participation” spontaneously results in increased equity. Unlike other sub-approaches of the WID, the efficiency approach draws attention to development and not women (Moser, 1993, p. 70). Tasli (2007) adds that this strategy prioritises economic growth and views women as "an input factor in the economy" who may improve the efficacy and efficiency of developmental projects (Moser, 1993, p. 70). Having cited some positives, this approach's shortcomings have been equally identified. Tasli (2007:18) demonstrates

that the efficiency approach fails to give an explicit explanation and to understand development as a multi-dimensional phenomenon with economic, social and cultural aspects. The argument promoted by Tasli (2007:18) is that this concept mainly thrives on the “development process and pays less attention to the plights of women and, as a result, human development is sacrificed at the expense of the development process.

Moser (1993:71) also notes that this approach defines economy in terms of marketed goods and services, focuses only on the productive role of women and ignores the reproductive role since it is not part of the paid work and, as such, it worsens the living conditions for women by increasing their workload. A further flaw attributed to this approach is that it is based upon the assumption that an economic progression for women would naturally shape into other spheres of their lives. This, however, is an oversight by the proponents of this approach as it failed to tackle women’s gender needs, thereby increasing women’s domestic workload.

2.11.3.5 *The Basic Needs Approach*

Employment creation is required to increase the income of poor people, with a particular focus on women. The basic needs strategy was also introduced. This strategy aimed to meet people's basic needs, including physical needs like shelter, clothing, and food. It also includes social needs like employment opportunities, human rights, education, and political participation. However, this approach is weak as it centers primarily on the productive role and presumes that women have lots of free time. According to Moser (1993:69), their burden is tripled when women’s working periods are extended. Therefore, Moser (1993:69) opines that women’s practical gender needs cannot be attained no matter the increase in their income unless an income-generating initiative lessens their house chores.

The principles of the basic needs approach oppose the theory that uses income and growth as a benchmark or indicator of development (Rai, 2002). This approach postulates that claiming that earning more income will address poverty is misleading. The proponents of the basic needs approach claim that poverty may only be alleviated when the basic needs of recipients are timeously provided (Pouw & Gupta, 2017). This approach opposes the perception that development is about the division between growth policies and income distribution. However, it indicates that it must be defined

as a selective attack on the worst forms of poverty (Rai, 2002). Conventionally, the basic needs comprise food, shelter, water, health care, education, and sanitation (Denton, 1990; Zheng et al., 2017). These fundamental requirements serve as the basis for this approach.

Furthermore, the proponents of this theory argue that it is inappropriate to see poverty as a secondary issue, as poverty indicates that an individual cannot meet his or her basic needs. Such needs comprise an individual's intangible and physical needs (Yamamori, 2019). Following the Rome Declaration on World Food Security, issued at the World Food Summit in Italy, sustainable development is fundamental in addressing the scourge of poverty and hunger, as indicated at the summit (FAO, 2003).

A growing world population and the urgency of eradicating hunger and malnutrition call for determined policies and effective actions. A peaceful, stable and enabling political, social and economic environment is the essential foundation which will enable states to give adequate priority to food security, poverty eradication and sustainable agriculture, fisheries, forestry and rural development, promotion and protection of all human rights and fundamental freedoms, including the right to development and the progressive realisation of the right to adequate food for all. The full and equal participation of men and women are also indispensable to the goal of achieving sustainable food security for all.

In its report, the FAO (2003:5) acknowledges that sustainable development will not materialise if women are excluded or ignored. This approach is criticised for ignoring the main challenges to prevailing social conditions and merely focusing on education and information persuasion. This implies that the approach does not investigate other dynamics or social indicators that may impact people's living conditions beyond satisfying their needs (Rai, 2002). An entrepreneurial model discussed in the next subsection is also significant and relative to the above conceptual framework.

The Pioneer theory on entrepreneurs was developed by Schumpeter, who postulated that his theory paved the way for the theory of economic development. Schumpeter postulates the economic development theory and the economy's analysis as cyclical.

A new equilibrium can be reached through the dynamic individual called the entrepreneur, who can educate the customers and teach them to want new things (Malerba & McKelvey, 2020). He further argues that such a feat may be accomplished through innovation in the form of different combinations, such as introducing new goods, opening a new market, conquering a new supply of raw material and carrying out the new organisation of any industry.

According to Schumpeter (1934), the establishment of such “new combinations” is an inimitable feat that may only be accomplished by outstanding entrepreneurs who can find “new market opportunities” (Malerba & McKelvey, 2020). Schumpeter (1934: 74-94) believes that financial resources and capital are essential requirements in any entrepreneurial establishment and, therefore, stresses the prospective changes entrepreneurs can instigate in an economy. Schumpeter outlines these changes as product innovation, major differentiations in product quality, process innovation in production or selling techniques, opening new input markets and sources at home and abroad, changes in the market and or firm organisation, as in cartelisation, promotion of mergers, and formation of trusts (Swedberg, 1991).

2.12 Chapter Summary

In this literature review, the term "entrepreneurship" was defined by the African environment and other academic frameworks. Additionally, a review of the entrepreneurship-promoting programmes available in South Africa and the problems that female business owners face was conducted. The line of discussion in this chapter focused primarily on women's empowerment. Empowerment was looked at from many dimensions and linked with poverty.

The researcher also examined how women's entrepreneurship may empower women and the factors mitigating the success of empowerment projects. In its effort to enlist entrepreneurship as a vehicle for empowering women, the Department of Small Business Development's function was also investigated. The chapter also examined government efforts to empower women from a global, African, and national perspective. The analysis chapter will further expound on the discussions deliberated on within this chapter. The next chapter provides the research methodology for this research.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter focuses on the research design, the research instrument, the target population, the sampling method used, sample size, inclusion criteria, the recruitment process, the data collection method, data analysis, pilot testing, the implemented strategies to maintain validity, and ethical considerations or confidentiality, and anonymity for the study. The case study documentation procedure, data collecting, and first considerations for data analysis are all covered in this chapter.

This chapter presents the empirical observations in the research objectives, design context, and the broader problem statement. It is based on a group of women entrepreneurs who led projects in two provinces (KwaZulu-Natal and Gauteng). This empirical research was done using interviews as the primary research instrument. Hence, in the discussion, the findings are interpreted in correlation with the interview conducted. The various methodological issues and considerations are also discussed when gathering the data.

3.2 Research Philosophy

A research philosophy is a set of fundamental ideas that drive the planning and conduct of a research study. Various research philosophies provide various perspectives on how scientific research is understood. Qualitative research uses written, audio, or visual data to comprehend how individuals see a phenomenon and the interpretations they make of it. "A worldview that defines, for its holder, the nature of the "world," the individual's place in it, and the range of possible relationships to that world and its parts" is what research philosophies represent (Dehalwar & Sharma, 2023).

3.3 Research Approach

This section explains the type of research approaches that were used. This research study employed both quantitative and qualitative research approaches. A qualitative method was used because the procedures are formalised and explicated in a not-so-strict manner. I was guided by several qualitative researchers' writings, who provided justification and inspiration to adopt this path. In the broadest possible sense, my approach is covered in Fossey, Harvey and McDermott's (2007, p. 717) definition of

qualitative research as a broad umbrella term for research methodologies that explore, describe and explain the person's experiences, behaviour, interaction and social context without the use of statistical procedures or quantification.

Similarly, Wakefield and Fleming (2009: 64) stress that qualitative research attempts to form a comprehensive concept of social conditions. The authors describe qualitative research as an approach, not a particular design or set of techniques. Their humanistic approach (2009:271) argues that qualitative research as information is not based on numerical statistics but narrates stories in words and is compelling and instructive to research inquiries.

Wakefield and Fleming's position found resonance in Litchman (2010: 5), who stated that qualitative research is a general term representing how a researcher collects, organises and interprets information acquired from humans using their eyes and ears as filters. Litchman adds that qualitative research often involves in-depth interviews or the observation of humans in their natural environment and setting.

Qualitative research is used to help the researchers understand how people feel and why they feel the way they do. Mouton and Marais (2004: 25) assert that in-depth interviews or group discussions are two common methods for collecting qualitative information. Hennink, Hutter and Bailey (2011: 8) believe that qualitative research is an approach that allows the researcher to examine people's experiences in detail by using a specific set of research methods such as in-depth interviews, focus group discussions, observation, content analysis, visual methods, and life histories or biographies.

In addition, the interpretive philosophical position was adopted for this research as it does not merely describe a phenomenon but also attempts to understand its meaning (Mottier, 2005). Mottier (2005) argues that this approach (qualitative) is also sensitive to the context and the phenomena being studied. Some have criticised this research approach, stating that its validity and reliability are questionable as different viewers observing the same phenomenon will not always yield the same results (Punch, 2005).

A qualitative approach was adopted for this research because it allows the research to elicit an in-depth insight into women in small businesses and policies from the department of small and medium businesses and their impact on women's involvement in male-dominated industries. This also included women's coping mechanisms and adaptations to the business environment and understanding how they navigate the day-to-day running of their businesses. I chose the qualitative method, as it is contextual and emphasises different meanings (Punch, 2005). The qualitative approach is deemed appropriate as it enables an in-depth understanding of the relevant stakeholders in the business, specifically those with a special focus on women, as is the case for this study. This is essential for the fulfilment of the objectives of this study.

3.4 Research Design

According to Brown (2022), a research design is essentially a framework or study plan that monitors data gathering and analysis. It serves as the foundation for directing research activities and data collection. A framework ensures that the research and objectives are important and true.

The research design sets out the specific details of the study's enquiry and primarily aligns research questions and methods (Eyben, 2011; Geoffrey, 2019). Research design can be non-empirical or empirical (Andrade, 2019). This implies that the role of the research paradigm justifies the choice of research approach: qualitative, quantitative, or mixed method, which will be adapted in each study. Research objectives determine the choice of the research approach. For instance, the quantitative research approach entails using statistical analyses to analyse data and plausible observations, patterns, or trends in the analysed data. On the other hand, the qualitative research method does not quantify its results through statistical analysis. Still, it adopts theme document analysis by administering interviews, focus group discussions, observations, etc.

Walliman (2017) states that qualitative research depends on defining terms, forming concepts and variables, and visualising their interactions. For instance, although ideas like prosperity, happiness, comradeship, and loyalty cannot be documented and measured, qualitative research can examine them as real and observable. According to Marshall and Rossman (2019:14), qualitative research takes a person-centred and

comprehensive approach to comprehending the human experience without concentrating on particular notions. This is so because the experience's initial context was distinct. Even so, more information can be gained through knowledge and insight to paint a vivid picture of the participants' reality and social setting. The consensus on qualitative research is that data cannot be accurately measured and counted but expressed in words rather than numbers.

Instead of using a quantitative approach, qualitative analysis produces distinct knowledge. Various methods describe our knowledge of the world, including knowledge gathered through quantitative study. All knowledge is referred to in attributes. The difficulties they confront in starting and maintaining their businesses are better understood when spoken by women, and it is simpler to record their thoughts. The context of nature is used as a data source in qualitative research. The researcher tries to examine, characterise, and interpret environments in their current state.

Qualitative research methodology is appropriate when a researcher or investigator investigates a new field or wants to find and theorise significant issues. A special type of framework known as an interview is used to record, achieve, assess, and reinforce practices and standards. Women business owners had the opportunity to voice their dissatisfaction with the fact that most of their enterprises were not expanding; some could not cope with the COVID-19 issues and had to shut down their enterprises.

3.5 Study Area

The study will be carried out in two provinces: Gauteng and KwaZulu-Natal. The diagram below provides an economic overview of South Africa; women entrepreneurs play a vital role in building and sustaining economic development. The reason for this map is to show where these two provinces are allocated in South Africa. These two areas were selected for the following reasons:

- **Economic Importance:**

Gauteng: Gauteng is a major contributor to the national economy and the economic hub of South Africa. Home to many firms, especially SMMEs, it's an ideal place to study entrepreneurial activity.

KwaZulu-Natal: The manufacturing, tourism, and agricultural sectors are the

province's three main pillars of the economy. Its diverse economy offers an excellent background against which to examine various forms of entrepreneurship.

- **Diverse Populations:**

Gauteng: This vast and varied province offers a melting pot of various ethnicities, socioeconomic origins, and cultural traditions. This provides space to understand better how different elements affect women's business experiences because of this diversity.

KwaZulu-Natal: This province, well-known for its distinct cultural legacy and sizable populace, provides insights into how conventional and contemporary influences mould female entrepreneurs in SMMEs.

- **Entrepreneurial Ecosystems:**

Gauteng: This province boasts a robust entrepreneurial environment and a plethora of support services, such as incubators and venture capital. A study of female entrepreneurs in this province demonstrated how these resources affect their ability to succeed.

KwaZulu-Natal: Unlike Gauteng's metropolitan setting, this province offers a contrasting scenario where traditional business practices are more frequent while it develops its support system.

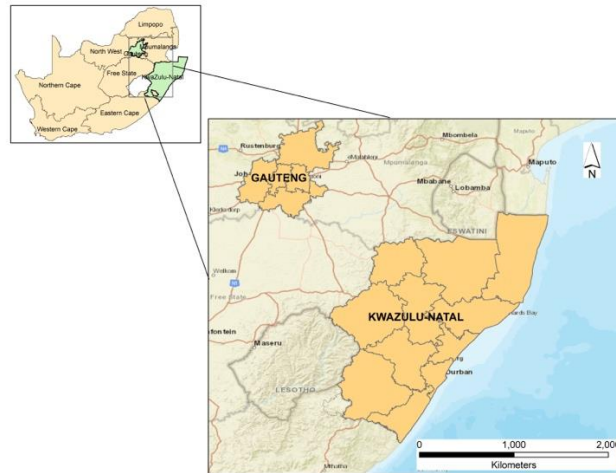
- **Diverse Opportunities and obstacles:**

Gauteng: This fiercely competitive market offers several chances for growth and innovation but poses special obstacles like intense rivalry and market saturation.

KwaZulu-Natal: Here, entrepreneurs encounter distinct difficulties, such as the gap between rural and urban areas and infrastructural problems, offering a more comprehensive understanding of the barriers and possibilities in various contexts.

The research was interested in capturing various experiences and factors affecting women entrepreneurs in small and medium-sized enterprises (SMMEs) by selecting KwaZulu-Natal and Gauteng. This all-encompassing strategy enabled the study to create suggestions that may more successfully encourage female business throughout South Africa.

Figure 3-1 Map of South Africa's Provinces. Picture adapted from Mfundisi (2023)



3.6 Target population

Polit and Beck (2004: 50) define a population as the aggregate or totality of those conforming to a set of specifications. The female SMME owners in KZN and Gauteng selected the study population. However, with participants in each sector, this study will focus on women entrepreneurs' projects in specific sectors, such as construction, mining, logistics, manufacturing, and agriculture. The participants (women-led business owners) were purposively selected to obtain 30 participants (15 for each Province).

3.7 Sampling

McEwan (2020) asserts that sampling techniques directly relate to external validity. Researchers must properly state both the sampling frames and the sample participants. Several biases that sampling decisions might incorporate into study conclusions can reduce the external validity of samples.

Researchers are unlikely to acquire high-quality data without the proper design and application of research methodologies, which creates a shaky foundation for any

review, evaluation, or future strategy. Accurately calculating the sample size and using the appropriate sampling methodology ensure the generalizability of study results to the community.

Robbins *et al.* (2021) state that probability samples are the preferred method for generalising inferences to a larger population. However, in many cases, this approach is unlikely to yield a sample size large enough to produce precise inferences. Langer (2018) defines probability and non-probability sampling as a sample of respondents representing a larger population to be able to generate valid inferences about the population. Probability sampling approaches have been the theoretical and empirical cornerstone of high-quality research; non-probability sample methods usually used for surveys are applied to draw inferences about populations.

Stratton (2021) states that probability sampling techniques include random sampling methods such as basic, systematic, stratified, and cluster randomisation. Conclusions and inferences regarding the study's target population are possible with probability sampling. Less objective than probability-based procedures are non-probability sampling methods. Since the researcher chooses participants to engage in the study, non-probability sampling research results can only be applied to the study's participants, preventing the researcher from extending study findings to a larger population. (Stratton 2021).

Palinkas *et al.* (2015) state that deliberate sampling is widely used in qualitative research to locate and select examples with a wealth of pertinent information about the subject under study. Criterion sampling appears to be the method that implementation research uses the most, even though there are several alternative deliberate sampling strategies.

According to Schoot (2020), the sampling strategy is the subset of the larger population that participates in the survey. Sampling must still be considered even if statistical significance is not the goal. It is crucial always to comprehend the responder and sample frame. A study sample should represent the population, and the sample selection should be free from bias. Researchers must use suitable sampling techniques

to ensure proper sample selection is identified or analysed for women-led SMMEs in KZN and Gauteng.

3.8 Sampling technique

This study adopted purposive sampling. The purposive sampling technique was used in this research. This technique targets certain people the researcher chooses (Jupp, 2006). Fuller (2009) adds that the researcher makes the judgment on whom to add to the sample, and information is gathered from people who, in his or her opinion, are likely to have the required information. The merit of this technique is that the researcher can identify the people likely to provide the relevant data (Jupp, 2006). Purposive sampling was used to select the key informants.

The informant intentionally chooses the purposive sampling technique, judgment sampling, based on the informant's characteristics. Underlying hypotheses or a predetermined number of informants are unnecessary for a non-random technique (Bernard, 2002; Lewis & Sheppard, 2006). By choosing a target population that meets the researcher's specific objectives, purposeful sampling saves the researcher time and money (Gill et al., 2008).

3.9 Sample size

According to Sharma et al. (2020), the most important step in the research process is estimating the sample size for a research project. It aids in producing acceptable outcomes that increase the generalizability of study findings. Numerous formulas are available for estimating sample sizes for various variables evaluated in various study methods. Thirty female small company owners from Gauteng and KwaZulu-Natal, two South African provinces, participated in the study. This sample size was chosen because it made comprehensive data collecting and analysis possible without being unduly time- or resource-intensive, guaranteeing the successful and efficient completion of the study. Even with larger samples offering wider generalizability, useful insights can still be obtained with a sample size of 30, especially in qualitative research. This number is adequate to gather a range of viewpoints and find recurring themes and patterns among female entrepreneurs operating SMMEs in KwaZulu-Natal and Gauteng (Creswell, 2013; Marshall, 1996). The researcher chose the following

industries as participants: construction, mining, logistics, manufacturing, and agriculture.

3.10 Data collection method

The data used in this investigation were both primary and secondary. Interviews were used as the main data collection strategy. The semi-structured interview is a widely used qualitative research method, particularly in the social sciences. As a method of inquiry, interviewing is universal across these fields (Hyman et al., 1954). Semi-structured interviews are exploratory, designed to delve deeply into a topic while maintaining a general focus (Magaldi & Berler, 2020).

Unlike highly structured interviews with pre-determined questions, semi-structured interviews allow for flexibility. The interviewer has a framework of key themes or topics to cover but can deviate from any script based on the interviewee's responses. New questions can organically emerge throughout the conversational exchange between interviewer and interviewee (Flick, 2002; Kohli, 1978). This flexible approach enables researchers to uncover nuanced perspectives that may be missed with rigid, standardised questioning.

While having a general interview guide can be useful, the nature of these interviews is relatively informal and conversational (Mason, 2002). The goal is to facilitate an open-ended dialogue, sometimes called a "conversation with a purpose" (Burgess, 1984). Skilled interviewers can use probing follow-up questions and conversational techniques to draw out in-depth participant narratives and accounts.

A key premise is that knowledge is contextual and situated within particular experiences. From this epistemological stance, the interviewer's job is to actively co-construct knowledge through the interview interaction (Mason, 2002; Kvale, 1996). Rather than merely extracting facts, the interview involves nuanced interpretation and reconstruction of the participant's reality.

The reasons for employing semi-structured interviews are varied but often rooted in the researcher's philosophical positions. Some choose this method based on an ontological view that social realities, interactions and experiences are meaningful properties to explore (Plummer, 2001). Others are motivated by an epistemological

belief that interviewing provides a legitimate path to access and analyse participants' perspectives and discursive constructions. This study employed this approach for the latter.

For researchers who see knowledge as highly situated, contextual interviewing is essential. Rather than abstract prompts, semi-structured interviews allow participants to conjure up and articulate relevant social experiences in rich detail. The informal nature allows the interviewer and interviewee to build an in-depth, multifaceted understanding. In some cases, researcher reflexivity guides the choice of semi-structured interviews. Researchers gain methodological insights by examining their role in co-constructing data (Mason, 2002). At other times, the open-ended nature of these interviews is best suited when the landscape of a phenomenon is still being mapped out.

This strategy was used for this study, as combining interviews with other methods through triangulation can provide complementary angles on research questions. For some, prioritising ethics and empowering participants makes semi-structured interviews preferable to rigid, controlling approaches.

While some characteristics are shared with ethnographic interviews, semi-structured interviews are distinct. The key difference is establishing a mutual frame of reference between the interviewer and the interviewee (Drever, 2003). Whereas ethnographers slowly work to understand a participant's worldview over time, semi-structured interviewers have a largely pre-determined schematic that makes sense to the interviewee from the outset. Overall, semi-structured interviews represent a flexible yet focused approach to exploratory qualitative research. Researchers can gain rich insights into participants' lived experiences, perspectives and situated knowledge by facilitating in-depth conversational exchange. The method is philosophically grounded in interpretive traditions that see reality and knowledge as contextual and co-constructed through interaction.

When employed rigorously and with self-reflexivity, semi-structured interviews can yield powerful narratives that shed light on the complexities of the social world. As a technique, it balances an open-ended stance towards discovering new knowledge with a reasoned framework for guiding that discovery.

3.11 Inclusion criteria

Inclusion criteria are a collection of predetermined qualities used to identify participants included in a research project, according to Salkind (2010:2). If properly implemented, the application of inclusion criteria maximises the study's external and internal validity, as well as its practicality, reduces its expenses, and reduces ethical problems. Participants in this study must be female owners of SMMEs in the chosen provinces to meet the inclusion criteria. The participants came from various sectors: manufacturing, agriculture, logistics, mining, and construction. Participants were women business owners from Gauteng or KwaZulu-Natal.

According to Boeije and Hox (2005, secondary data sources included libraries, archives, and statistics data). The participants were questioned on virtual platforms, including Zoom, Skype, and the telephone. A 30—to 45-minute period was allotted for each interview. The participant's province and industry were considered when the researcher categorised the interview data. Before recording the interviews for research purposes, the researcher further ensured that the participants' agreement had been secured.

3.12 Recruiting process

Maxine et al. (2003) define the recruitment process in social science research as the dialogue between an investigator and a potential participant before initiating the consent process. The recruitment procedure involves identifying, targeting and enlisting participants for a research study. Participants were recruited by formal notification through letters to their business locations for this study. With the outbreak of the COVID-19 pandemic and regulation on social distancing and avoidance of human interaction or contacts, the participants' recruitment was conducted telephonically and via MS Teams and Zoom. Also, research assistants were recruited to code, sort the interview data, and record and save the virtual interviews conducted.

3.13 Data Analysis

Cresswell (2013) asserts that thorough comprehension of the gathered primary data is necessary for data analysis in qualitative investigations. The secondary data are materials like annual reports, bulletins, policies, and press releases that have been triangulated and evaluated to support the interviews (Carter et al., 2014).

To maintain a logical and thorough investigation that emerged from the material and triangulate the findings, Tesch's eight-step technique (Tesch, 1990) was applied to qualitative content analysis of the data collected for this study. According to Boyatzis (1998):63, Braun and Clarke (2006), Charmaz (2006), and Saldana (2013), the data were coded and grouped into themes.

The researcher carried out a two-level analysis while coding using Grbich's (2012) block-and-file method, i.e.

- each participant's transcript was individually and manually coded, line by line, and
- similar quotes gathered from all participants were classified into segments and arranged in a table for further analysis.

Once the researcher had identified potential patterns, the search for themes began. The researcher achieved this by reading the coded segments several times and comparing them to identify similarities or differences. A thematic map is used in this strategy to make connections between topics visually clear (Braun & Clarke, 2006).

3.13.1 *Thematic analysis*

The allocation of observable trends or patterns and the creation of themes based on the trends discovered were part of the thematic analysis used in this study. Thematic analysis is frequently employed in qualitative approaches, according to Stratton (2021). The researcher chose from various methodologies, all of which had quite different conceptualisations of qualitative research at their core. Important constructs were themes and analytic techniques. According to Braun and Clarke (2021), various TA iterations that differ paradigmatically, philosophically, and procedurally make it difficult to establish a common quality criterion for TA.

3.13.2 *Analysing qualitative data through NVIVO Software*

The researcher used thematic analysis using NVIVO 12, a software to analyse data with advanced management and visualisation tools. Data was imported by asking complex questions to identify themes and draw clear conclusions to achieve more research results in less time. The researcher further analysed unstructured audio, played back and imported citations from EndNote for literature review audios so that the interviews could be transcribed in NVIVO 12. According to Braun and Clarke (2022), thematic analysis is broadly used in qualitative studies; researchers must select between diverse approaches that can differ considerably in their underlying study.

The thematic method was used for data analysis; thus, the data was categorised into themes and sub-themes (Kitchen and Tate, 2000). This is a common data analysis tool in qualitative research. The purpose of this tool is to recognise identifiable themes that could be found in the data. For this research, the research objectives were used as themes. In order to ensure that the research analysis reflected the findings, the results were presented systematically. This method made integrating empirical knowledge and theory effortless, as the themes make the research findings clear (Jupp, 2006).

3.14 **Pretesting**

The term pretesting, also known as the prequestion effect, refers to the paradoxical discovery that, in comparison to non-testing methods (such as reading), taking tests on material that has not yet been learned, during which many incorrect answers usually occur and can enhance learning if the right answers are reviewed later.

During ten trials, we discovered that female business owners typically lack the resources needed to expand their companies and require assistance before realising the advantages of pretesting.

Pretesting is crucial when creating questionnaires because it allows researchers to look for flaws in how the questions are worded and technical issues with the research equipment in conditions as close as possible to those used in actual research. The dependent variable is measured before and after the change-anticipating event (Bless et al., 2013: 139).

The pretesting phase in creating a questionnaire assesses the probable efficacy of the interview questions. As a result, testing is done before the questionnaire's actual distribution to the intended audience. The researcher in this study did not employ a questionnaire. However, the researcher designed an interview schedule. The researcher subsequently pretested the interview questions with participants selected for the pilot testing. For this study, 10 participants from the provinces chosen were pretested to ascertain the research methodology's effectiveness. The pilot outcome assisted the researcher in improving the interview guide and provided entry to the field through referral to potential participants. It also provided an opportunity to review the interview guide as the discussion with participants enlightened the researcher on existing gaps in the piloted interview guide.

3.15 Confidentiality and anonymity

Anonymity and confidentiality are essential because they form an integral part of the ethical requirements in research. To protect the information participants provide, data must never be immediately associated with them Kang and Hwang (2013, pp. 32-33). Ensuring anonymity and participants' confidentiality helps establish greater content validity.

Confidentiality and anonymity are terms frequently used in human subject research. According to Simpson and Cherouvis (2015), parties can agree to maintain confidentiality through the act of consent. This implies that data provided in a trust relationship will be treated responsibly, with the understanding that it won't be shared with others without their agreement or in a way that is inconsistent with the initial disclosure.

As a result, unless otherwise agreed (ideally in writing), the researcher kept the subjects' participation to the research secret. Anonymity refers to the absence of identifiers (such as name, address, or phone number) that could connect data, records, or samples to the person from whom they were gathered. Therefore, people have control over how much, when, and under what conditions they share themselves with others (physically, behaviorally, or cognitively) (Simpson & Cherouvis, 2015).

3.16 Chapter Summary

This chapter covers the research design. Qualitative research was employed. The target population, the sampling strategy and size, the inclusion criteria, the recruitment procedure, and the data collecting tools and tactics utilised to assure the study's ethical standards, reliability, and validity were all covered in this chapter's description of the research methodology.

Women-owned firms, the Department of Small Business Development, and the women themselves all supplied written consent, which was acknowledged with their signatures. Pretesting the interviews improved validity and dependability even further. The next chapter covers the interview results.

CHAPTER FOUR: PRESENTATION OF FINDINGS

4.1 Introduction

In this chapter, a detailed analysis of the findings is made. This chapter presents a description of the data collected during the study. In order to examine the impact of women entrepreneurs' empowerment projects on the reduction of poverty, the sample for this study was selected from a population of women entrepreneur-led project SMMEs in both KwaZulu-Natal (Durban) and Gauteng (Johannesburg). The collected information directly depicts the perspectives of women entrepreneurs who were incorporated in this research study. The research comprised thirty women entrepreneurs, 15 each from Durban and Johannesburg.

This chapter analyzes and describes the qualitative data collection, the techniques used, and the themes formulated. Five primary themes were derived, with four subthemes that informed each primary theme. Each theme is, therefore, unpacked and supported by relevant dialogues. The chapter is, hence, a thorough and deep analysis, ensuring the study was fulfilled through in-depth data analysis.

4.2 Themes definitions of various analysis

The obtained data was analysed using thematic analysis through Nvivo 12. The following definitions are going to be used in the description of the results:

4.2.1 Word clouds –

Word clouds demonstrate the most frequently used words. The larger the font implies, the more words were used. This helps to identify critical areas/themes.

4.2.2 Cluster analysis –

This study used bubble diagrams. These diagrams illustrate the data (keywords) as 'bubbles'. The larger the bubble, the higher the frequency of words/references. Furthermore, the closeness of the bubbles shows that there was a relationship between those words.

4.2.3 Tree Maps –

Tree maps show the data (frequently used words) in terms of the size of blocks. Therefore, the larger blocks reflect those words mainly used. The entire map gives a holistic view of how data is placed in terms of the size of the reference.

4.2.4 **Word Trees –**

These depict keywords and the words/sentences connected to those words. It allows one to see how these words connect to other words, sentences, or views.

4.2.5 **Hierarchy Charts –**

These reflect the size of the nodes. The larger the size implies, the more volume or concentration of responses are in that area.

4.3 **Data presentation**

The qualitative analysis has generated five key themes: staffing, impact, support, training and investment, and the value of women entrepreneurs' empowerment projects. Four subthemes inform each theme. The themes are described and unpacked in the following sections.

4.3.1 **Staffing and impact on job creation**

The study showed that the women interviewed came from different sectors, such as construction, training, marketing, and consulting. Under the staffing and impact theme, eight women interviewed were from the construction sector, which was the majority, three women were in marketing and branding, wellness and health, and mining (Table 4.1).

Biographical details

- Age group - 18 -55, Gender – Female only, Number of years in operation – 2-15 Years, Level of education – Matric to Master's degree

Table 4-1 Sector and number of respondents

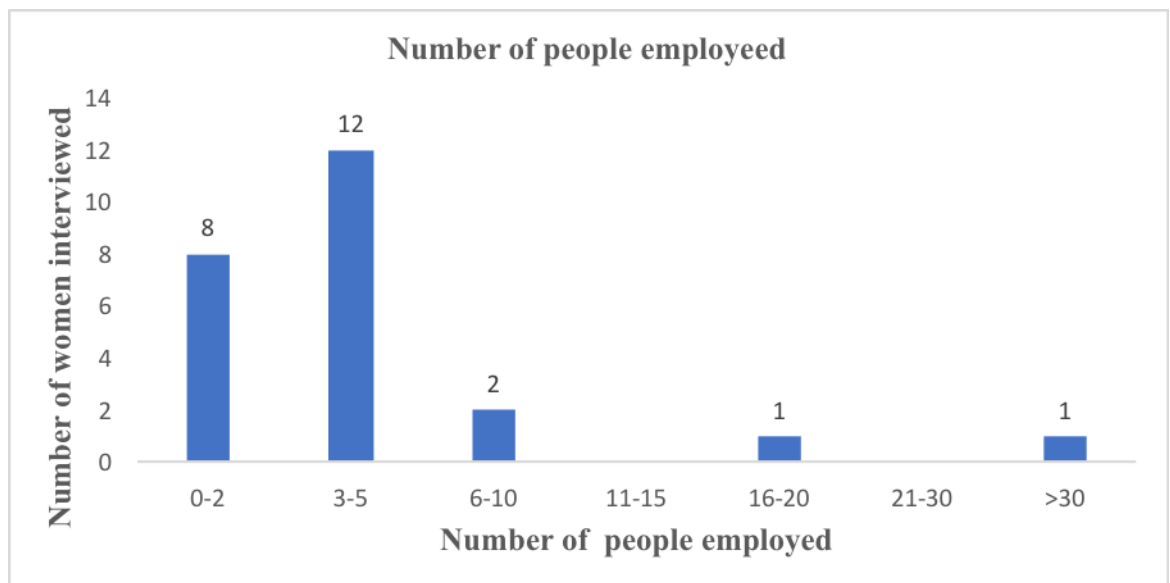
Sector	Number
Construction and property	8
Mining	1
Fast Moving Consumer Good (FMCG)	1
Wellness and Health	3
Marketing and Branding	3
Manufacturing	1
Skills development and training	3
Waste management	1
Consulting	1
Cut, Make, trim (CMT) (textile)	1
Legal	1
Installation and Decor	1

The table above shows that eight women were in construction and property, one in mining, one in FMCG, three were involved in wellness and health, three indicated that they were in marketing and branding, One in manufacturing, three indicated they were involved in still and development, One ran a waste management business, one was indicated Business consulting, One indicated she is a legal practitioner, and one had Installation and décor business. For ethical considerations, I did not collect bibliographical data and information related to levels of education. However, this did not limit my analysis in terms of relating the findings of this study with the objectives.

Contribution to employment

This study has identified that 8 out of 27 women interviewed employed between 0 and 2 people, 12 women interviewed created opportunities by employing 3 to 5 people, one woman interviewed employed between 16 and 20, and the other employed 30 people (Figure 4.1).

Figure 4-1 Number of people employed



4.3.2 Change in the number of people employed by women-led projects in various sectors in the last five years (2017 to 2021)

There were 8 respondents, including (participants AA, A, F, and R) who indicated that their staff complement did increase, and some of the reasons included project size increasing and being essential service providers during COVID-19. However, there were 10 respondents, which included participants D, I, and L, who stated that their staff strength did not increase between the periods 2017 to 2021. The above information (4.3.2) was supported by the interviewed women, as Participant AA states: *In our industry has been more demanding due to COVID-19 cases, we have ventured into other businesses that were considered essential services. So, yes, our staff increased. Participant A:* acknowledges that: *Yes, it has increased in the last five years it has increased dramatically in 2019 because I had a project that needed two more employees that I didn't have on a full-time basis. So yes, I can say it is the staff compliment is increased, and the productivity together with the revenue has somehow increased as well.*

Supporting the above information, *Participant F* noted that: *Yes, I would say so yeah. We keep improving and we keep evolving trying to navigate our way around even with the current situation with COVID we are still strong, where we still afloat where most businesses failed to stay afloat so yea I would think that, we have improved and we've*

*seen a lot of growth and yeah I think that's about it. **Participant R** went on to say that: If it weren't for COVID I would say yes probably so but with the projects that we have received so far, I would say yes but they've increased but not as expected as per our previous projections, it would have been even better.*

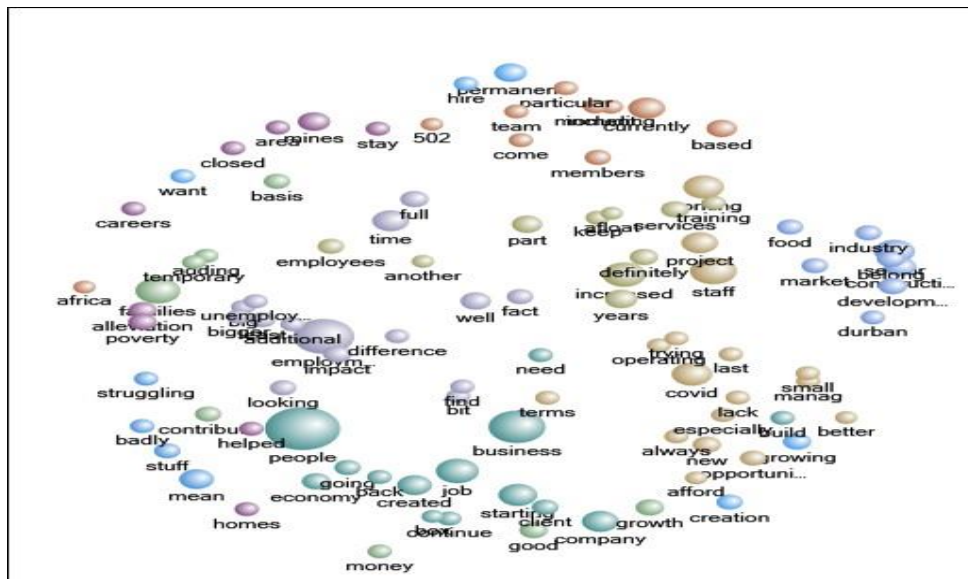
Of those interviewed women whose staff complement did not increase due to slow growth, recession, COVID-19, limited opportunities, and lack of funding, **Participant D** highlighted that: *Well, I'm the only staff member so I will speak for myself, yes it has because lately I just scrambled to, it's been a tough journey for me. I learned from, although I've got the qualification. The implementation of the qualification I had to learn from so of my clients you know from personal development, from reading from finding mentors who are in the same space as me so it has increased for me.*

Participant I in support of businesses whose staff complement did not increase noted that: *I think yes and no the strength of the staff is always what it's always been, it's just that there's been different opportunities that we could not explore maybe due to lack of I wouldn't say funding but we were I think we were short given of capacity because we don't have a lot of resources so the staff is there but we lack resources. **Participant L:** No, my staff complement has not increased in the last five years due to the fact that there has been any new business or any new projects in the last five years. So I've just been working on the ones that I'm working on so I cannot afford to like bring on new people.*

4.3.3 Impact on job creation and poverty alleviation

This subtheme examined if women entrepreneurship businesses impacted on job creation to alleviate poverty. The businesses did contribute to reducing unemployment and promoting job creation. However, some challenges were experienced. This study showed that women entrepreneurs have reduced the unemployment rate; as challenging as the business may be, they have kept their employees in order for them to sustain their businesses (Figure 4.2).

Figure 4-2 Impact on job creation and poverty alleviation



4.3.4 Reduction in unemployment rates and family income

The study showed that women who were interviewed contributed immensely to creating opportunities by starting businesses and reducing unemployment rates in their areas. Relating the above, women entrepreneurs provided a family income to the employees so their families would not be destitute and they could have food and shelter. COVID-19 impacted job creation and poverty alleviation, which led to slow growth and limited opportunities.

Women entrepreneurs in South Africa are not just business owners; they are powerful agents of social change and poverty alleviation. Their approach to entrepreneurship often goes beyond pursuing personal wealth, focusing instead on creating value that uplifts their communities.

This unique perspective is captured by **Participant A**, who states,

"we know as women we are nurturers and naturally by birth what we do normally is to make sure that whatever we get we preserve and we are able to multiply and make sure that others around us meaning employee employer and other employees and colleagues are catered for as well."

This nurturing instinct translates into business practices that prioritize social impact. Women entrepreneurs are more likely to start businesses that directly address community needs, such as healthcare clinics, educational services, or sustainable food production. These ventures not only generate income but also improve quality of life, enhancing the community's resilience to poverty. The Global Entrepreneurship Monitor's finding that women are 1.17 times more likely than men to have a social impact as a primary goal underscores this trend (Elma, 2022).

Moreover, the income generated by women-owned businesses tends to have a more significant impact on poverty alleviation. Women are more likely to reinvest their earnings into their families and communities. The World Bank's study showing that women reinvest up to 90% of their income in their families, compared to 30-40% for men, is a testament to this. This investment often goes towards children's education, better nutrition, and healthcare - all critical factors in breaking the cycle of intergenerational poverty (Camfed,2022).

The impact of this investment is vividly illustrated by **Participant A's** comment on job creation:

"Employing more means feeding more families, providing for more families and yeah kids will be able to go to school."

Education, in particular, is a powerful tool for poverty alleviation. It enhances future earning potential, improves health outcomes, lowers fertility rates, and increases civic participation. By enabling children to attend school, women entrepreneurs are not just providing jobs but laying the foundation for long-term, sustainable development.

In the South African context, where poverty is deeply entrenched and often has racial and gender dimensions, the role of women entrepreneurs becomes even more critical. By creating businesses that generate social value and reinvesting profits in their communities, these women are chipping away at systemic inequalities. They are demonstrating that entrepreneurship when driven by a social mission, can be a potent force for inclusive growth and poverty alleviation

Even though COVID-19 had severe implications for the economy, many respondents reported that it created new opportunities for businesses and challenged entrepreneurs to think creatively and unconventionally while coming up with fresh company concepts. This allowed for new businesses to start and thus created employment

to do all of those things um and so it's really helped us, it's really gotten us through a lot of our business debt, not all of it but it it's getting there.

***Participant X** commented on COVID-19 and the economy that: it did cripple the economy, but there was some good in that there were some new businesses that came and that flourished because they had innovative ideas. I think in a sense that it just forced people to not be reliant on companies and corporate and government but to be self-reliant and self-starters and create jobs and do things for themselves. I think if you know it continues like unfortunately COVID is continuing and I think people will then continue to create businesses and start businesses and do their own things. Starting businesses doesn't mean you have to start employing so many people right away, you can just be alone and build it. Then later when things are okay and the economy back to normal or stable. You know that we can start thinking outside the box of always looking for employment. **Participant B** supported the sentiments highlighted by **Participant X**: Hence I was saying the example of the pandemic, it created more jobs, it created jobs because now people like people were thinking out of the box, I cannot trust more from maybe from private company or so. I have to do something; one job is not enough.*

Access to Finance and Government Support:

Access to finance and effective government support are critical yet elusive factors for many women entrepreneurs in South Africa. The experiences shared in the interviews reveal a stark gap between the government's stated commitment to SMME development and the reality women face on the ground.

Participant A experience is particularly telling. Despite 19 years in the male-dominated construction sector, she has not received any support from the Department of Small Business Development (DSBD). More worryingly, she is not even aware of their services, stating bluntly,

"I don't even know who they are."

This lack of awareness is not unique. Another interviewee, Rethabile, echoes this, saying she has

"never received any support" from the DSBD.

This disconnect is a significant barrier to the growth and poverty-alleviating potential of women-owned SMMEs. The DSBD, established in 2014 specifically to promote entrepreneurship and support SMMEs, is clearly not reaching all its intended beneficiaries. This gap particularly concerns women entrepreneurs, who often face additional barriers in accessing information and networks.

The issue of access to finance is equally pressing. The International Trade Centre's finding that 70% of women-owned SMEs in South Africa are unserved or underserved by financial institutions, with a financing gap estimated at \$48 billion, highlights the scale of the problem (Barbara & Owolada, 2010). Without adequate capital, women entrepreneurs struggle to invest in growth, hire staff, or seize new opportunities.

Participant A personal experience illustrates how traditional lending practices can exclude women. She recounts,

"I'm told I should have ten percent of the project value as guarantee to be put aside and that we are talking about a project of about five million so imagine taking R500 000.00, putting it away whereas you don't even have money to buy material."

This collateral requirement, which she ultimately negotiated away, could have derailed a viable project and denied employment to several workers.

The impact of this financing gap is profound. As **Participant A** states,

"Employing more people means feeding more families, providing for more families and yeah kids will be able to go to school."

Each denied a loan, or inaccessible government grant represents not just a lost business opportunity but also lost jobs, income for families, and opportunities for education and upliftment.

The interviews also reveal concerns about the quality of government support services.

Participant A's experience with the DSBD's incubation centre is alarming. She states,

"they could not develop my own business plan, because it means they developed a business plan of someone who is incapable of knowing what a good business plan look like."

This suggests a lack of expertise that could lead entrepreneurs down the wrong path, wasting scarce resources. Her critique extends to the staff's presentation skills:

"You listen to present they can't even present well, how do they go out and talk to companies on our behalf."

This undermines the credibility of these institutions and deprives entrepreneurs of crucial networking and market access support.

Yet, despite these challenges, the interviewees offer constructive suggestions.

Participant C recommends proactive outreach:

"as soon as a company is registered I feel as if they can reach out by via ways emails via ways of calling or SMSsing, letting them know about business opportunities which are there."

This simple step could significantly increase awareness and uptake of government services.

Participant A, for her part, is clear on the most urgent need:

"make funding available for small businesses."

This could involve more flexible financing models, such as cash flow-based lending, movable collateral, or government guarantees. The IFC estimates that closing the SMME financing gap could boost global GDP by \$5 trillion - a prize too significant to ignore (IFC, 2017).

The current gaps in access to finance and government support are not just hurdles for individual entrepreneurs but brakes on South Africa's economic development. Addressing these gaps - through more accessible and proactive support services, tailored financial products, and a commitment to quality - is crucial for unlocking the potential of women-owned SMMEs to drive growth, create jobs, and alleviate poverty.

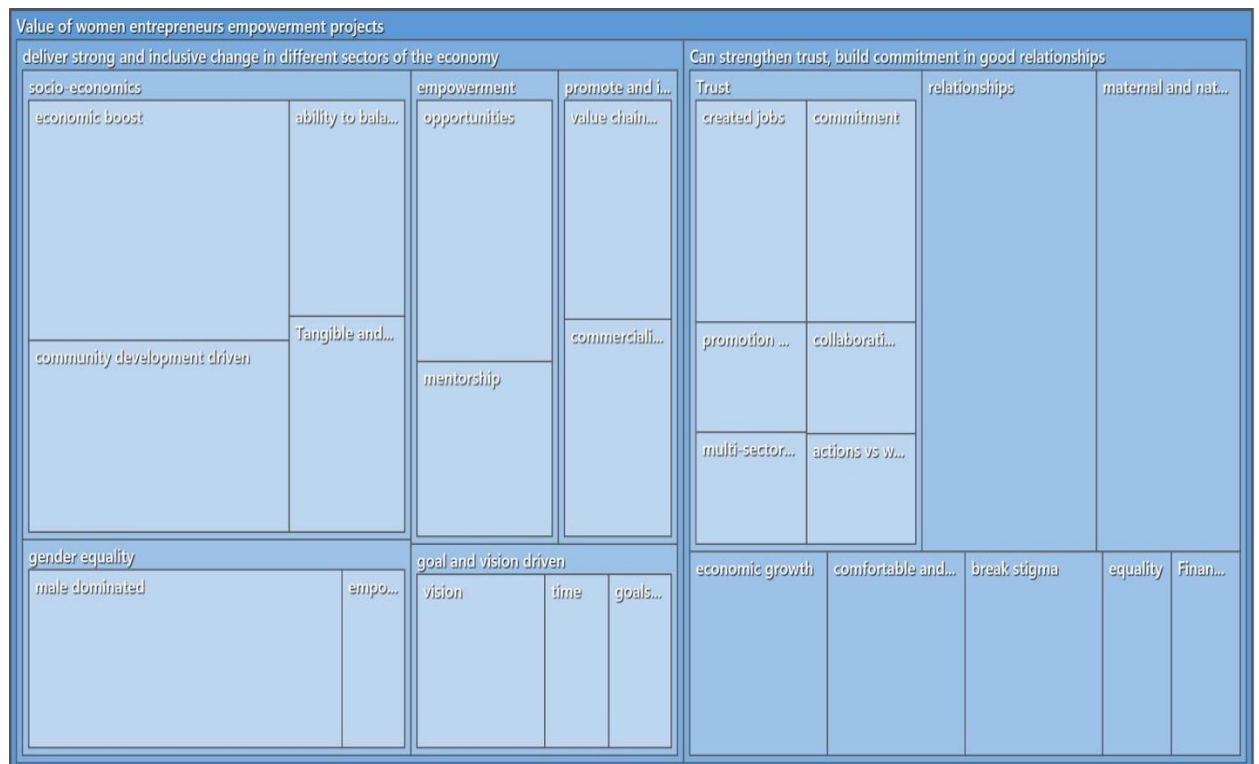
4.4 Economic consumption and access to the market

The research showed that women entrepreneurs could promote more local economic consumption. The interviewed women entrepreneurs explained that this means consumption of local goods, thereby creating more demand for local goods and

services. This could help businesses expand, create employment opportunities, and boost the economy through coaching and access to the market (Figure 4.4).

One respondent coached women via her business, which could encourage more women to tap into their potential and find their careers or means of income. The markets were looking more favourable for business opportunities, which could lead to more job creation. As stated above, **Participant A** noted that: *There is a new demand that wasn't there before, these families are able to now buy more goods and services, I mean goods, you know, they can afford to increase consumption and buy stuff and this money now, that is injected in the economy from these two families, that money wasn't there before that opportunity was created. And then there's also consumption that wasn't there, which is a contributing factor in in the GDP, thereby economic growth. So yes, they there is a positive relationship between economic growth and employment creation.*

Figure 4-4 Economic consumption and access to the market



One respondent did coaching of women via her business to promote more women and **Participant D** had to say that: *Poverty alleviation I know I've coached a lot of people, particularly women that did not know how to navigate their careers you know, um and*

*that were frustrated in their careers, many of them single mothers um so seeing them flourish in their chosen field of career or being a stay at home mum tapping into for instance online work that has helped alleviate poverty in their lives. Reinforcing the data above was the market starting to look more favourable for business opportunities. One participant (**Participant Y**) commented on how the markets were starting to look more favourable by highlighting that: *Yeah, but with the current series of events we think that the market is looking much better for us, you know. In terms of rebuilding and things like that.**

4.5 Challenges Faced by Women Entrepreneurs

The overall survey of women showed that they experienced various challenges when it came to job creation, which are classified below. The COVID-19 pandemic was the highest-ranked challenge as it caused many businesses to lose clients due to the lockdown restrictions that accompanied it. Consequently, businesses could not operate as normal due to restrictions.

All business operations were affected. Many businesses were experiencing slow growth, and this meant that providing job opportunities was limited. People were feeling the financial strain and hence could not buy from or support local businesses.

The experiences of women entrepreneurs in male-dominated sectors, as highlighted in the interviews, reveal both daunting challenges and significant opportunities for economic transformation. These sectors, such as construction, engineering, and technology, are often engines of growth and job creation. Yet, they remain bastions of gender inequality, limiting both women's economic opportunities and the sectors' potential for inclusive growth.

Participant A journey in the construction sector epitomizes these challenges.

She notes,

"in a business atmosphere women literally feel small in male-dominated industries."

This sentiment reflects the pervasive gender biases and stereotypes that can undermine women's confidence, limit their access to networks and opportunities, and even compromise their safety on job sites. Yet, the participant's own success story running

a construction firm with nine employees and multiple project sites demonstrates that women can thrive in these sectors when given a chance. Her resilience is particularly noteworthy given the additional challenges posed by the COVID-19 pandemic. While many businesses retrenched staff, the participant proudly stated,

"Nothing, nothing. We growing."

This resilience is not just a personal triumph; it's a wider economic opportunity. As the participant noted,

"Employing more means feeding more families, providing for more families and yeah kids will be able to go to school."

In a country grappling with an unemployment rate of 32.9%, every job created is a step towards poverty alleviation. Jobs in sectors like construction often offer better wages and more stable employment compared to the informal sector, where many women are concentrated (Statssa, 2024).

Moreover, increasing women's participation in these sectors can enhance business performance. A McKinsey study found that companies in the top quartile for gender diversity on their executive teams were 21% more likely to have above-average profitability. This isn't surprising. Diverse teams bring diverse perspectives, fostering innovation and better decision-making (WEF, 2018).

The interviewees also see sector-specific initiatives as a way to challenge gender norms. As one states,

"if we are going to be empowering women to venture into these male dominated industries and for men to build that trust and get respect from these male dominated industries."

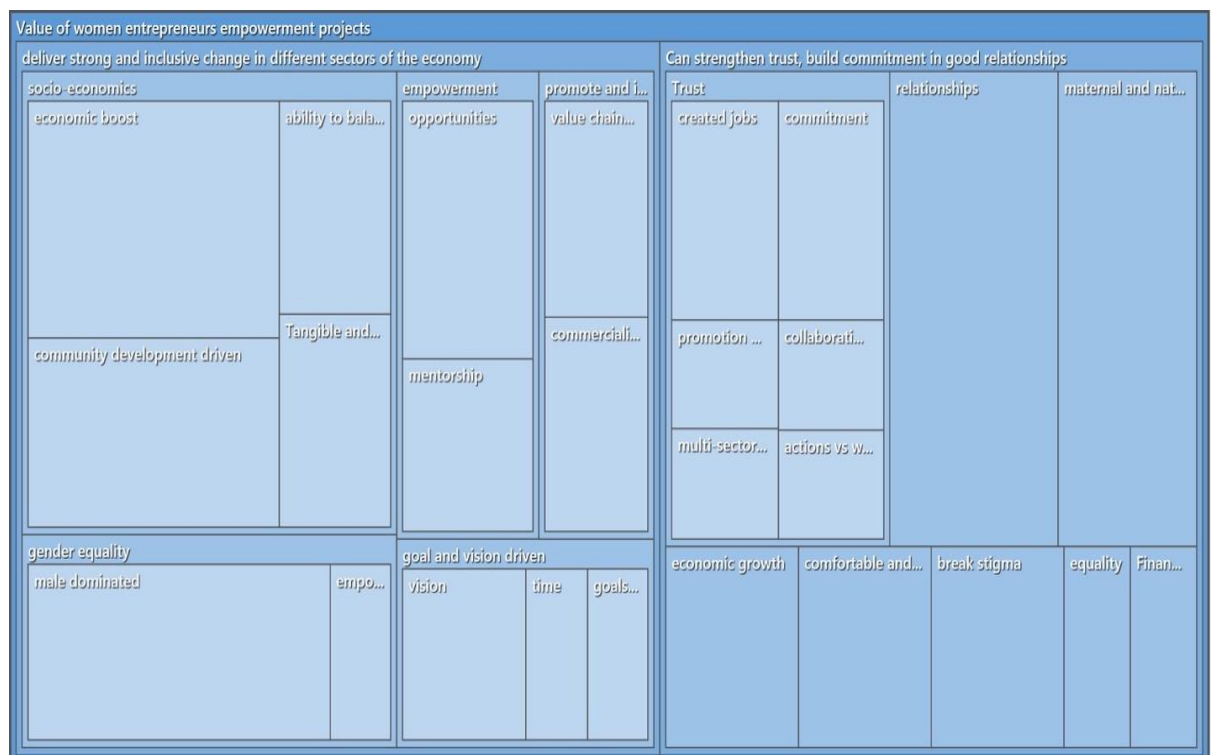
This isn't just about individual empowerment; it's about creating more inclusive workplaces and societies.

However, realizing these opportunities requires targeted support. This could include sector-specific training programs, mentorship schemes pairing women with established industry leaders, and incentives for firms to procure from women-owned businesses. The government could also work with industry bodies to address gender-based harassment and discrimination, making these sectors more welcoming for women.

The participation of women in male-dominated sectors is not just a gender equality issue; it is an economic imperative. These sectors are key drivers of growth and job creation. By empowering women to succeed in these fields, South Africa can tap into a vast pool of talent, drive innovation, and create quality jobs. As participants' story shows, with the right support, women entrepreneurs can break barriers, grow businesses, and contribute to poverty alleviation, even in the toughest sectors and times.

One respondent, *Participant Q*, indicated that the area where they operated was primarily a mining town, and people did not have other skills. This meant that they had to leave the area for employment, which impacted the business. One business was not stable enough to offer permanent employment to staff (Figure 4.5).

Figure 4-5 Challenges faced by women entrepreneurs



Majority of women agreed that most business were challenged by the pandemic. **Participant Q** stated that: *it has negatively impacted because a company which is not running is a door closed for other people to feed their families.* **Participant Q** further highlighted that: *we are struggling a lot now. If you get one client per day, it means you are glorious.* **Participant Y** explains that, *the COVID-19 and stuff so then things were a bit um you know unstable, shaky and you know from 2020, 2021 and I mean we our company started operating we basically started in 2018. We had some project but due to we were we were actually hit badly and we only took a starting to sort of try and find our feet and stuff.*

Supporting the above statement that women are faced with challenges as entrepreneurs, **Participant H** revealed that: *No, the company's not growing obviously there's isn't job opportunities um you know there isn't growth to hire more people or so if the company remains the same there's no room for growth or to get employees so um definitely it does affect job creation, true because everything remains the same.*

Participant I contends that: *I've had five people who are part-time for almost five years so it means the business is not growing at the level that I want it to be because by now I would have hoped they would be permanent and there'll be like other people*

Participant T agrees that: *people are starving a lot, there's no money, there are no people who are coming, like yesterday in town I mean for this week there's no one in the street.* Respondents were feeling financially strain. **Participant W**, in support of the fact that women entrepreneurs are struggling stated: *I don't even want to direct that question to my company only I think even in South Africa like employment rate has declined badly, to a point whereby especially in South Africa people are struggling to survive to even like sustain their families to maintain their homes some um can't even maintain like paying their rental instalments, like car and housing so it's difficult for everyone I think.*

One respondent in the mining industry was challenged by people not having skills which impacted the business. **Participant T** illustrated that: *This area is a problem because this is a mining sector area, no all those people working within the mines, they've got the skill of the mine, they can't do anything else. In order to mine on their own in a risky area because there must be a ventilation there, there must be lights*

there, I don't know how do they survive. I'm only hearing from the people who are selling food to those people who are going to those mines which are closed, they sell a loaf of bread with R200.00. I'm telling you that honest fact, I think you saw it, I think the past two weeks, where they said I'm staying very close to that place where they said about twenty people who died inside there and they were taken out of the mines and put in the middle of the street.

One respondent was not stable enough to offer permanent employment to staff. **Participant I** comments that they cannot afford to hire on a permanent basis: *Yes, and it's weird they can't also get permanent jobs so it's like a cycle that we can't umm break so I would want them to be in a position where I hire them on a permanent basis and if need be we grow where the other five people that are also either part-time or permanent as well.*

4.6 Training and Investment

This key subtheme examined the concept of training and investment in women entrepreneurs. Investing in women entrepreneurs' empowerment projects can be seen as a strategic factor for poverty alleviation in the following ways. Empowerment was the highest-ranked subtheme, and this was logical as the empowerment of women was needed for them to become key drivers. Women can be empowered with the right knowledge and skills, and they can use this knowledge to create employment and spread knowledge to others. A point was made whereby women were social entrepreneurs. This meant they were focused on not just business and money but on giving back to society and corporate social responsibility. The interviewed women showed that they also have great ideas geared toward societal benefits.

Knowledge and skills development was the highest-ranked subtheme. This is a logical argument, as training programmes are meant to generate knowledge and deliver skills. However, the following factors inform this subtheme on how training can adroitly promote knowledge and skills. Training programmes should be customised for specific areas and needs and not generic. It must be coupled with strong mentorship to elevate women to new levels of business. Training programmes should be customised for specific areas and needs and not generic. It can expose women to more opportunities and solutions to overcome challenges and will promote income generation.

The importance of training and capacity building for women entrepreneurs in South Africa cannot be overstated. In a rapidly evolving global economy, continuous learning is not a luxury but a necessity. As **Participant** aptly puts it,

"one needs to go continuously for training because environments change, technologies change so people need to keep themselves up."

This statement encapsulates the dual challenges facing women entrepreneurs: overcoming historical barriers to education and skill development and keeping pace with technological advancements.

In South Africa, the legacy of apartheid means that many women, particularly black women, have had limited access to quality education and business training. This educational gap is a significant barrier to entrepreneurial success. The International Finance Corporation's finding that women-owned SMEs in Sub-Saharan Africa are 34% less likely than men to receive business training highlights the scale of this challenge. Without targeted interventions, this gap can perpetuate gender inequalities in business performance and economic participation.

However, when women do receive training, the impact can be transformative. As one interviewee states,

"if the person is actually listening and paying attention and grabbing everything they can then it mean as a woman you won't if you are business minded, the training can help you get quite further."

This quote underscores the need for knowledge among women entrepreneurs and their readiness to apply what they learn to grow their businesses.

The content of the training is crucial. Basic business skills like accounting, marketing, and digital literacy can make a significant difference. As One participant noted,

"I have my own payroll, I have my own account assistant. I have my own marketing material."

These skills enable entrepreneurs to manage their businesses more efficiently, make informed decisions, and compete effectively. Sector-specific technical training can also break down barriers and build confidence for women in male-dominated sectors like construction or technology.

However, in today's digital age, training cannot be a one-off event. Technologies and market dynamics are constantly evolving. Participant's insistence on continuous training speaks to this reality. In digital marketing, green technology, or e-commerce sectors, staying abreast of changes can open new market opportunities and provide a competitive edge. Continuous learning also fosters adaptability and resilience, critical traits for entrepreneurs navigating uncertain economic environments.

Moreover, training programs can have ripple effects beyond individual businesses. As entrepreneurs like **Participant A** grow their firms and hire more staff, they often pass on their skills. This informal, on-the-job training can be precious in South Africa, where many workers lack formal qualifications. By upskilling their employees, women entrepreneurs are not just growing their businesses but building a more skilled, employable workforce.

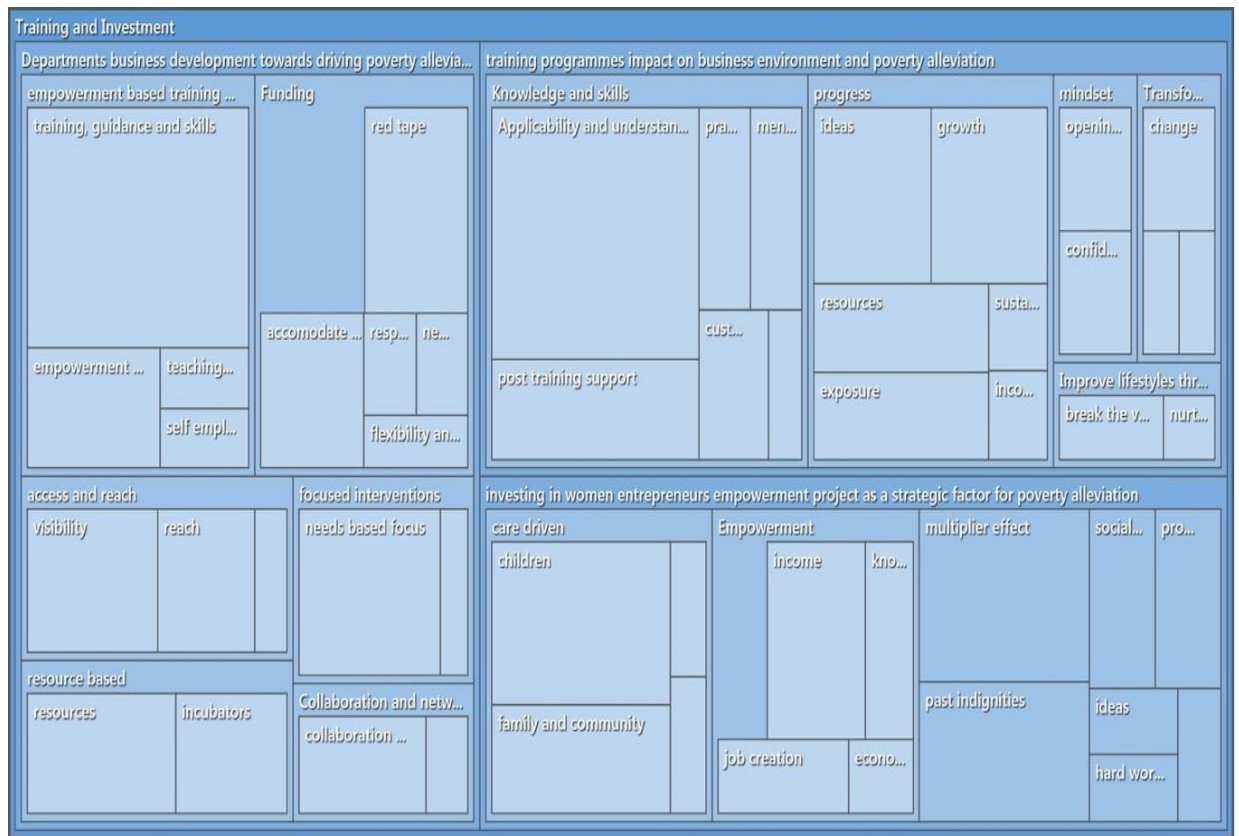
The challenge lies in making these training opportunities accessible and relevant. As **Participant B** suggests, the government needs to

"go to the field go out there go to the rural areas and see people's needs."

This ground-level engagement can ensure that training programs are tailored to local contexts and industry needs. Additionally, leveraging digital platforms for training, as one interviewee suggested, can extend reach and reduce costs.

Investing in women can lead to job creation for them and others. Interviewed women further explained that by being trained and empowered, they can bring income to their families and households, thereby preventing them from poverty. Furthermore, this can lead to economic gain as more women can enter the economy via their projects and contribute to its development. Women bring the unique attribute of 'care' in everything they do. Women empower not only themselves but also their families and their communities (Figure 4.6).

Figure 4-6 Training and Investment



Interviewed women agreed that investing in women is a strategic factor. **Participant G** observes that: *I think it can be um a good strategy for um poverty alleviation because you get to empower other people um you know specifically with women I think there's this thing that says you feed á woman you feed a nation', when you empower a woman you feed a nation "so I think particularly investing in women in in entrepreneurial empowerment project is a very good strategy for poverty alleviation.*

Participant T was of the opinion that: *Unfortunately, most of these women they are subject to poverty and to level of surviving, women empowerment will not only eliminate the poverty.* **Participant K** explains that: *Yeah, I think because you cannot go onto to something not trained on and now, I'm speaking because I'm from rural areas as well. It is not like that people down there can't do stuff but because they don't have anybody teaching them anything be it something as simple as agriculture you know. They are there, they are doing it but because they are not skilled it can't give them money so if there can be ways you know that they can they can infuse knowledge to those women and they can they can really alleviate poverty.*

Participant Z, supporting that training and investment is vital states: *So, if you know investing in woman entrepreneurship is excellent, an excellent programme empowerment purposes to you know to create more jobs, and where we are focused is creating more jobs for women in our industry.* **Participant U** is of knowledge that: *like we know mothers of the nation, like you create more jobs for the community that you live or outside but you start with the community where you live with.*

Relating to the above, it can bring income to the families and households preventing them from poverty **Participant T** points out that: *single parents and bread winners, they are families. And as result they resort to anything at their disposal. That generates income.* **Participant** agrees that: *I would have to say that I completely agree with that, um simply because you know when we are talking about empowering or growing our economy. We cannot leave women behind which is mostly usually the case. So, if we are going to be empowering women to kind of um take on their own projects and investing in them in their dreams that means we are helping the economy to grow because there is no economy without women. If you leave them behind the economy will lag.*

Participant I believes that: *yes, because I believe if you empower a woman, you empower families and communities.* **Participant F** believes that: *well, I'll say because women are naturally caregivers and they extend to the community they nurturers so empowering women means that it filters through to not just the person you're empowering but the community at large, the society at large.* **Participant X**, supporting that women are caregivers stated: *I think it's important because women have a tendency to give back and to empower more people and not just other women, but to empower more black people whether its men, you know people that are less represented.* **Participant M** went on and said: *most definitely I think that women play a vital role and as far as poverty alleviation I think from that perspective cos we women when we get an opportunity is one of those that everyone will know about it, so empowering them empowering them in that aspect will actually mean that you know you are empowering a whole village because yeah you told the women and that will ultimately you know influence um poverty alleviation you know to a certain extent.*

Participant AA agrees: *yes, I do think so, I think yes simple because most women in South Africa are single mothers which makes them solely bread winners or providers*

of the most families in South Africa. **Participant D** acknowledges that: *you will find a lot of women in poverty cos they have to scramble and look after the children that they live with, you know so it's important be empowered because when they are empowered, they empower family members and their children and society at large.* **Participant A** states that: *it is also required, because when you empower a woman, chances are her children also be empowered from that intervention that you've given to the woman.* **Participant E** agrees with investing in women as they are providers: *Yes, I think investing in women entrepreneurs is a strategic factor in that women hold strategic role in society, as they are holders of family and therefore are able to look after vulnerable ones in most cases.* **Participant P**, cementing the above stated: *Yeah, it can, women are responsible, they will also be taking to the next generation, good teacher.*

Training and capacity building are foundational to the success of women-owned SMMEs in South Africa. They equip women with the skills to overcome historical disadvantages, navigate a changing business landscape, and grow enterprises that create jobs and alleviate poverty. As the women in different industries' journeys show, with the right knowledge and skills, women entrepreneurs can thrive even in the toughest sectors and circumstances.

Job Creation and Community Impact:

The interviews recurrently discuss the power of women-owned SMMEs to create jobs and uplift communities. Despite facing significant challenges, these entrepreneurs create employment, foster local economic development, and make tangible contributions to poverty alleviation.

Participant A construction firm exemplifies this resilience and impact. Despite the economic turmoil caused by the COVID-19 pandemic, her business has continued to grow. She states proudly,

"Nothing, nothing. We growing."

This growth is not just about business success; it translates directly into jobs. The participant employed nine permanent staff and several temporary workers, a significant achievement in a country where unemployment is a national crisis. The jobs

created by women entrepreneurs often have additional quality dimensions. As one interviewee notes, women entrepreneurs

"do not discriminate with gender."

This inclusive approach can create more diverse, equitable workplaces. Furthermore, the social orientation of many women-owned businesses means they are more likely to prioritise worker wellbeing and community impact alongside profitability.

The experiences shared in these interviews underscore the critical role of women-owned SMMEs in job creation and poverty alleviation in South Africa. These businesses are not just creating jobs but hope, opportunity, and pathways out of poverty. Their resilience in the face of COVID-19 and their commitment to their communities make them indispensable allies in South Africa's fight against the triple challenge of poverty, unemployment and inequality. Supporting their growth is not just good gender policy; it is smart economic policy.¹

4.7 Challenges in Government Support Systems:

The interviews reveal significant shortcomings in the government's support systems for women entrepreneurs. These issues, ranging from lack of awareness to poor quality services, undermine the potential of women-owned SMMEs to drive growth and alleviate poverty. A fundamental problem is the lack of awareness about government support services. **Participant B**, despite 19 years in the construction sector, is unaware of the Department of Small Business Development (DSBD), stating bluntly,

"I don't even know who they are."

Another interviewee echoes this, saying she has *"never received any support"* from the DSBD. This lack of awareness is a critical barrier, especially for women who may already face challenges in accessing business networks and information.

Even more concerning is the poor quality of services when entrepreneurs do access them. **Participant D's experience with the DSBD's incubation centre** is particularly alarming. She states,

"they could not develop my own business plan, because it means they developed a business plan of someone who is incapable of knowing what a good business plan look like."

For an entrepreneur, a business plan is not just a document; it's a roadmap for growth. A poorly crafted plan can lead to wasted resources, missed opportunities, and even business failure.

4.7.1 Past indignities

Women entrepreneurs explained that it helps to address past indignities where women were oppressed, side-lined and not given equal opportunities as men. Two participants (**D and A**) agreed with **Participant D: Absolutely because women are the ones that were historically removed away from wealth and riches, you know it's definitely important for them to be empowered. Participant A: Because women have not been included in the society for many years. So any initiative that is meant to support women and elevate their businesses and assist them to get to a stage whereby they can commercialise is really required in in society is required for them.**

4.7.2 Multiplier effect

This was a unique point whereby women were catalysts of the 'multiplier effect'. This meant that they could make more of what they were given, derive more value, give more to the communities, and alleviate poverty.

Participant R agrees that: *yes, um and the reason to that is because we know as women we are nurturers and naturally by birth what we do normally is to make sure that whatever we get we preserve and we are able to multiply and make sure that others around us meaning employee employer and other employees and colleagues are catered for as well. So yes I hundred percent agree with that one.*

Participant A states that: *the multiplier effect of supporting a woman led business is slightly greater than a multiplier effect of supporting a male business. Because the literature showed us and experiences showed us in the past that women, given the opportunities they can actually drive and do more in society and in run sustainable businesses. Participant Q* is of the opinion that: *government can invest in women empowerment helps with alleviation of poverty because it creates more entrepreneurs. Creating more entrepreneurs creates more opportunities, job opportunities.*

Participant W states that: *They are the ones getting positions, getting opportunities and yeah but when it comes to women, women are still need to like maintain homes, also run businesses, they have a role to play and also they are the mothers in families and so like when you develop a woman like long term you it's like you are developing a nation, because a woman is a mother, they nurture and they grow whatever that they touch they have a capability to grow it or to multiply.*

4.7.3 Promotion and hard workers

Opportunities for women can be promoted and commercialised, and this has become a trend. This can lead to more opportunities for them. Women are hard workers, not lazy or procrastinating. Hence, investing in them would almost guarantee good rewards.

Participant A agrees that: *To get to a stage whereby they can commercialise is really required in in society is required for them as, as runners of their homes, and also in in their corporate spaces, you know, to climb up the ladder. Participant K* went on and said: *It's funny that people would think that people from the rural areas are stupid or lazy you know, it's not laziness man it's far from everything if they can just teach those women cos you see those that make it in the rural areas. They make it because they work hard but they can have somebody that just comes in and teaches them I'm definitely sure that poverty will be eliminated in South Africa. Participant S* states that: *We don't run business the same way as men, and people don't realise that we are more social entrepreneurs than men. Men, they chase money. We chase our lives. Participant D:* *Women are people that are that have great ideas, you know in terms of societal benefit.*

4.7.4 Dependency on men

The interviewed women in this study explained that if they are given fair opportunities, that can reduce the financial dependency of women on men and prevent them from being stuck in toxic relationships.

Participant H agrees that: *Definitely, I think it will eliminate um women being toxic marriages or relationships, um because of money they getting support from their husbands and spouses so it will definitely promote um women empowerment and women doing better for themselves*

4.7.5 Training programmes impact on the business environment and poverty alleviation

This primary subtheme examined the training programmes for women and their impact on the business environment for poverty alleviation. These themes were generated based on the participant's responses. Training programmes are needed by women entrepreneurs for them to be empowered. Knowledge and skills development was the highest-ranked sub-theme. This argument is logical, as training programmes are meant to generate knowledge and deliver skills. Mentorship can provide a transfer of knowledge, skills and experience from mentor to women mentees. Practical and hands-on training is needed to develop skills for the real business world, and not just theoretical.

It was imperative that the knowledge derived would be understandable and allow for the application of the knowledge to the real world. It was only through the application of the knowledge that women would be able to become strong entrepreneurs and drive their ideas and projects forward. They could learn skills such as writing business plans, resource management, putting systems in place and a variety of other related business activities. Training programmes should be customised for specific areas and needs, and not generic (Table 4.2).

Table 4-2 Training programmes impact on business environment and poverty alleviation

business	people	small	entrepreneurs	skills	job	community	required	impact	investing	providin	rural	sort	take	assist	better
			programmes	work	opportunit	companies	understar	teaching	change	lot	terms	use	whateve	certain	open
		empower						access	children	money	put	absa	environ	given	good
	training		ideas	alleviate	funding	woman	want				importa	sustain	three	visible	whereby
						departmen	grow				level	improv	back	every	far
women		poverty	create	start	come			areas	families	reach					great
	need					empowerm	means	economy	going	resourc	many	agree	inform	ment	num
		development	run	help	support	focus	look	educated	knowles	society	nurturin	applicat	men	sense	step
															two
															applied

Participant K was of the opinion that: *When you doing something that you know something that you skilled in you know, you don't waste money, you don't waste resources and they just given them everything, you know anything that they can use to plough vegetables and stuff. Even if they can have everything it will not give them results because nobody has thought them the skill so if they can just come in teach them you know ulema cos it's not like just going into a farm you know you need to know seasons you need to know what to put there before you can even put your seeds. What do you put first? Without knowledge no one will know that those things are important, you know because they just use on just like farming mealie meal something that is simple, what they grew up doing but that doesn't give them money, you know so it needs to be it needs to be they need to send people out there to help them.*

Participant O states that: *Only difference that breaks them and people that do get things um done is maybe the bridging of training them in certain things they haven't been exposed to when they were younger maybe things like accounting maybe things like how to use a computer, how to run invoices for their businesses um how to run their petty cash um so yeah I definitely that could um play a huge role in alleviating.*

Participant A agrees that: *why am I saying impact growth, because if you give a person information that they did not have, assuming that they apply that information, and make it work and implement in their own activities, say I go and attend a training to*

write a business plan. If I didn't know how to write a business plan, now I'll have the tools on how to structure my own business plan, then I can apply that knowledge and start my own business plan.

Participant F supporting the above states: *Business is not easy especially if you have not been thought or if most entrepreneurs they just they just become entrepreneurs by circumstances and if you don't have a business background then you don't know how to run your business so the programmes assist in that they give you the skills that you need to be able to run a business successfully.* **Participant L** states that: *you also work on yourself in terms of the things you are doing wrong and new things in terms of what others are doing and this new system that you can put in place.* **Participant A** explains that the small business department: *needs to create programmes that speak to the SMME environment, because the programmes that they have through these two agencies, not all of them, but the majority known to me are not really are not a not tailor made for the SMME's that are operating in the real economy, real economy, especially those that are in townships and rural areas.* **Participant X**, supporting the above states: *it has to be done for the right reasons by the right people and it shouldn't be one size fits all, it should be specifically designed for a specific organisation looking at their business or looking at their customer, understanding their business and their customer.*

Participant T states that: *The guidance and the mentorship of the department of small business development can assist in this area.* **Participant W** agrees that: *also mentor so that people are developed not only to get like a formal qualification but also to get an experience so that we cover that gap.* **Participant X** says that: *their practical rather than theoretical because some people will talk about training and it's about practical to their business or doesn't make sense to their business.* **Participant W** went on and said: *you can't always give like let's say formal training you also need to give on the job like practical training.* **Participant A** sees that: *However, the challenge with just training is not enough in providing sustainability, because you can train people, if you don't follow up and check whether they are applying the tools given you likely not to realise the impact required on the impact you wanted when you were providing that training. So it training is good, but a follow up monitoring and evaluation is required to ensure sustainability of the intervention.*

Participant Y articulates that: *what is the extent which the impact is made you know, because I don't think there's a lot of follow up, following up that happens you know post training. To ascertain whether you know there is tangible differences whether it be upskilling them or whatever their training purposes were to be able to then say can we measure, can we have a report back as to um just a measurement of that impact, are these people whatever the case are they being employable now, are they employable post training and the skills that they've acquired.* **Participant V** comments that, *Women who are trained in small skilled farming projects have improved their household income and are able to make decisions about how and what and when to practice for the household. There are things that the empowerment programme that directs women to focus on changing the household economic condition.*

Participant M and Participant C observed that: *it can lead to business expansion and business expansion can lead to creation of jobs. It will create a positive impact on the business environment because skills will be improved and women will be able to be managed and grow their businesses well and make profits, poverty will be lessened.* **Participant T** believes that: *when women are skilled, they have an opportunity to grow.*

Participant N acknowledges that: *they have an entrepreneur spirit and drive and possibly a capability to be entrepreneurs and great entrepreneurs who can come up with innovative ideas, not just for themselves but for the community and maybe for the country and continent.* **Participant D:** *I think you normal women although they have great ideas they may not know where to go and where to start, you know so training programmes are essential to take a woman from step one to step ten of implementing the idea and bringing it to.* **Participant L** assents that: *when you are trained you work on yourself when you work on yourself your business is going to improve cos you learn new things you get ideas from others as well.*

The study showed that women entrepreneurs were confident that getting training can also help with sourcing and managing resources. Training can expose women to more opportunities and solutions to overcome challenges. Most interviewed women mentioned that training and skills development will promote income generation. It can bring lasting solutions, in other words, sustainability of women-led businesses.

Training programmes can bring transformational change for women. The business sector can finally be transformed from being male-dominated to being shared with equal female representation. Training also allows women to develop a positive mindset to fulfil their goals, and it allows women to build confidence in running and owning a business.

Participant H believes that: *I think it gives us the tools to do better um very educational um yeah. It empowers us with resources, tools and education that we need to sort of um grow the business.* **Participant S** admits that: *becomes easier for you to run your business and we become a contributing factor to fight poverty.* **Participant F** concedes that: *Training programmes assist in that you get exposed more to things that are hindering you from achieving your goal.* **Participant I:** *Because by teaching people how to do business better you help them to somehow alleviate, they will make income that will alleviate poverty.* **Participant E** concurs that: *I think they are impactful as they lead a lasting solution to skills development and therefore resulting power for women being self-sustainable in the future.*

Participant R, Participants Y, Participants G and Participants W believe that: *Information so that yes so that every now and then one needs to go for those additional skills development programmes whereby you get to learn about new things that are being implemented in the industry because things are not are not stagnant, they change constantly. Training is definitely a must, you constantly need to improve yourself and upskill um in the industry that you're in. It's constantly changing and with the current fourth industrial revolution there is no other way but to continue with training, so that you can find new ways of doing things. Training is important because as you well aware where we coming from especially as black businesses, whereby most of the companies like white male dominated so the skill is still reciting in those big companies so training development is very crucial for small businesses. I think they will impact in a very good way, because most of the time especially the business sector dominate male dominated so providing training for women specifically you know helps a lot.*

Participant V further assents that: *I can say training and capacity building programmes have given women self-confidence and greater feeling of ownership.* **Participant B:** *I'd say my job I say I say it gives us the opportunity to understand*

business and build the confidence in us. **Participant Q:** Well the way they help entrepreneurs expand their or broaden their way of thinking which can lead to business expansion and business expansion can lead to creation of jobs. **Participant M:** supporting the above statement that, I think that training programmes the way in which they are structured um they follow a certain I don't wanna I'm not sure if I should say syllabus, there's a certain structure that's there, that's in place to make sure that there are certain things That umm you know entrepreneurs learn so in that respect it can definitely you know alleviate or mitigate you know poverty levels because you open you open a person's mind in a sense that you know they wanna step out of poverty

Participant K believes that: I think so, because take a look at someone's lifestyle that's not working, you know that's all they do they wake up they sleep, they wake up they sleep. If there can be things like they can be thought to do you know their lifestyle can change even if they teach you how to sculptures you know, they can do that at home, their lifestyle will change completely because every morning you know you have to go to the forest or to the bushes to get wood you come back you create whatever you have to create. It just needs to go with mentorship because not all of us are privileged to go to varsity you know and some they not privileged to go to varsity so if they can if they can teach skills you know just like just like change their lives. Yeah and empower people, a lot of people can have a better life because it's not everyone that taught something that just sits there you know life is so expensive today. Everybody wants to do something life is expensive today, you know you teach someone something and you give them those maybe three things to use to scrub those chairs or whatever it is I'm telling you there will wake up every day and want to do something and that will change their lifestyle completely.

Participant Y agrees that: Most definitely, I fully agree with that you know if a project is led by a woman or a skills development they can indeed empower the people to improve their lifestyles having the accesses to all the opportunities as well as women being um natural nurturers of people you know of mothers if I can say that, if you're a mother you not going to mother uh one or your children, it's nurturing comes naturally to you so I fully I holy agree with this, yes.

how to implement it, I did not know how to register the company, where to go to register a company, I did not know where to access funding and did not know who to speak to so basically I did not have mentorship you know so those are the ways the department of small businesses can look into training essentially. I think by providing training. **Participant T** confirms that: Okay, lot of small businesses fail because the owners start the business without proper skills and mentorship.

Participant AA: Uhm, training programmes are designs to empower and also to develop one's capacity so by providing them, **Participant E** admits that: Um, yeah to a great extent I think the empowerment projects the department of small business development is much needed and is an indispensable driver to women empowerment. If we have that you know we, it will empower more women, yeah I think so it's an it's a good thing. **Participant Y** believes that: Well, I mean with small businesses I do believe that that they actually play a critical role in in our economy so when you support them um you open up you know to more people you know contributing towards our economy so I think for them to focus on small businesses.

Participant B agrees that: Yes, I think so because it eliminates because when you have a business like you know like this pandemic, if you in a difficult situation where people lost their jobs and stuff like that and when you trust, you say no I have a job, I don't have anything to worry about, like anything to worry cos I have a job, but this pandemic came and then you lost your job. When you have a business you know like now I can work on my business I have something to eat unlike now you are staying at home you have nothing, you are just waiting for UIF to come in. It was difficult for us, so if you have a business, this is the time where I have to stand and build my business and go out there and promote my business.

Participant F is of the opinion that: Okay, well I think the department of small business development is doing a great job in the sense their support is sustainable if you compare it with other departments like your social development where they usually give like handouts and food parcels and stuff so the department of small business development is more training focused so that for me is more sustainable at least people can leave the system they don't always have to depend on the department unlike your departments like your like SEFA as I mentioned come completely dependent on it.

Participant G and Participant C believe that: *Funding, because I think those are one of the huge factors. Funding for buying more material and equipment. In that be able to boost the businesses to grow. Participant Z: The financing that they do in making that you are able to up and run but obviously its payable its back to them but it's helps you go a long way, into far as it being an indispensable driver of poverty. Participant S* emphasises that: *using the IDC business plan, I applied for funding, they send pillar to post, and I had a purchase order. Participant W: I think firstly they need to accommodate all different levels they mustn't let's say maybe saying you categorise the funding and then you want to give me big funding whereby it's not easy for a small company to even access that funding, start everywhere even if it's an individual, it's a company cos sometimes they will look for a company with a number of years of experience.*

The process must be flexible. It is currently too rigid and requires new businesses to provide much detail on aspects that small businesses may not be able to afford. This includes UIF and years of financial statements. Some flexibility should be exercised.

Participant A notes that: *Those SMME's as some of you like the intervention that the department through its agencies is bringing it limb is not is not open enough to accommodate for inclusive, typical example COVID relief funds. The requirement for COVID Relief Fund, one was you need to have UIF need to have your staff registered for UIF and the business registered for you. How many small businesses employing people in the township and rural areas have their people registered under number two, you need to have financial statement to prove trading history. How many small businesses that are actually doing business, but they do not have audited financial statements? However, they are employing people and they're growing. So I somehow feel like their interventions are not aligned with the needs of the SMME's.*

One participant interviewed explained the challenges she faced when applying for funding in government institutions; sometimes, there is too much red tape when it comes to processes, and this leads to people feeling demotivated in terms of applying for funding.

Participant S discusses that: *Then I went to ABSA, I ticked all the boxes correct at ABSA and by the time I went to ABSA it was too late into my, into my purchase order. It was exactly one week, for me to supply and I could not supply, can I tell you my issue is sitting at parliament now. I'm sitting with, so that's bad if ever I was able to convince ABSA where we afraid because ABSA, I was just told by someone to say go to ABSA and you know any funding institutions if ever there's a problem with your application, they tell you and say overcome it in this way. IDC sent me a list of problems and say no we can...your application cannot be considered, no one engaged me on that list. So I'm saying if they can just be responsible government that fund SMMEs not their friends.* **Participant S** states that: *So it means I was early very early and quickly they were able to me because I was that early. But I think because they support people that they know and their friends.* **Participant S** further states that: *I'm saying this, I applied for funding and last they never responded to me and if I remember I was one of those people that because immediately they opened I submitted my application and I had small enterprise development officials that called to confirm my application.*

Participant H agrees that: *so we do require them to initiate drives that reach anyone and everyone you know whether you in the rural areas or you in the urban or you in the townships. We do require them to be visible.* **Participant Q** suggests that: *Um, should they reach out more in trying develop businesses then we'll create more jobs.* **Participant W** illustrates that: *have like access to these facilities it before its existing it's more like they are there they are inside they are operating alone but they are not stable in the community. So I think if maybe they can be able to make sure that everyone can access.*

There must be visibility of the department in order for women entrepreneurs to access it. Hence, more awareness of the departments must be created and ways to access them.

Participant H observes that, *I think most of these um parliament institutions or the small development businesses they are not out there you don't know of them they are not visible enough.* **Participant A and Participant W** mention that, *I think the department need to be more visible need to need to be need to be more visible, number one. They must be visible, they must reach out to communities even if it means going to schools, tertiary level where cos I believe that there are so many people with ideas*

but they are everywhere either you are the student at school maybe you have an idea but you don't know what to do with it then it means you go into a tertiary and start something else for a sake of qualifying but it's got nothing to do with your passion and what you want to do in future but if they start nurturing the talent at a very young age it will help like in a community be visible whether it's schools, or whether it's work.

The department should collaborate with other larger organisations so these organisations can support emerging women entrepreneurs and mentor them with knowledge and experience. Funding opportunities can also be possible.

***Participant W** further states that, I think is important is to make sure that big companies are caring with the smaller companies so that there is knowledge transfer. **Participant V** implies that: The support is given to the already established and resourced exports small companies, so that means that poverty is deeply rooted in rural areas, small towns and townships. Yeah but then the application for assistance tends to be directed away from where the real challenge is located. **Participant M** assesses that: So you need to understand what you know what is relevant at the moment to the particular people that you are providing you know services to um yes so I think in that way, that's one of the ways they can be you know a driver to towards that goal, and yeah I think also partnering with other organisations because we know that there's you know there's so much power in collaboration they can achieve more by actually collaborating with other um organisations if you know if they want at the end of the day so.*

Government awareness and support of women entrepreneurs must be driven by the department. There must be focused interventions in terms of training due to the uniqueness of the situations faced by women. There must be a needs-based focus when it comes to training and not a generic or generalised one. This is because there was no one-size-fits-all. Training and skills development should be researched and resourced based as so to determine the most fitting training.

Participant E agrees that: *Yes, most definitely, I totally agree that the government's awareness and support to women is essential, uh, so poverty can be alleviated.* **Participant R** believes that *The minute they start seeing they focusing some of their facilities on women empowerment and youth empowerment, they are on the right track because most of the people who are less looked out for are women and youth. And we know that youth uh in South Africa, unemployment is very high. So what they need to do is focus on those and make sure that the impact like is actually felt and in a sense that they are able to point out companies one by one to say we have company A, B, C, D don't just generalise and say we are doing one, two, three, four, five but then show us those people and let those people come forth as well to say, yes, we testify they've helped us in one, two, three, four, five.* **Participant X** indicates that: *The best thing is not just throwing money at them but rather understand what their needs are.*

Participant M concludes that: *Yes, knowing what they want and understanding what they want, studies need to be done you know to make sure they understand what the people want cos this this it's by the people and for the people at the end of the day so.*

Business incubators are great facilities for businesses to grow and flourish. Incubators provide the necessary environment and skills similar to the real world. It allows for key knowledge generation and application. Business ideas are developed and able to be nurtured into success.

Participant U suggests that: *Sort of ecosystem sort of that create like a lab type of environment where you have that um freedom you know for lack of a better word but you have the freedom to sort of test out ideas, test out your product and be able to get back to the lab did not work out as expected, as opposed to just being sort of um discarded as well, that didn't work and then moving on to the one or solely focus or just create that environment where um entrepreneurs can be able sort of trial and error. Create an atmosphere where they can do trial and errors, create that support for that sort of um environment for entrepreneurs. I think it will have just a bit of improvement on the successive entrepreneurs and also this them being able to move through all the cycles from start up to growth to um yeah all the other cycles, so I think that would really assist they can be able to do that to create that sort of environment and entrepreneurship ecosystem if I can put it.*

Participant L contends that: *Yeah, the information is not accessible and this thing of accessing information technology wise only it's also not helping. In South Africa, majority we must be honest, they don't have technology access. Plus, data is expensive.*

Participant X suggests that: *I think when they actually work with small businesses and partner up with small businesses so because maybe they may not have adequate resources or enough resources, think of ways to partner up with small businesses and actually interact and engage with small businesses to understand and know what their needs and wants are.*

4.8 Value of women entrepreneurs' empowerment projects

This theme examined how women entrepreneurs' empowerment projects can add value to the business sector and society at large. It was found that effective women entrepreneurs' empowerment projects can strengthen trust and build commitment and good relationships. Trust can definitely be promoted in the following ways: Women can promote trust between the different sectors and entities. This can build multi-sectoral trust. Women are committed to carrying out tasks, projects and duties to the end, which fosters trust among others. Some women created employment for others in their business and thereby attained trust from those employees.

Table 4-3: Value of women entrepreneurs' empowerment projects

women	trust	relationship	capable	good	jobs	woman	naturally	commitm	strengthe	talented	compa	contrib	idea	inclusiv	built	
				male	opportunities	country	person	entrepren	chain	put	always	answe	balanc	based	better	bigger
	economy	empower	need	people	programme	different	society	given	gender	saying	boost	chang	childre	collab	comm	design
		empowerment	sectors	communities	strong	improve	towards	industry	grow	value	employ	govern	led	look	love	main
	businesses							question	leadersh	afford	engine	growth	majorit	mentid	mothe	move
	projects	building	dominated	create	support	kind	whole	skills	mentors	africa	entrep	home	mean	myth	new	nurture
									potentia	allevia	enviro	indeed	men	nation	old	open

Participant A believes that: *It can definitely strengthen trust between civil society, government and the business community. Participant X:* maintains that, *not based on your word. So they will trust you when they see you actually doing something, they trust on actions and words.*

Participant AA points out that: *yes, uhm because as women we are not afraid of commitment and uhm, that's our nature.*

Participant E comments that: *yes, I think effective women entrepreneurs' empowerment projects will and can stimulate and strengthen trust built and they can build commitment and strong very strong relationships as well.*

Participant B reports that: *they didn't have jobs, I created the jobs for them they will love me like they will have a good relationship with me. Oh, this person is talented but he didn't go to school or this person doesn't work but he is talented from this department. I can take this person and put him in my company, and then he will flourish. Do you think that person won't love me? He will trust me he will have a good relationship with me.*

Participant H believes that: *to showcase what they are capable of I think trust can be gained from the community, from board members, from business owners to say that women can actually do this so such programmes that promote women businesses umm it affords an opportunity to showcase.*

Women are seen as good collaborators, and their collaboration can foster transparency, which in turn builds trust.

Participant D agrees that: *absolutely because you find many of us we've got these great ideas individually but when and actually don't know how to collaborate to make them a bigger idea that impacts quickly not only to our lives but to the economy, so those kind of empowerment projects can strengthen the trust build commitment and good relationships amongst women because collaboration is essential to ensuring that we strive to be better and we become bigger.*

When it came to relationships, it was found that women can promote good and strong relationships. This was because women had the natural tendency to be nurturing due to their motherly natures. This played a role in building good relations with others. They care also very committed which is important in any relationship.

Participant O maintains that: *we have we have been deprived a lot of things I think one of the things that we kind of been brought up to do is to build commitment and to build relationships. Relationships that could build into really huge projects for women um and seeing things through. Um my mother always says that when a woman wants something. Participant Q* believes that: *I was saying that when you strengthen relations with women empowerment in these male dominated industries, the more respect, the more recognition.*

Women are maternal by nature and this makes it easy for people to trust them. They have soft skills and tend to care for others. Their maternal instinct stem from taking care of children and hence they are accustomed to being naturally empowering and nurturing to others.

Participant Y believes that: *we have different management skills and in general we do tend to have softer skills so we more of nurturer and stuff and look more towards that so having the female element would definitely improve and make it better. Participant U and Participant W* agrees that: *I absolutely do I've already mentioned are capable more than capable where it concerns leadership ability um I think that absolutely you know women are more than capable. Absolutely, we all know that women like naturally, even if maybe I refer to children at home they trust mothers more. Like it comes naturally, they have that like maybe it's a built in or they are born with that capability of nurturing and building trust and also like if you go to a work place.*

Women's entrepreneurship can also break the historic stigma attached to women whereby they could not do certain jobs/tasks. This can encourage other women to do the same. Women can create an environment that is comfortable and conducive for others. People feel more comfortable opening up and this leads to better relationships.

Participant I and Participant Z: believe that, Yes, I think this whole stigma of women tearing each other down is an old myth. Women in entrepreneurship are supportive they help each other to grow they and build good relationships which can lead to trust. Absolutely, they can, as I say more women in sectors are able to empower other women to come in and you know it creates a whole myth of there are jobs women can't do. **Participant V** explains that: people feel more comfortable around women, so I believe the presence of a woman or a woman leader is more like trustworthy and they are easy to open up, they like naturally they are able to open their subordinates. **Participant W** believes that: Create an environment like whereby employees can be able to trust them, yeah.

Women-led projects can finally promote equality and everyone will be able to see that women can be equally as progressive in business. Women entrepreneurs can create more jobs based on the trust and relationships they promote. This can eradicate poverty and lead to economic growth.

Participant H agrees that: yes, definitely it will also eradicate um the gender um inequalities that we have at the moment so people will be able to see that women can also do it um you know, so if they afford us opportunities **Participant A** believes that: It can also contribute towards the growth of this country economic growth of this country as we as literature has showed us in the past that SMME's are the hope for most developing countries like South Africa to create job opportunities. We can see more jobs being created by women led businesses, we can see women led businesses contributing towards the economy of South Africa, one would be able to quantify their contribution in this in the sector. **Interview C** agrees that: yes, um cos like women are good in forming societies like stokvels, and therefore they empower each other to grow and improve.

4.8.1 Deliver strong and inclusive change in different sectors of the economy

It was further found that women entrepreneurs' empowerment projects can deliver strong and inclusive change in different sectors of the economy. These changes were informed by the following: Socio-economic change was the highest-ranked subtheme in this regard. Women empowerment projects in different sectors can lead to economic

boosts due to employment creation in the different sectors. This will stimulate local markets and decrease unemployment.

Participant O and Participant D discuss that: *previously been male dominated you know. Um and so I think it can and I think as women we could we could see ourselves not only employing other people but other women as well and kind of giving back to our economy. Absolutely look women are the majority of the country you know, in all nations women are the majority, so if you exclude them from empowerment projects you know then you excluding them from participating in the economy. So if they are involved in empowerment projects which obviously improves financial status then they are also role players in the economy, boosting the economy.*

Women are naturally driven toward community development. Hence, their projects will ensure that the community is not left behind and that people in the community are being developed. This will bring community change for the better. Women will always be inclusive in what they do because they know what it is like to have been discriminated against in the past. Hence, they will ensure that their projects will be inclusive of all of society.

Participant F and Participants C are of the opinion that: *Yes, for the same reason that I mentioned above because women are natural care givers and they always extend to the next person so I think yeah, its women are the I would think they the best children for these criteria's', but that's just my idea yeah um yeah.* **Participant C:** *Yes, because small businesses have the potential to grow big and improve employment in our communities.* **Participant X** thinks that: *people do less talking and go into communities and try to understand and engage with communities and businesses about what their needs and wants are and what their objectives are.* **Participant B** agrees that: *yes, there is a saying that 'empower a woman, you empower the nation.' So I would say you empower the whole economy because of women we are strong shame, we are strong we do not think of our family only, we think about the whole community.*

Participant E observes that: *given the role women play in our society the empowerment projects will indeed deliver tangible, strong and inclusive change in different sectors of the economy.*

Participant Q: *Inclusive of every part of society and does not discriminate with gender. In addition, women are not only about business and money but also about societal development; hence, they will be able to find a balance between the two.*

Participant U believes that: *so at some point there have to be a balance between you know women definitely having leadership in entrepreneurship within the market space but also we still function within a society um so I think if that inclusivity can happen uh that would be the ultimate goal in terms of poverty alleviation because you wouldn't want the skills out of balance such as women on leadership. But when it comes to the social, at home, things are out of order because then those are also still having roots in our communities.*

Most business fields were traditionally male-dominated, but now women can bring that inclusive change into those fields. They can rebalance the sectors accordingly and have strong women's representation.

Participant Z agrees that: *of course yes, especially in technology, science, as well as in construction those industry or sectors are male dominated. Participant Y* think that: *I think it ties up to actually move towards what was previously termed as a male dominated industry, I do feel that there's a lot woman we can do if we were to get more opportunities in that and to actually get support because it's one thing to actually say okay here you go but you need to have support measures as well in place you know. Participant Z* says that: *the eco-system that I'm in eh it's very much male dominated. Very much white male dominated so have more women entrepreneurs in the sector. Um and in the value chain of built environment whether you're a cleaner or you're a builder, you know.*

Relating to the above, more women can be empowered in every sector, and this will bring multi-sectoral change. Women are driven by vision, which can make them successful. Furthermore, national goals require women's empowerment. One of the main focuses in SA at present is the 2030 development goals, which focus on empowering women.

Participant F sees that: *having women um pioneers in those value chain um pockets, assist then in bringing in more women and it's sad to say but women are able to empower more women, more than men empowering women. Participant M* agrees that: *yes, I do think so. Um, I mean yeah I think the whole question actually the answer is there in the question itself. Yeah, I think so it goes without saying especially during the 21st century because I think the main focus, one of the main focus especially even with the 2030 new urban agenda, you know part of the goals is to make sure you know women are being empowered.*

Participant K thinks that: *I think so but it has to be something that it has to be a programme, a long programme not something they will come and do to them and finish. Participant Q* says that: *is because with women you get women who think broadly. Who have a vision for the future?*

Empowerment of women can be seen as a key sectoral change via women-led projects. Mentorship must be made a priority to empower women to carry out their projects. The government must prioritise such mentorship.

Participant K and Participant X suggest that, *if they can they can have mentorship programme that can really you know the problem is with our government have these programmes but they don't really go to the core. Participant X: instead of throwing money at them and if they need mentorship and what kind of support they need whether it's mentorship, whether it's training.*

Similarly, more opportunities for women-led projects will empower women to become leaders in different sectors. The government must also provide such opportunities.

Participant O agrees that: *we have proven not only that we are we are capable but we are also willing and we are strong enough to kind of hold our own and you know you know breaking barriers to see women in in in in mechanics, in engineering in. Participant W* comments that: *women need to get that most women have a potential like they are equally capable as men. It's just the matter of them been given the opportunity, it doesn't mean that if you are a woman, you are less, you are less capable than running an engineering company, no. Like opportunities must be given to all regardless of gender.*

Women-led projects will be able to promote and increase the local refining capacity of poverty alleviation. This will be in the following ways: Women can play a key role in the local economic value chain. This can be done by doing a strategic review of what they wish to do in terms of business projects. It should be based on their needs and requirements as each person is different. Once this is established, then women can be empowered accordingly and they will be able to do what they love and contribute to the economic value chain.

Participant E proposes that: *the use of women entrepreneurs' projects empowerment projects can indeed promote the value chain and increase local refinery refining capacity and poverty alleviation. Participant K* describes that: *you know just like have a programme like just like take a hundred women. Maybe twenty of these women it's their dream the thing they want to do and the seventy-five that women they not even interested because they are hungry. But if they can have like you know a strategic way to actually have women and question them see what they want and then go exactly to what the women want to do like if this one wants to be a designer, put them in designing. If this one wants to be a teacher, put them in teaching. That way, the only way will be done is recognising what people are good at and train them towards that.*

There can be more commercialisation of women in the value chain whereby women-led businesses can be moved up from start-ups to fully-fledged businesses. This can be across all sectors including previously male-dominated sectors. More businesses that arise led by women will lead to more women's presence in the industry, thus making their mark in the sector.

Participant A agrees that: *they also get an ongoing support to sustain them at the commercial as its commercialization stage for them to move from start-ups to fully fledged businesses. Participant R* believes that: *Dominate...which is exactly which is male dominated um one stripe and I know it's not only me and there's a lot of ladies, young and old are in the very same boat as me it's just that maybe the numbers are not you know I don't know maybe we are not coming out as often as we should but then I know there's definitely a lot of companies which are women owned and which are making the mark in this industry so yes that one we can't leave it behind, it's something that needs to be constantly it has to be a song that needs to be sung daily.*

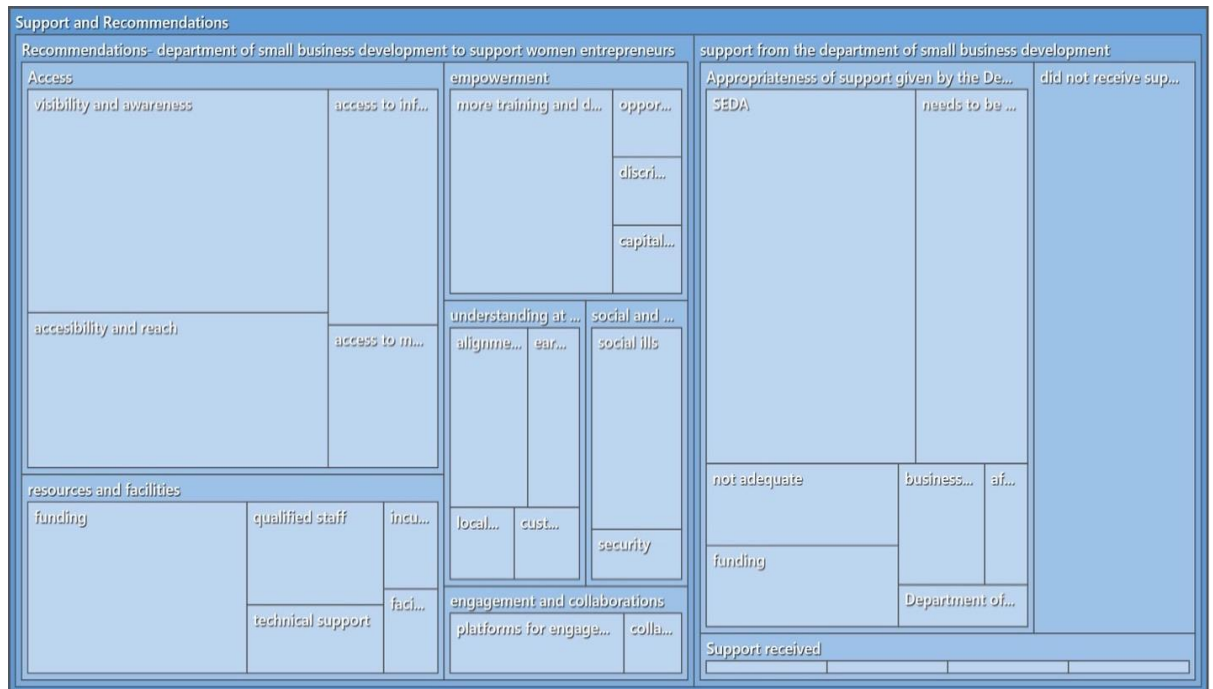
4.9 Support and Recommendations

This key theme examined the existing support from the Department of Small Business Development but also key recommendations on how the department could support women entrepreneurs. Women-led entrepreneurs showed that the Department of Small Business Development is not accessible or visible to small businesses that need support. The information is limited; access to funding is not adequate even though the government has introduced institutions like SEDA, NEF and IDC to assist small businesses in expanding their businesses; more training needs to be provided for those who have limited access and resources.

There were a large number of respondents (16) who conveyed that they did not receive any support whatsoever. Only 3 respondents seemed to have received some support in the following ways: One respondent received a COVID-19 relief loan for the periods they were not able to work. Another respondent went through an Investec programme to attain resources such as equipment and vehicles. Another respondent seemed to have been part of a learning programme. Another respondent felt that it only assisted them with small aspects like registration, but no other benefits were obtained. One respondent worked on a project for the Department of Education, which was for women. Education is the most important means of empowering women with the knowledge, skills and self-confidence to participate fully in the development process. It is necessary for everyone, mostly girls and women, because it is an entry point to other opportunities. Schultz, 1993:694-695 Investments in secondary-level education yield especially more and higher dividends (Department of Education).

Unfortunately, there was minimal support received from the department. The Department of Small Business Development (DSBD) and Small Enterprise Agency (SEDA) has set up a hub in South Africa in order to help women entrepreneurs to increase their international competitiveness and connect to national, regional and global markets through the SheTradesZA hub. This is a platform for women entrepreneurs in South Africa, where selected women-owned businesses and corporations will benefit from opportunities to expand their businesses and broadly advance women's economic empowerment (DSBD, 2021) (Figure 4.8).

Figure 4-8 Support and Recommendations: Department of small business development (DSBD)



Participant AA, Participant H, and Participant R admit that they have not benefited or been supported by the Department of Small Business Development: No, no, *we have not received any support from the department.*

Participant H: *I haven't, I haven't benefitted from the small business development myself.* **Participant R:** *It don't even know who they are. (laughing) I know there's a small business something.* **Participant O and Participants D** confirm that they did not benefited from the Covid-19 relief fund: *unfortunately, I have not um received any support from the department of small business um business development and that might be due to a fact of not knowing.*

Participant D declares that: *I am not sure because I don't receive any support from the department of small businesses simply because it's not now, they haven't come on board cos I haven't applied for it.* **Participant Z** confirms that: *the second was the loan for COVID relief which then helped a long way because you know it, we had to stay 2 months not working last year. So firstly, it was through a programme I'm sure what it was called but it was to support us for equipment and vehicles and all of that. Which*

was a major support which I had gone through a programme with Investec on and then I was awarded.

Participant B suggests that: *I would say it give us, how would I describe it but, I would say um but it gives the opportunity like it's a programme more like it gives us the opportunity to learn and be more.*

Participant H reports that: *industry afforded us in terms of registering a business for free but I haven't benefitted personally from the small business development. I worked on a project with the department of education and the tender was forum it was targeting ah females.*

Many respondents felt that the department needs to be more readily available to women entrepreneurs. At present, it is not accessible and not visible. Respondents did not even know the processes involved in applying for support and if they could actually qualify. Filling out forms was tedious, and a lot of red tape demotivated respondents. In addition, many felt that the support was not adequate. This was because the department had a bad reputation for people going there and obtaining no support or assistance. Also, no training or mentorship is readily available. Business ideas are sometimes dismissed and respondents are demotivated because they are told that the idea will not work or that it is meant for men rather than women

Participant O mentions that: *to accommodate me, so the things like your NEF, what not they've been too big so you know I don't qualify for those.* **Participant I** contends that: *I don't think it is because they are not really accessible. There's I think the process of getting to their offices or we don't even know the programmes that they offer for small businesses except if you actually go for help. I don't know what their funding so I don't think they are accessible to small businesses or they are not open to I don't know; I don't know how to put them but I don't know much about small business department except for if I have to actually go into the net to find out. I don't their adverts I've never met anyone who has received funding from them, so I don't know much.* **Participant U** says that: *any support from the small business I think it's I don whether I don't know it's maybe I haven't really like you know done research on how I get supported. Maybe it's a thing of that sort or however for me maybe they don't*

come as accessible you know to ground people because as I said we currently only have one employee, so at that level they are not so accessible.

Participant R comments that: *I've heard stories where people like just demoralising stories, where people will be going there over and over and over again but they don't get the assistance that they are looking for. So, I'm one person as well who believes in do what you can before you can ask for assistance.*

Participant X points out that: *I have tried to have enough clients who have not been able to so I just I think the support is not enough so based on that. I think that it's not enough and that more could be done by the department of small businesses. I don't know if it's inundated with requests for assistance but I'd be like more could be done by them whether it's in a form of if it's not financial, whether it's in a form of offering adequate training.*

Participant S says that: *remember this is one of the tertiary requirements, this is a statutory requirement. So how are business developers you didn't even look at this component. It's shocking.*

Participant B agrees that: *yes, it is. It give us the idea, you see when you are a woman, sometimes you are crinkling you are closed or you are like so many opportunity passes by because of you feel like some other like myself, I'm in a business way, some when I go maybe when you go to pitch your business ideas, they'll say no this is man's job, you see but me as a woman I know I can do this, why do I have to (unable to understand – different language)I know I can do this job, no matter what even they think that it's a man's job I can do it. So, it gives us women a chance to be to man up, to have a say.*

Funding seemed limitedly accessible and one needed to make the right connections to access it. The funding amounts were also small and not sustainable.

Participant T says that: *yes, I received a small funding but no my question I've answered it's this way. No, it is not enough, I would say there is no mentorship to see the people are using the money appropriately as they always sell perishable goods. Yes, because at some stage, they were giving all these people who was selling perishable goods in the street R3000.00, R3000.00, R3000.00 they were running there, they are not even sure if they are doing the very same thing that's what my point is, I'm worried about that.*

Participant M explains that: *probably if it's any support it's from a training perspective but I do understand that there's been various opportunities out there um as far as funding you know it's just a matter of you know connection yourself to the right resources and making time to actually access it's grants or loans or you know from a training perspective I can say that they definitely stepped in or I've actually pushed myself you know that far to make that I get um the necessary things in that regard.*

Two respondents gave conflicting responses regarding SEDA. One felt that SEDA was helpful when it came to upskilling and development programmes. However, another respondent felt that SEDA was unprofessional and not appropriate. The staff employed by them were not knowledgeable or experienced in helping entrepreneurs.

Participant S reports that: *I tried to get them to develop a business plan for me, they couldn't. This year I was listening to someone who says actually I worked at the SMME at Pretoria for my private work. They developed a business plan of 162 pages. This is an entity that is paid by SEDA. To do this nonsense. Who trained you to tell, to say business plans must be 162 pages, but I'm saying in fact, you want a document that turns a message? But lately I'm actually consulting for SEDA lately. I'm training the business developers on occupational health and safety. They do not understand the subject, all of them it's new to them. And remember this is one of the tertiary requirements, this is a statutory requirement. So how are business developers you didn't even look at this component. It's shocking. My advice to SEDA is have your internal staff to do certain things, have consultants to support businesses, who are themselves entrepreneurs. No, they don't know the things that we have experienced, I've been in the industry for 19 years.*

Participant F thinks that: *Well for me, personally been in a programme through SEDA and I survived and I think it also build it also reports to the small business development so I've been through training that upskilled me in sales, marketing, business growth, business acceleration, yeah and just personal mastery and my ability to be able to handle pressure and to think out of the box. To not stick to one stream of income and to find multiple streams, yeah, I could name a few but at the top of my head that's what I can think of right now.*

The programmes need to be geared towards providing education for women entrepreneurs, especially because it is not easy to afford education these days.

Participant Z agrees that: *those go along way because people can't afford education at some point so if these programmes come along part of an incentive on the business development sector.*

4.10 Recommendations - Department of Small Business Development to support women entrepreneurs

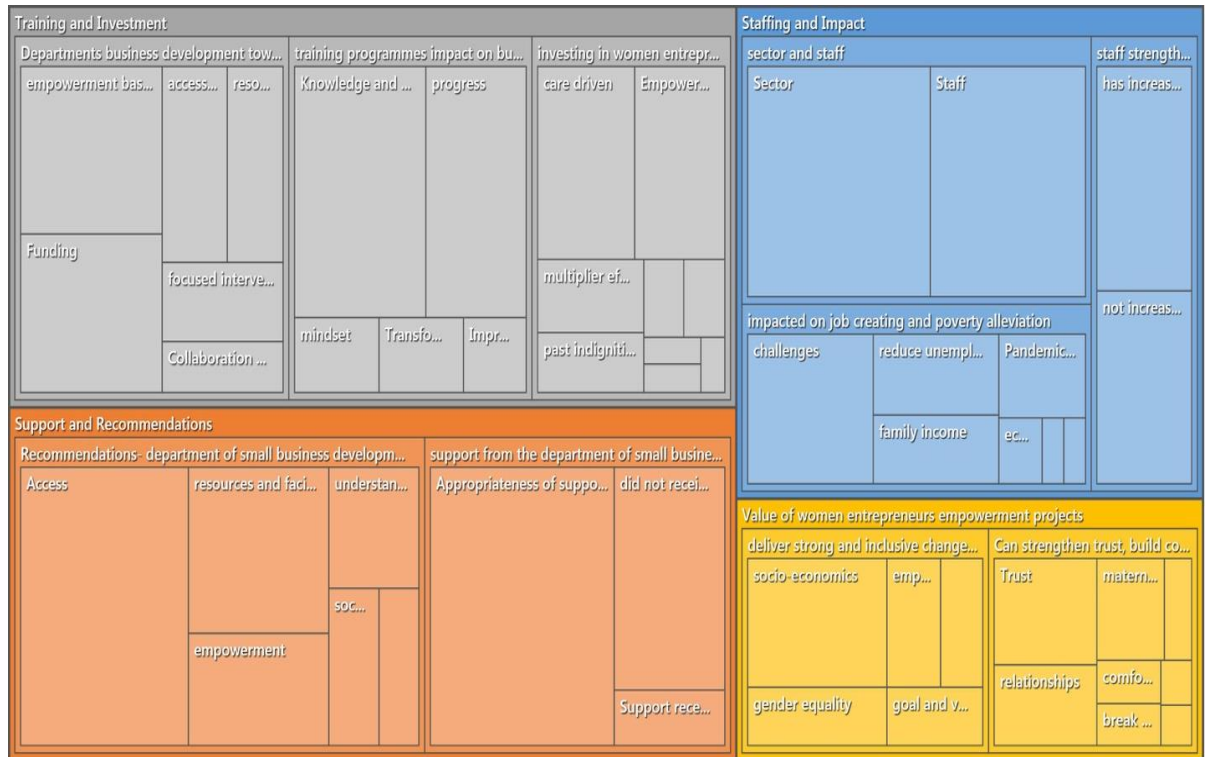
This primary sub-theme makes recommendations based on respondents' preferences for the Department of Small Business Development to support women entrepreneurs. Access was the highest ranked recommendation and this was informed by the following. This was the second highest ranked sub-theme and makes logical argument as resources and facilities are important for business to progress. Funding was seen as the most crucial resource. This is a logical argument as money is needed to purchase items, equipment and raw materials for business to operate. Currently, there is a lack of such funding, which causes businesses to fail or grow at a slow pace. Hence, the department must be able to make access to funding easy and seamless for women entrepreneurs and also attain funding 'specifically' for women.

Empowerment was also highly ranked and women entrepreneurs needed more empowerment opportunities. This was informed by the following: Training is important to empower women with the skills needed in business. It is of no use to even offer funding if women are not given the skills needed to manage and operate businesses. All business-related areas, including company management and financial abilities, can benefit from this kind of skill development and training. Discrimination must be eradicated, and there must be targeted training and interventions for women per se.

Facilities such as warehouses and storage spaces should be provided and can help women entrepreneurs in business operations. The department must have qualified staff who are also experienced in giving the right advice and assistance. Such assistance relates to marketing, business plan writing, training and other related assistance.

The department seems to be more focused on larger and established businesses rather than emerging businesses. Hence, this needed to change. The department must understand the factors affecting emerging women entrepreneurs who are starting from a low level and from a rural setting and align their support accordingly. They need to go out to such places and determine this for themselves. The following figure 4-9, Department of Small Business Development.

Figure 4-9 Department of Small Business Development to support women entrepreneurs



Participant H points out that the majority of women in businesses do not know about the department that support women entrepreneurs. **Participant O:** *Yeah, I would definitely say that in terms of visibility knowing how to attract the people that you are looking for I think the department could maybe be making a bit more um a bit more effort around that um and knowing where this woman is. so, for instance it's 2021 a lot of the times we are not looking at bill boards waiting you know for small development small business development ads, we are on our phones, we on social media and reaching out to us in that way we are we could probably um you know bring in more people cos now I after this phone call I'm definitely going to google it, and kind of see.*

Participant A: *visibility, visibility and more visibility, because SMME's are dying every day. And they don't know which doors to knock on when they knock on these two agencies, because these agencies don't have capacity. They cannot take care of Fifteen thousand. I mean, so the visibility should be in the form of other like-minded organisation that can participate in the enterprise development fraternity, together with these two agencies, whereby they can always reach the capacity. That pretty much those three recommendations that I have.*

Related to the above, the department's access and reach need to be improved. People, especially from rural areas, find it difficult to access the department. Furthermore, the department should consider becoming mobile and going into various geographical locations to improve access and reach.

Participant AA believes that women entrepreneurs do not have access to information about the department of small business development and that it is not visible enough.

Participant I: *I think same with other departments they should be programmes that are accessible to women whether in the townships, in the rural areas, in the urban areas but they should be accessible, we as women must know how to apply for them. A know how to make it accessible to us.*

Participant P: *I think they must just go to the field go out there go to the rural areas and see people's needs.*

Participant Y: *So, to say, you know and just going I mean getting in touch with the small business owner would be different then getting on touch with eh somebody's who's well established who is bigger.*

Participant O: *Yeah and knowing where these people are you know because you know now that I am on the website, I'm also seeing things about manufacturing, initially when I started off my business that was my core my core thing that I wanted to get into. Um, so knowing where we are knowing where people like Olihle are and knowing how to target them to show them you are there for them is really, really important.*

Participant G, Participant L, Participant T: agrees that women entrepreneurs lack access to information.

Participant C: *Yeah, so you need access to the market and also where possible I would encourage platforms whereby communities or maybe no not even communities like as*

a country if you can trade within before we can even go outside let us try and trade within see what can of product we have locally, and women must support local businesses first before we approach like maybe approach other countries.

Participants R believes that: *funding. Make funding available cos I think that is one that we struggle cos I know when I started with one of the projects, they were saying I should have ten percent of the project value as guarantee to be put aside and that we are talking about a project of about five million so imagine taking R500 000.00, putting it away whereas you don't even have money to buy material. So now I had to go back to the table and ask the client to say you know what I see what you're trying to do but then my work does not need, it's not a high risk work, its excavations and pipes so I would feel comfortable if you were to say you are waiving. I will have money to go purchase material, lucky for me they listened and now I'm in a position to proudly say you know what I don't have to go to the bank to loan. I've got money available now the project is run by itself so that is that is if there's one thing they can do. Please make funding available for small businesses and the rest will just follow.*

Participant S, supporting the above states: *one is funding. Participant L: They can access funds build fewer red tapes so that we can access funds and build sustainable business. Participant W: I think yeah like we spoke about the funding; funding is key. Development of women and access to opportunities, because you may have funding but sometimes it's difficult to get clientele, you need clients*

Participant F: *um warehouses, storage, things like that I think that would really help and also just um probably just assist with not just the existing entrepreneurs but people who are employed. Participant L: Yeah, the information is not accessible and this thing of accessing information technology wise only it's also not helping. In South Africa, majority we must be honest, they don't have technology access. Participant T* thinks that: *technical support.*

The women entrepreneurs who were interviewed were all of the opinion that the department must have qualified staff who are also experienced in giving the right advice and assistance. Such assistance relates to marketing, business plan writing, training, and other related assistance.

Participant S mentions that: *they could not develop my own business plan, because it means they developed a business plan of someone who is incapable of knowing what a good business plan looks like. Full 12 months, and at the end of the day I was still not happy, and I got independent consultants to do that. Now, well and I do my own skills development for my workers. Now when you go to these centres you find people who cannot even help you with marketing. You listen to present they can't even present well, how do they go out and talk to companies on our behalf. If they can't present to you as a SMME.*

The department should provide more business incubation hubs so women entrepreneurs can take their businesses and ideas and grow them within those spaces. They can grow until they are able to then venture out on their own.

Participant F believes that: *for me personally the greatest challenge has been criteria and incubation I suppose because um location and exposure plays a major role so when you don't have access to market it becomes problematic so maybe if they can increase their scale on incubation and placing young entrepreneurs in places where they able to compete competitively with their business*

Participant D suggests that: *except for funding, I think the essential thing is training, training, training you know I think it's so essential um to have training sessions that are relevant to women and only find out why they are relevant, then why they are relevant then then they must ask questions from woman entrepreneurs and not assuming the need, find out what is it a woman needs. I've met some women who did not know how to register a business or where to register the business, you know and immediately when they register their business it flourished. So, it's always just money, I think its training, training is essential nothing is above empowering someone with knowledge.*

Participant C explains: *providing training. Okay, do you know the department of small business can support women in South Africa through skills like, empower them with skills cos like maybe if there's a woman doesn't have her matric and then she got a passion in making like her opening her hands they can organise training for that or also help her to start their business because women in South Africa are vulnerable.*

Participant M says that: *Yes we do wonders in the kitchen yes we don't only belong*

there so I think they yeah the first step is to engage us and you know making that sometimes these women need a push in the right direction, get the right training get connected to the right women have you know a great network um of women who speak the same language, I think in that regard that's what you know one of the things they can do, have seminars you know those really help us because you get to connect with other women like minded women. So yeah, I think um that's the first step.

Women can be empowered by capital control as it can allow them to be able to make purchases related to their households, including purchasing a home. This can also alleviate their dependency on men.

Participant V points out that: *maybe the last one woman's control over capital and their direct contribution to household income through helping random have improved their position to make decisions over the purchase of their small household*

Participant V suggests that: *they must eliminate discrimination in favour of women, women empowerment and project allocation, like it must be targeted, it must be targeted to give women an opportunity in the next fifteen years overall, yes minimum, to compete fairly in the market.*

Participant AA thinks that: *I think they focus more on well established businesses not the ones on the ground, you get what I am saying. I can raise my concerned until midnight about how small businesses are suffering more especially rural areas, as a business owner myself I know the pain of not knowing who to call for help. **Participant U** believes that: *they need to understand before they agree, a plant because I feel like the programmes, the way the programmes are structured, is not aligning with the actual needs on the ground. So, they will respond with those with those programmes, then that are aligned with those that will be broader and more inclusive.**

The department should make an early start in identifying young women's talent and potential in business and development at an early age. This can be done by going to schools and tertiary to identify potential women entrepreneurs. Furthermore, the concept of entrepreneurship must be driven at schools and communities so young people can know and understand what it is all about. The department must develop customised support for each type of business. Businesses were different in nature and

each women entrepreneur had their own objectives and vision. There were no size fits all solutions.

Participant H believes that: *small business owned by women in township, in rural or in urban, they also need to go to this school I don't know what they call them career day or school orientation, cos it really starts from there, yeah. So, if you are tertiary already filtering, you already sort of planning your path, your life and where you want to see yourself.*

Participant U thinks that: *I think I'll just say maybe they just start equipping young minds from their learning journey as young as like learners in high school and already expose them to the entrepreneurship space, the entrepreneurship ecosystem, um you know and yeah sort of just expose them to that and also the support that they will be able to provide I think that would be one way that they can be able to um yeah just make an impact, in terms of poverty alleviation as to introduce it much earlier to the young and up and coming um youth or children.*

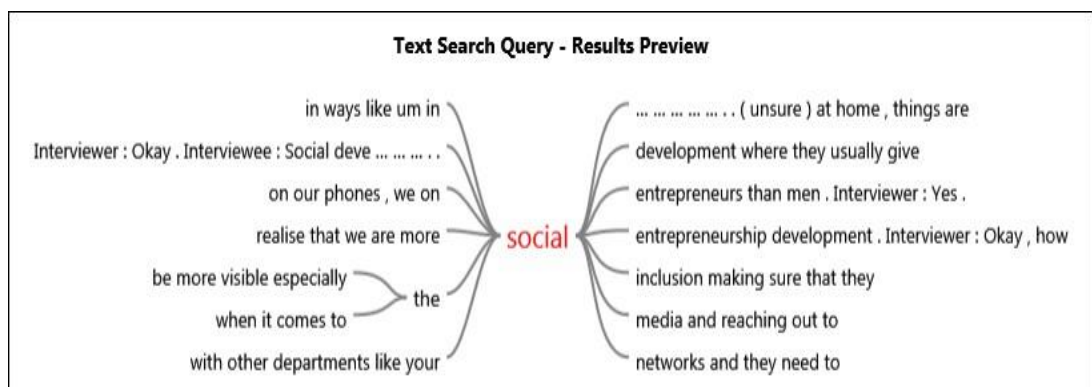
Participant X thinks that: *so, I think just engaging with women entrepreneurs because we're a unit we're all different, we're all different entrepreneurs doing different businesses, running different things with different objectives and visions so don't treat our businesses as if they one and they need the same solution. Participant W* comments that: *going abroad, I think try locally and where there is a gap whereby, we have to go locally then let's identify companies within South Africa where we can groom and develop to be able to develop those products locally.*

Engagement and collaboration platforms were seen as key recommendations as well. The department must engage with women and find out what their needs are and not be prescriptive or generic in their support. The only way to do this is to create engagement platforms where women entrepreneurs can voice their needs clearly and effectively. There should also be platforms provided and meetings where women entrepreneurs can showcase their ideas and engage with fellow women entrepreneurs (Figure 4.10).

Participant X affirms that: *They need the same requirement or assistance from you so really engage with woman entrepreneurs and just treat them equally as any other entrepreneur not as woman entrepreneur as any other entrepreneur as any other male entrepreneur cos they are entrepreneurs as well you know so just treat them like any*

other entrepreneur engage with them what their needs are, don't put a blanket requirement because your female this is what you require. Engage with them, get to know their business, get to know what it is they require and don't throw one thing at them thinking that you gave another entrepreneur this solution, they also need the same solution. **Participant W** suggest that: like a platform whereby you can market showcase your product and slowly build trust and grow as an organisation. **Participant V**: maybe group meetings and training have given women more self-confidence and greater feelings of solidarity. The department should collaborate with other departments, the small they should collaborate with other departments. Figure 10, social development.

Figure 4-10 Social development



There are many social ills, such as corruption and violence against women. Corruption is in the sense whereby tenders are given to specific people and subject to bribery. The department must eradicate this if women are to progress. The department must also strive to eradicate gender-based violence, which affects women primarily, and this must be done by empowering women and creating awareness.

Participant T observes that: *in terms of tenders, tender's information you know when it comes to tenders it depends who you are. When you look for a tender somebody asked me for R300 000.00 before he could give me the document and he told me definitely I will get that business. Now my question is as I was sitting with my children as a single parent. Okay, I will get the business but how do I know. What is the proof do I have that the business the money which he has taken from me is not the profit that I'm supposed to get? Yes, that's why you find most of the people their houses are not*

finished, this and that, this person did an RDP house and did not finish because you must fork out something prior the business.

***Participant V** thinks that: for instance, to stand up for one another or stand up for another woman if she is a victim of domestic violence.*

***Participant V** states that: maybe also well improved household materials well and good security maybe a great contributed to reducing domestic violence, whether husband less hungry you know when the husband has got jobs women there's peace in the family.*

4.11 Chapter Summary

The research study highlighted that women entrepreneur-led projects face significant challenges that obstruct their survival. Challenges were identified, namely (i) COVID-19, (ii) job creation (iii) Lack of financial education, (iv) infrastructure constraints, (v) lack of training development, (vi) lack of advanced technology and (vii) lack of information and access to market.

The study findings show that access to information and markets affects the entrepreneurial system in which entrepreneurs operate. Women entrepreneurs' experiences of high levels of financial resource shortages are impeding the development and survival of women entrepreneurs. Lack of financial assistance from banks is a major challenge for entrepreneurs. Women entrepreneurs need to acquire substantial assets, they either need private access to finance or they need access to credit to finance their businesses. The lengthy process of obtaining financial backing is a key issue for business owners.

One of the major hurdles encountered by the majority of women entrepreneurs in KwaZulu-Natal (Durban) and Gauteng (Johannesburg) is that of challenging government regulations that restrain small businesses rather than aid business growth. This research study shows that the Department of Small Business Development (DSBD) regulations governing the creation of SMMEs are complex and inconsistent, and women entrepreneur-led projects find them challenging to adhere to. In addition, the lack of information and access to the market has contributed to the failure of women-led entrepreneur projects, which are exposed to a progressively competitive environment against established businesses, making it almost impossible to create job opportunities.

Lastly, research findings illustrated that women entrepreneurs-led projects experience a high level of corruption and the effects of COVID-19 challenges. The next chapter presents the formal process for the construction of a system dynamics model and the techniques used to elicit data to shape and structure the system dynamics model.

CHAPTER FIVE: DISCUSSION OF FINDINGS

5.1 Introduction

This chapter will examine the qualitative findings of this study, which are discussed and interpreted. This research was undertaken using qualitative methodology on a chosen sample of 30 women entrepreneurs. The process of women-led development projects was observed for this study. Previous studies that support or refute some of the findings in this chapter will be included in the discussion. Research results from the field study were compiled, processed, and presented in Microsoft Excel. In Chapter 4, the research results were provided and further examined in the context of the study's goals.

This chapter revolves around the outcomes and responses to the various interview questions as administered to the participants. It will discuss two major factors, namely internal and external factors affecting women entrepreneurs, that are presented in Chapter 4.

5.2 Internal Factors Affecting Women Entrepreneurs

Research participants noted the internal problems influencing women entrepreneurs-led projects and their businesses, such as women entrepreneurs' staffing and impact on job creation; women entrepreneurs and unemployment rates and poverty alleviation; women entrepreneurs' limited or no access to finance; women entrepreneurs' economic impact and market access; and inaccessibility to financial education. These will be summarised. Some of the main findings from the literature review and which readers or entrepreneurs should gain knowledge of can be summarised as follows:

Brush (2008) states that women entrepreneurs are vastly understudied, considering women are the fastest-rising population of entrepreneurs and contribute significantly to innovation, economies, and job creation. According to Boutkhil, Women own only 10 percent of all enterprises in the nation, compared to 24 percent on average across the rest of Africa. In fact, women business owners, particularly in socially conservative areas, exhibit excellent socioeconomic context adaptation while also boosting their leadership, independence, and self-confidence.

Women entrepreneurs employ business strategies that prioritise their well-being as well as that of their families, communities, and themselves. Instead of focusing on the typical business and profit growth, success is measured by financial independence, family responsibilities, and well-being (Boutkhil, 2022, pp. 114-138).

Nwachukwu et al. (2021) mention that the majority of women lack access to computers and internet services. Women entrepreneurs are not exposed to cutting-edge technology and do not know how to use computers. The main obstacle for female entrepreneurs in Nigeria is access to financing, which restricts their ability to acquire cash, particularly starting capital.

5.2.1 Women entrepreneurs staffing and impact on job creation

There is growing recognition of the important role of small and medium enterprises (SMMEs) in economic development. The respondents interviewed in this study argued that entrepreneurs in both provinces (Gauteng and KwaZulu-Natal) experience various problems, such as the inability to compete and participate as entrepreneurs in male-dominated sectors. However, in this study, it seems that women have become major stakeholders as entrepreneurs in previously male-dominated sectors such as construction, training, marketing, and consulting. According to ABSA surveys (2010:178), women entrepreneurs are job creators, and their contribution to human capital is significant, and the role they play a big role in supporting the economy. Naidoo, J., 2010. *Female entrepreneurs, the key to economic growth in KwaZulu-Natal* (Doctoral dissertation).

Nwachukwu *et al.* (2021) alluded that entrepreneurship in Nigeria considers male entrepreneurs more than women entrepreneurs because it is perceived as carrying masculine connotations. Women entrepreneurs struggled with gender discrimination, although it has been shown that they are contributing to the economy. Despite the positives of entrepreneurial activities, the number of women entrepreneurs cannot be compared to their male counterparts.

Consequently, women entrepreneurs are often described as efficient, prolific job creators and organizers. They invest in sustainable growth that generates revenue and allows them to keep investing in their business. This leads to more job creation for women, which ultimately helps reduce the gender gap in the workforce.

Eight respondents reported a rise in the number of women entrepreneurs in the construction sector; some of the reasons included increasing project size and being an essential services provider during COVID-19. However, 10 respondents indicated that their staff complement did not increase, and this was primarily due to slow growth, recession, COVID-19, limited opportunities, and lack of support and funding.

According to Belitski and Desai (2021), the South African Women Entrepreneurs Job Creators Survey report has found a deep commitment to job creation, with 90% of women entrepreneurs saying it was an important consideration in starting their businesses. Women entrepreneurs have been future job creators and continue to protect jobs during the COVID-19 pandemic, with more than two-thirds either reducing their salaries or significantly reducing costs.

The role of women entrepreneur-led projects in poverty alleviation in South Africa has increased. Women entrepreneurs are creating more job opportunities in skills development and training by contributing to society to elevate those with the basics into well-equipped contributors within their communities.

Women in construction have alleviated poverty by affording opportunities to unemployed youth, upgrading skills and work experience needed in most public and private sectors. Two participants agreed that staff strength increased in the past five years.

Participant AA noted that: *our industry has been more demanding due to Covid-19 cases, and we have ventured into other businesses that were considered essential services. So, yes, our staff increased. Participant A* commented that: *yes, it has increased in the last five years it has increased dramatically in 2019 because I had a project that needed two more employees that I didn't have on a full-time basis. So yes, I can say it is the staff complement is increased, and the productivity together with the revenue has somehow increased as well.*

Two participants mentioned that their staff strength did not increase in the past five years.

Participant I in support of businesses whose staff complement did not increase noted that: *I think yes and no the strength of the staff is always what it's always been, it's just that there have been different opportunities that we could not explore maybe due to lack of I wouldn't say funding but we were I think we were short given of capacity because we don't have a lot of resources so the staff is there but we lack resources.*

Participant L: *No, my staff complement has not increased in the last five years because there has been any new business or any new projects in the last five years. So I've just been working on the ones that I'm working on so I cannot afford to like bring on new people.*

Similarly, from a study conducted by Kandolo (2018:104), it is obvious that women entrepreneurs have a significant role in reducing poverty, creating jobs, and promoting economic empowerment. However, women's economic empowerment is not only a crucial strategy for attaining equitable growth in South Africa but also a requirement under the constitution and a basic right.

There was almost an equal distribution of respondents who indicated that their staff complement increased; however, some respondents indicated a decrease.

5.2.2 Women entrepreneurs' impact on job creation, unemployment rates, family income, and poverty alleviation

By starting businesses, jobs were created, reducing unemployment rates in Gauteng and KwaZulu-Natal. Women are hard workers, not lazy or procrastinators. Hence, investing in them would almost guarantee good rewards.

5 participants created job opportunities and reduced the unemployment rate in Gauteng and KwaZulu-Natal. **Participant R** highlighted that *we are now adding bread to nine more families. On it's a temporary project it's temporarily but at least it's something.* **Participant A:** *It is it has contributed immensely, because to stuff, the two staff members that joined the team were unemployed youth, now, those families have an income, and they are now employed.* **Participant E** noted that: *Little we can do to save one or two families then it makes a big difference in the bigger economy.* **Participant**

P concedes that: *employing more means feeding more families, providing for more families, and yeah kids will be able to go to school.* Amongst those created jobs, **Participant X** agreed that COVID-19 did cripple the economy, but there was some good in that there were some new businesses that came and that flourished because they had innovative ideas.

According to the authors listed below, women entrepreneurs significantly contribute to reducing poverty. Okeke-Uzodike et al. (2018:147-164) said that women's entrepreneurship is one of the major forces behind economic progress. Women entrepreneurs play critical roles in establishing and maintaining South Africa's economic growth and development, both in the formal and unofficial sectors, as is widely recognised.

According to Ndaghu *et al.* (2021), entrepreneurship is a technique that involves an individual's effort to identify viable business opportunities in a given environment by gaining and managing the resources needed to exploit those opportunities. The progress of women entrepreneurs is very significant for maintaining economic development. However, some challenges influence sustainable entrepreneurship development and the contribution of women to sustainable economic and national development.

Ge *et al.* (2022) state that women entrepreneurs contribute to family income and innovative technologies by initiating, engaging, and running business enterprises to contribute to domestic development. In order to deal with the ambiguous business environment, women entrepreneurs take chances when managing businesses and integrate numerous production aspects. By generating job possibilities, enhancing skills, and realising new ideas, technological innovation is essential to the growth of the economy. The household's income is significantly impacted by it.

Romero and Torrez (2021) state that Women must constantly prepare for the challenges that the local and regional markets hold for them because they are an essential part of every nation's economy. This is due to urban and rural areas' development and economic growth in the face of unemployment and poverty.

Even though COVID-19 had severe economic implications, many respondents reported that it created new business opportunities; it forced people to think out of the box and be creative with new business ideas. This allowed for new businesses to start and thus created employment opportunities.

5.2.3 Women entrepreneurs' economic impact and access to market

Women entrepreneurs can create more jobs based on the trust and relationships they promote. This can eradicate poverty and lead to economic growth. The department should provide access to markets for women entrepreneurs, including spaces, places, and networks where women in businesses can sell their products and services and grow their markets. The pandemic was the highest-ranked challenge as it caused many businesses to lose clients due to the lockdown. Businesses also could not operate normally due to restrictions. All business operations were affected. The markets were looking more favourable for business opportunities, which could lead to more job creation. Women entrepreneurs can create more jobs based on the trust and relationships they promote. This can eradicate poverty and lead to economic growth.

One woman agreed that the market was changing, i.e. *Participant Y*, who stated that: *Yeah, but with the current series of events we think that the market is looking much better for us, you know. In terms of rebuilding and things like that.*

According to Ince-Yenilmez (2021:323), women's and entrepreneurs' economic empowerment programmes are not enough to overcome challenges such as market access, funding, and job creation. Gender and entrepreneurial activities affect the economic growth of any nation. Nwakanma (2021:1583) claims that to combat gender inequality and promote inclusive socioeconomic growth and development, women entrepreneurs' enterprises have been the focus of numerous programmes to empower and advance women. These activities are centred on granting women access to finance. Hendriks (2019:1029) contends that maintaining financial restraint can have revolutionary effects on female business owners. Women actively involved in the financial system can manage risk better, level out consumption in the face of shocks, or finance household expenses like schooling. Women's empowerment and poverty reduction must provide low-income women with the appropriate financial tools to save

and borrow money, make and receive payments, and manage risk. This is true, especially considering how frequently women face poverty.

Participant A noted that: *There is a new demand that wasn't there before, these families can now buy more goods and services, I mean goods, you know, they can afford to increase consumption and buy stuff and this money now, that is injected in the economy from these two families, that money wasn't there before that opportunity was created. And then there's also consumption that wasn't there, which is a contributing factor in the GDP, thereby economic growth. So yes, they there is a positive relationship between economic growth and employment creation.*

The business could promote more local economic consumption. This means the consumption of local goods, thereby creating more demand for local goods and services. This could help businesses expand, create employment opportunities, and boost the economy.

According to Quak et al. (2022), projects for women's entrepreneurship usually aim to give women more opportunities and skills to create secure, well-paying careers. Although money and employment do not necessarily give women entrepreneurs more influence, they can nonetheless contribute by providing the essential tools that help organisations. Significantly, opportunities for work, money, and necessary and quality jobs are developed and made available to women.

According to Hoque and Islam (2022:268), improving women's participation in management and companies in Bangladesh requires that women develop as entrepreneurs. This demonstrates that only 7% of all new businesses are owned and operated by women. There is a glaring need to fill this gap in the ownership and development of women's leadership behaviours.

People were feeling the financial strain and hence could not buy from or support local businesses. The findings were that one business was not stable enough to offer permanent employment to staff, and some participants faced the challenge of penetrating the informal financial network.

5.2.4 Women entrepreneurs with limited or no access to finance

Women entrepreneurs in South Africa have significant obstacles when it comes to accessing money, which restricts their ability to acquire cash, particularly starting funding. Family, friends, and owners are important throughout the startup phase, and South African financing differs from that of nations in the first world. According to participant comments, it is evident that women entrepreneurs still face several funding obstacles, and the majority of enterprises experienced difficulties as a result of the pandemic that influenced employment creation and the reduction of poverty. Given that several of the companies were still expanding, this is logical. In addition, they face obstacles that limit their development, such as low family income and delayed growth. Finance is the most important of these impediments. Finance is regarded as a "lifetime" for any women entrepreneurs, big or small.

One of the biggest challenges women entrepreneurs face when starting and growing a firm is reportedly finding the necessary funding. Women entrepreneurs in South Africa have historically been at a disadvantage because they lack any assets that may be used as security for loans and require their husbands' approval before entering into financial agreements. According to The Nigerian (2018:397:398), women have engaged in survivalist activities for decades due to little or no encouragement from the government and the organised private sectors.

Facilities such as warehouses and storage spaces should be provided and can help women entrepreneurs in business operations. Technical support is also needed, especially regarding technology, as it is dominant in the 21st century. The department must have qualified staff who are experienced in giving the right advice and assistance. Such assistance relates to marketing, business plan writing, training, and other related assistance.

Participant G and Participant R believe: funding. Make funding available cos I think that is one that we struggle cos I know when I started with one of the projects, they were saying I should have ten percent of the project value as a guarantee to be put aside and that we are talking about a project of about five million so imagine taking R500 000.00, putting it away whereas you don't even have money to buy material. So

now I had to go back to the table and ask the client to say you know what I see what you're trying to do but then my work does not need, it's not a high-risk work, its excavations, and pipes so I would feel comfortable if you were to say you are waiving. I will have money to go purchase material, lucky for me they listened and now I'm in a position to proudly say I don't have to go to the bank to a loan. I've got money available now the project is run by itself so that is if there's one thing they can do. Please make funding available for small businesses and the rest will just follow.

It is clear that women entrepreneurs undergo inadequate financial resources and working capital and cannot acquire external financial support due to the lack of tangible security and credit in the market. To alleviate poverty and financial challenges faced by women entrepreneurs, the government of South Africa must acknowledge the importance of women entrepreneurs to the South African economy and give them the financial support they require to prosper.

According to Andriamahery and Qamruzzaman (2021), women's empowerment is the main subject in global development; notwithstanding their great contribution to development, women entrepreneurs face discrimination, particularly in developing countries. Women entrepreneurs are also treated worse than men owing to society's rules, norms, customs, and character. This irrational attitude toward women places them at difficulty socially, culturally, religiously, economically, and legally due to a paucity of resources and an overcrowded country. Bangladeshi women are the most deprived, and services and opportunities are strictly separated by gender, class, and area (Andriamahery & Qamruzzaman, 2021).

5.2.5 Lack of financial resources

Participants in the study argued that entrepreneurs in Gauteng experience a wide variety of problems, some of which are specific to their businesses and South Africa as a country. The problems include corruption, lack of infrastructure, and high crime levels. Through the data analysis process of the study, crime appeared to be mentioned as a challenge faced by SMMEs who participated in the study.

Participants in the study highlighted the impact of crime on their businesses. One major problem that was pointed out as hindering the growth and survival of initial women entrepreneurs in Gauteng is access to finance. Participants acknowledged that an increase in business investment in assets is associated with significantly higher growth

levels, particularly for SMMEs, with the lowest levels of investment most likely to decrease. Participants reinforced that entrepreneurs need to gain substantial assets.

They either need private access to finance or credit. Participants revealed that access to finance and the enormous time required to obtain financial support are major problems for South African entrepreneurs.

Data derived from the participants showed that a lack of financial resources is influencing the entrepreneurial leadership of most women entrepreneurs in the study. Some entrepreneurs across the Gauteng province interviewed expressed how hard it was for them to get assistance from the banks. Participants highlighted how things had transformed from the past when it was easy to get financial assistance from the banks.

According to Strawser *et al.* (2021), Compared to men, women company owners are more likely to manage a variety of firms. Necessity entrepreneurship activities are those that are more closely related to industries that have lower entry barriers, offer services to local communities (as opposed to global outreach and international exporting), and may need fewer work hours or better opportunities to manage work hours to attend to other activities, like raising a family.

Sahu *et al.* (2021) state that, financial assistance provided by microcredit institutions has been praised for playing a crucial role in promoting economic activity and, in the process, empowering people, particularly women. To boost those at the "bottom of the pyramid," the government and policymakers have therefore established microcredit programmes.

5.2.6 Women and inaccessibility to financial education

More than 60 percent of lenders discovered that the current demand from borrowers for SME financing was higher than what they could or were willing to offer. Due to the low level of innovation among South African entrepreneurs, the growth potential of SMMEs demonstrates that only innovative businesses expand more quickly. The literature on improved SME financing has a recurring theme that emphasises the significance of information access; information availability was a crucial component.

There is a dearth of comprehensive data about former entrepreneurs' or firms' performance despite the fact that information is a very potent tool for empowering people. Having such information will play a huge role in helping start-ups choose a great deal of financial information. This includes information on how to access services, the current trends in the business sector, and tender information.

Gaining access to financial education is another major issue that creates leadership problems within the entrepreneurial system of most SMMEs, as indicated by the participants who were involved in the study. Participants claimed that it is very difficult to obtain information about funding small businesses from the government. The participants added that centres like SEDA, which offer financial education to SMMEs, are far from their businesses. The participants added that access to information is significant in enabling credit providers to improve their risk assessment.

According to Beriso (2021), a strong correlation exists between women's empowerment and economic growth. Development can significantly contribute to lessening inequality between men and women; empowerment of women may aid this process. The majority of development plans and programmes do not regard women as crucial to economic development. The increased investments made in women's reproductive roles as opposed to their productive roles, particularly in population programmes, reflect this.

According to Laouiti *et al.* (2022), capitalizing on girls' education is one of the most efficient ways to reduce poverty. Women entrepreneurs are becoming more developed and empowered. Development activities should include both building the capacity of women to do this and also ensuring that they have the material support and social networks not just to overcome any restrictions but to be able to enjoy an increased ability to make choices about their own futures.

Ogundana *et al.* (2008) state that research on women entrepreneurs in underdeveloped nations frequently draws on outside theoretical viewpoints. It is still difficult to define the business development strategies used by women entrepreneurs in emerging economies. The study discovered that critical enterprise development components in women's entrepreneurship, such as management (non-formal education and experience), access and utilisation, customer intelligence, and management (non-

formal education and experience), don't just affect business development but also limit the access of women entrepreneurs to markets and shape their business development actions.

According to Igwe and Adelusi (2021), women entrepreneurs' financial inclusion has become increasingly important worldwide. Women are excessively excluded from the financial system and lack access to necessary financial skills more than their male counterparts. Confirmation abounds that supporting women's financial inclusion provides huge benefits to women entrepreneurs, their families, and the economy in general.

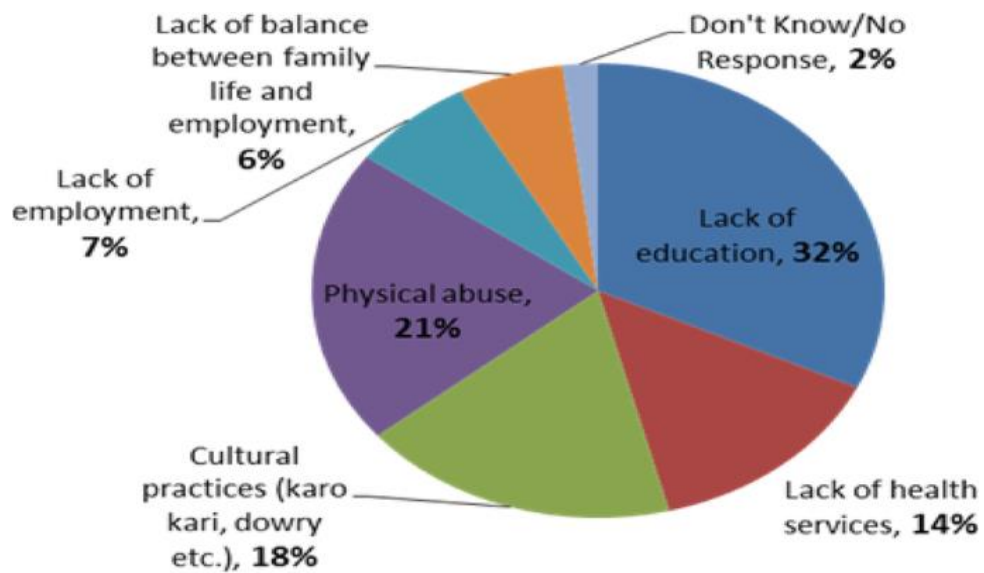
According to Lee and Huruta (2022), financial literacy is a factor in the association between women's empowerment and green microfinance. Female entrepreneurs can increase their financial literacy by participating in government-funded training programmes.

The results showed that the majority of the surveyed women business owners claimed there was no strategy in place and no one was keeping track of how well the internal issues affecting them were working. In essence, it is clear that supporting startups when they are still in the planning stages is just as important as supporting established companies.

5.3 External Factors Affecting Women Entrepreneurs

The data obtained from participants who took part in the study demonstrated that the external environment of a corporation may be precisely defined as the flaws visible from the outside that impact the organisation's ability to operate effectively. Some participants' growth and development were hindered by external epidemics, such as COVID-19, which caused them to retrench and restructure. Inadequate management skills and expertise embedded in women entrepreneurs are one of the external forces that challenge small businesses. Lacking proficiency in entrepreneurship makes it hard for the business to adapt to the varying trends in technology besides grappling with access to loans and finances. Figure 5.1 below highlights external factors affecting women entrepreneurs.

Figure 5-1 External factors affecting women entrepreneurs



According to Khan *et al.* (2021), the COVID-19 pandemic has had intense economic effects, putting women entrepreneurs at substantial risk of losing income and sales progression as an outcome. Although the COVID-19 pandemic was a blessing for some, it was a curse for women entrepreneurs operating in the informal sector. According to Muhammad (2019), the COVID-19 pandemic had an intense economic effect, putting women entrepreneurs at substantial risk of losing income and sales progression as an outcome. Business type, family support, and other socio-economic factors that influence sales volume also have an influence on women's businesses.

SMME leadership influences the development and growth of any business. Inadequate financial support from money-lending institutions and the government are a couple of issues that need to be addressed. Another is the government's strict regulation policy. The mentioned factors have opposite consequences on the success of the business.

5.3.1 Women entrepreneurs and change in the number of people employed by women-led projects in various sectors in the last five years (2017 to 2021)

The sectors were varied and included construction, training, marketing, and consulting. However, the majority of the respondents seemed to be in the construction sector. This interesting finding indicates that women are finally entering a previously male-dominated sector. Most businesses had five or fewer staff. The participants alluded that it was understandable as these businesses were still growing. Furthermore, they are affected by external factors that prevent them from growing their businesses.

There was almost an equal distribution of respondents who indicated that their staff complement did increase. However, there were more that did not increase. On the other hand, ten respondents indicated that their staff complement did not increase, primarily due to slow growth, recession, COVID-19, limited opportunities, and lack of support and funding.

Relating to the above, it served to provide a family income to the employees so their families would not be destitute and they could have food and shelter. Even though COVID-19 had severe implications for the economy, many respondents reported that it created new business opportunities. It forced people to think out of the box and be creative with new business ideas. This allowed for new businesses to start and thus created employment opportunities.

Participant AA states that *our industry has been more demanding due to COVID-19 cases, and we have ventured into other businesses that were considered essential services. So, yes, our staff increased. Participant A* acknowledged that: *Yes, it has increased dramatically in the last five years. In 2019, I had a project that needed two more employees that I did not have on a full-time basis. So yes, I can say the staff complement is increased, and the productivity together with the revenue has somehow increased as well.*

Participant I, in support of businesses whose staff complement did not increase, noted that: *I think yes and no the strength of the staff is always what it's always been, it's just that there have been different opportunities that we could not explore maybe due to lack of I wouldn't say funding but I think we were short given of capacity because we don't have a lot of resources so the staff is there but we lack resources. Participant L:* *No, my staff complement has not increased in the last five years because there hasn't been any new business or any new projects in the last five years. So I've just been working on the ones that I'm working on so I cannot afford to like bring in new people.*

Mashapure et al. (2021) assert that Zimbabwe, where the majority of the population relies heavily on informal trade, is one of the African economies where the effects of COVID-19 are thought to be severe. The pandemic's restrictions on trade were most detrimental to these unofficial markets. Because there are so few other options for survival, the negative effects are particularly pronounced in metropolitan environments.

Ogujiuba (2021) states that the agricultural sector in South Africa has been among the main providers of employment since the post-apartheid era. South Africa has perceived a severe change in this sector, and previously underprivileged farmers (especially women) are now at the forefront of new developments and business expansion. However, the government's efforts to sustain SMEs have yet to alleviate the challenges women in agriculture are facing.

Shava and Chinyamurindi (2018:1–8) discuss attitudes towards growth and chances of survival for women entrepreneurs in the informal market. It is clear from the growth strategies and projections made by South African female microbusiness entrepreneurs. Since it anticipates the potential for new venture development within the formal sector and adds value to the formal economy, its significance cannot be valued.

5.3.2 Women entrepreneurs and training and investment

It was imperative that the knowledge derived would be understandable and allow for the application of the knowledge to the real world. It was only through the application of the knowledge that women would be able to become strong entrepreneurs and drive their ideas and projects forward. They could learn skills such as writing business plans, resource management, putting systems in place, and a variety of other related business activities. Training programmes should be customised for specific areas and needs and not generic. Knowledge and skills development were the highest-ranked subthemes. This is a logical argument, as training programmes are meant to generate knowledge and deliver skills. However, the following factors inform this subtheme on how training can adroitly promote knowledge and skills.

Training can help women to take their ideas and turn them into action. It can give them the confidence to take their ideas forward. Women can get equal opportunities and equality in the business sector when provided with the proper training.

Participant T was of the opinion that: *unfortunately, most of these women they are subject to poverty, and to the level of survival, women empowerment will not only eliminate the poverty.* *Participant K* explains that: *Yeah, I think because you cannot go onto to something not trained on and now, I'm speaking because I'm from rural areas as well. It is not like that people down there can't do stuff but because they don't*

have anybody teaching them anything be it something as simple as agriculture you know. They are there, they are doing it but because they are not skilled it can't give them money so if there can be ways you know that they can infuse knowledge to those women and they can they can alleviate poverty.

According to Mohsin *et al*, (2021), poverty alleviation in society addresses this humanitarian problem in the world and the factors contributing to poverty to provide training programmes and financial assistance. The empirical analysis revealed that schooling levels, household size, gender, and age are significant determinants of poverty. The development of human capital through skill development is a very effective way to overcome poverty.

According to Ajuna *et al*. (2018), 60 percent of female entrepreneurs are thought to fail during the startup phase each year. In order to address unemployment and poverty, which are fundamentally women's issues, the Kenyan government came up with the concept of institutional funding, the Women Enterprise Fund (WEF), to give women access to funds for self-employment activities and the development of entrepreneurial skills. The reasons why women-owned SMEs fail are not yet widely understood. A lack of information is one of the key reasons why there have been so few improvements for female entrepreneurs.

5.3.3 Women and entrepreneurs and lack of training in financial management

Women have historically been good at forming and managing financial societies such as 'stokvels', which showed how they could empower each other. Hence, they build trust, commitment, and relationships. Women's empowerment projects in different sectors can lead to economic boosts due to employment creation in the different sectors. This will stimulate local markets and decrease unemployment.

Participants acknowledged that an increase in business investment in assets is associated with significantly higher growth levels, particularly for SMMEs, and small businesses with the lowest levels of investment are most likely to decrease. Participants reinforced that for entrepreneurs to gain substantial assets, they either need private access to finance or they need access to credit. Participants revealed that access to finance and the enormous time required to obtain financial support are major

problems for South African entrepreneurs. Training and skills development will promote income generation.

The information derived from the entrepreneurs who participated in the study noted that the lack of training is among the factors that led to business failure within the entrepreneurial system. Participants highlighted that because of a lack of training in financial management, many entrepreneurs also had no expertise in the business. Some participants claimed that they do not keep financial data and for those who mentioned that they did have financial records, they did not receive any training assistance with their record-keeping. The entrepreneurs in the informal sector, specifically SMME entrepreneurs, emphasised that they have not been exposed to any financial literacy courses. Interestingly, from the evaluation, participants asserted that:

***Participant A** explains that the small business department *needs to create programmes that speak to the SMME environment because the programmes that they have through these two agencies, not all of them but the majority known to me are not tailor-made for the SMMEs that are operating in the real economy, especially those that are in townships and rural areas.* **Participant X**, supporting the above, states: *it has to be done for the right reasons by the right people and it shouldn't be one size fits all, it should be specifically designed for a specific organization looking at their business or looking at their customer.**

Noor *et al.* (2022) alluded that starting a business becomes a principal hurdle when one lacks education. Therefore, new production methods and government policies should be implemented to support and encourage them to progress. Lack of education facilities keeps women entrepreneurs obscure and ignorant of the development of technical know-how and economic opportunities.

5.3.4 Women entrepreneurs and gender inequality

Changes when it comes to gender equality were also highly ranked, and this was informed by the following: Most business fields were traditionally male-dominated, and now women can bring that inclusive change into those fields. They can re-balance the sectors accordingly and have a strong representation of women.

Women can get equal opportunities and equality in the business sector with proper training. Women have a nurturing nature, so they will use the skills acquired to empower others in the community. Changes when it comes to gender equality were also highly ranked, and this was informed by the following.

The process must be flexible. It is currently too rigid and requires new businesses to provide much detail on aspects that small businesses may be unable to afford. This includes UIF and years of financial statements. Some flexibility should be exercised. Sometimes, there is too much red tape regarding processes, which leads to people feeling demotivated when applying for funding.

Participant H agrees that: *Definitely, I think it will eliminate um women being toxic marriages or relationships, um because of money they getting support from their husbands and spouses so it will promote um women empowerment and women doing better for themselves.*

According to Xheneti et al. (2018), women reinvest a higher proportion of their wages than men into household well-being, such as education, nutrition, and child care, which has a positive knock-on effect for future generations and larger communities. Through improved independence and enhanced authority in household decision-making, increasing income is also seen to benefit women in renegotiating their social ties at home.

According to Nwakanma (2021), numerous development programmes have been aimed towards women entrepreneurs' enterprises, focusing on access to finance for inclusion and empowerment. This is done to alleviate gender disparity and promote inclusive socio-economic growth and development. However, women who own their businesses continue operating outside official government regulations. This is true despite government statements and acknowledgements that women's integration and involvement in the workforce are crucial for the country's socioeconomic and political growth. In order to support female entrepreneurs, the South African government has implemented several policies and programmes in the areas of gender equality, social inclusion, and human rights (Okeke-Uzodike et al., 2018:147–164).

According to Strawser *et al.* (2021), women entrepreneurs tend to manoeuvre diverse sorts of businesses compared to men. Necessity entrepreneurship activities are those

related more to sectors that require lower barriers to entry, provide services to local communities (as opposed to global outreach and international exporting), and may require fewer work hours or better opportunities to manage work hours to attend to other activities, such as raising a family.

Naguib (2022, p. 5) states that entrepreneurship is a compound, multidimensional phenomenon related to value creation and a driver of economic development. Africa has demonstrated a strong improvement in the number of women entrepreneurs, but the continent is still struggling regarding gender equality and women's empowerment. Women entrepreneurs' are entrepreneurially deprived, with a low degree of female participation in this field and a large gender gap in favour of men.

Finance is regarded as a "lifetime" for any women entrepreneur, be it big or small. Financial obstacles are one of the biggest challenges women entrepreneurs must overcome when launching and growing a business. Women entrepreneurs in South Africa have been disadvantaged in historical records as they do not own any property that can be used as collateral on loans and need their husbands' consent to enter into financial arrangements.

It is evident that women entrepreneurs struggle with a shortage of working capital and financial resources, and they cannot secure outside funding since there is a dearth of real security and credit in the market. The South African government must recognise the significance of women entrepreneurs to the South African economy and provide them with the financial support they need to flourish and reduce poverty and the financial issues they face. This can reduce the financial dependency of women on men and prevent them from being stuck in toxic relationships. Women also have great ideas that are geared toward societal benefits.

5.3.5 The role of the Department of small business development towards driving poverty alleviation in South Africa

The department must identify and provide opportunities to women in terms of obtaining clients and necessary business networks. Discrimination must be eradicated, and there must be targeted training and interventions for women per se. The funding department must be more responsive when dealing with applications. Access is very important for people to be able to effectively utilize services. There must be more reach

for women in different geographical regions, including rural areas. The Department of Small Businesses has two programmes dedicated to small business owners: township and rural entrepreneurship programmes and small enterprise manufacturing support, which do not reach all audiences or meet all the sectors where women are in business operations.

Access to facilities and resources is much needed for women entrepreneurs, and the department should ensure this. The departments needed collaboration and networking. Business incubators are great facilities for businesses to grow and flourish. Incubators provide the necessary environment and skills similar to the real world. It allows for key knowledge generation and application. Business ideas are developed and able to be nurtured into success. Resources such as technology, data, and equipment must be available to women entrepreneurs to learn and develop their businesses.

The department was not visible enough, which hindered people from knowing more about its offerings and services. Hence, there was a lack of awareness, and more awareness was needed. The department should advertise itself more on various media platforms, such as radio, billboards, and social media.

***Participant F** is of the opinion that: Okay, well I think the department of small business development is doing a great job in the sense that their support is sustainable if you compare it with other departments like your social development where they usually give like handouts and food parcels and stuff so the department of small business development is more training focused so that for me is more sustainable at least people can leave the system. They don't always have to depend on the department unlike your departments like your SEFA as I mentioned come completely dependent on it.*

***Participant G and Participant C** believed that: Funding plays the most important role because I think those are one of the huge factors. Women should be funded for buying more materials and equipment. In that be able to boost the businesses to grow.*

***Participant L** contends that: Yeah, the information is not accessible and this thing of accessing information technology-wise only it's also not helping. In South Africa, the majority we must be honest, they don't have technology access, and data is expensive.*

***Participant X** suggests that: I think when they actually work with small businesses and partner up with small businesses so because maybe they may not have adequate*

resources or enough resources, think of ways to partner up with small businesses and interact and engage with small businesses to understand and know what their needs and wants are.

Hoque and Koali (202) state that the manufacturing sector is one of the drivers of economic empowerment, job creation, and poverty alleviation through its growth incentive. Women entrepreneurs face many challenges, including access to markets, the failure to export their products, access to finance, and basic recurring cash flow management. Most of the financial support that manufacturing business owners used to start their businesses was obtained from family and friends.

5.3.6 Value of women entrepreneurs' empowerment projects

It was found that effective women entrepreneurs' empowerment projects can strengthen trust and build commitment and good relationships in the following ways: Some women created employment for others in their business and thereby attained trust from those employees. When it came to relationships, it was found that women can promote good and strong relationships. This was because women naturally tended to be nurturing due to their motherly natures. This played a role in building good relations with others. They care and are also very committed, which is important in any relationship. Women can create an environment that is comfortable and conducive for others. People feel more comfortable opening up, and this leads to better relationships.

***Participant A** believes that: It can definitely strengthen trust between civil society, the government, and the business community. **Participant X** maintains that: not based on your word. So they will trust you and the process when they see you actually doing something, they trust on actions and not on words. **Participant AA** points out that: yes, uhm because as women we are not afraid of commitment, and uhm, that's our nature.*

***Participant A** believes that: It can definitely strengthen trust between civil society, government, and the business community. **Participant X** maintains that: not based on your word. So they will trust you when they see you actually doing something, they trust in actions and words. **Participant AA** points out that: yes, uhm because as women we are not afraid of commitment, and uhm, that's our nature.*

5.4 Chapter Summary

This chapter covered the study's statistical analysis. The following chapter will revisit the objectives and research findings, together with recommendations and limitations of the research, and indicate suggestions for further research. Unfortunately, due to many women entrepreneurs not receiving support, most responses were based on their assumptions.

The Department of Small Business Development was not visible enough for women to get information, hindering entrepreneurs from knowing more about their offerings and services. There was a lack of awareness, and more awareness was needed. The department should advertise itself more on various media platforms such as radio and billboards, including social media, providing access to markets for women entrepreneurs, and including spaces and networks where women entrepreneurs can sell their products and services and grow their markets.

This chapter started with the various methodological issues and considerations involved in gathering the data, from which results were presented in tables on what has been empirically observed. The results were analysed in the context of the research objectives and design and concerning the broader problem area.

The data explored during this study gathered information about the structure of the participating women-led entrepreneur projects. This information included businesses, the economic sector, and the number of years a business has been operational. This study also recorded information about the path to ownership, including the path to business ownership, start-up funding source, role models' influence, and first ownership.

The important review also gathered important information on the attitudes of women entrepreneurs towards other women entrepreneurs in Gauteng and Durban, the support the DSBD is offering to their start-up challenges, the challenges they are currently facing with business operations, and the support required by respondents.

The information gathered by the empirical research was utilised in drafting the women entrepreneurship discussed in chapter four. This was utilised as a basis for a greater understanding of the issues affecting the development of women entrepreneurs' empowerment and project-led businesses in this province and to further facilitate bases for recommendations to empower and develop women entrepreneurship in both provinces.

According to the analysis's findings, the researcher has concluded that the success of rural South African female entrepreneurs is influenced by various factors, including family support, the surrounding environment, and the presence of institutions that provide supervision. These three characteristics can lessen the difficulties of establishing a business for conventional female entrepreneurs.

Research findings show that women entrepreneurs make a significant contribution to the growth of the global economy. Hence, the study suggests that greater support be given to them so they may keep working hard in their businesses. By introducing fresh contextual knowledge to the entrepreneurship sector, this study adds new knowledge to the literature on entrepreneurship.

CHAPTER SIX: SUMMARY CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

This research report consists of six chapters. Chapter 1 focused on the introduction of the research study and included the problem formulation, the research goal, objectives and hypothesis. The chapter also includes the ethical aspects and definitions of some of the main concepts and concludes with the limitations of this study.

The findings for each of the sub-objectives were stated for each of the study findings, which were broken down into the supporting objectives in the previous chapter and thoroughly assessed. The research's objectives are reviewed, highlighting each objective's findings. The discussion includes potential study topics. In addition to making suggestions for future research, the results of each stage of the research process are discussed. This study will be looked at in greater detail, with potential answers offered, after studying and dissecting a few issues that stood out regarding each supporting objective.

6.2 Revisiting the Objectives

The study's main objective was to give a detailed account of women entrepreneurs' empowerment projects for poverty alleviation in South Africa: a case study of the Department of Small Business Development.

This was divided into four supporting objectives:

- v. To examine the role of women entrepreneurs-led projects on poverty alleviation in South Africa.
- vi. To investigate the socio-economic impact of women-led SMMEs in South Africa
- vii. To identify the challenges affecting the implementation of women entrepreneurs' empowerment projects in South Africa
- viii. To recommend practicable strategies on an appropriate model that promotes the empowerment of women entrepreneur projects in South Africa

6.3 Research findings

This investigation focused on initiatives to empower female entrepreneurs and reduce poverty in South Africa: a case study of the Department of Small Business Development. The study adds to the body of knowledge on several topics, including the success of women entrepreneurs, their staffing, their impact on job creation, their relationship with unemployment rates and efforts to reduce poverty, their limited or non-existent access to financing, their economic impact and market access, and their lack of access to financial education.

The study's main goal, which is highlighted, is to examine the internal and environmental elements that affect women's entrepreneurial success. The findings admit that several researchers look at how well women entrepreneurs use various variables and that one of the external challenges that small enterprises must contend with is the lack of management skills and expertise among women entrepreneurs.

In the province of Gauteng, one of the biggest obstacles for female entrepreneurs is the existence of strict government restrictions that hinder rather than promote organisational growth. Findings show that the regulations set forth by the government for the development of SMMEs are convoluted and conflicting, and women entrepreneurs find it difficult to follow them.

In addition, the lack of support from the Department of Small Business Development has contributed to the failure in both provinces (Gauteng and KwaZulu-Natal). The study findings reveal that women entrepreneurs are exposed to a progressively aggressive environment against well-known businesses, making it nearly unbearable to maintain a sustainable and competitive advantage.

Lastly, research findings discovered that women entrepreneurs experience high crime and corruption. According to the GEM 2020 report, exploitation is becoming more predominant, challenging the enterprises' capability to persist and grow in South Africa.

The current study evaluates the impact of internal and external factors on women-owned small and medium-sized businesses in developing nations because more than 70 percent of these businesses are operational.

6.4 Recommendations

This report clearly shows South Africa's aims for projects to empower women entrepreneurs and reduce poverty. The Department of Small Business Development case study was the main subject of this study. Future studies should include financial institutions that provide funding to support small enterprises.

The empirical research conducted in this regard highlighted various barriers inhibiting the development of women entrepreneurship in and around this district, ranging from socio-cultural norms to lack of entrepreneurial support programmes. Basically, there are three kinds of services, as suggested by Kock (2020: 104), which will be effective in supporting these entrepreneurs and, as a result, address the various barriers faced by them, such as strategy and women entrepreneurs' support.

The Department of Small Business Development office is located in the province of Gauteng to promote entrepreneurship in general and assist small business growth in the region. However, there is still a need to establish a department level that will concentrate primarily on expanding and developing women's entrepreneurship in both provinces with a specific focus on the two areas described above, namely strategy and support. This supports the primary advice derived from the research.

Despite the government's funding plans put in place to support them, the study's findings show that both provinces continue to struggle and have a high rate of stagnation and failure. Because women entrepreneurs lack the necessary training, leadership abilities, and money to advance themselves, they lack the institutional capacity to carry out and develop their leadership capabilities. This study found that there is a critical need for a paradigm shift when examining the optimal financial resources and investments for efforts to promote entrepreneurship. For South Africa, the government's assistance and support of women-led entrepreneur projects remain crucial. Small enterprises are poorly developed and trained by the Department of Small Business Development and receive little attention from them.

This study recommends an approach for the development and capacity building of women entrepreneurs to enhance their businesses' sustainability. It is recommended that government institutional support aimed at funding and investments for women entrepreneurs requires assessing new approaches that extend to entrepreneurial leadership

skills development programmes and education. These approaches need to be drawn from an existing pool of capacity-building programmes, and they require the development and piloting of new innovative ways of learning and development aimed at entrepreneurs.

The report suggests the creation of a centre for the incubation of women entrepreneurs, which will aim to strengthen institutional capacity in the areas of enhancing the development of entrepreneurial skills within the small business sector. To enhance the sector's research capacity and create fresh educational initiatives focusing on women entrepreneurs, it is suggested that the incubator work in conjunction with universities, research institutions, industrial clusters, women entrepreneurs, and development funding organisations. Develop internal capacity and expertise on entrepreneur skills and leadership development as well as carry out various forms of research to ensure curricula for entrepreneurs should be the incubation's top priorities.

The following is a specific focus on the two aspects that the Department of Small Business Development should take into consideration:

- **Strategy**

It is advised that the Department of Small Business Development adopt clear and efficient methods to solve concerns related to the development of women entrepreneurs. The Department of Small Business Development should, therefore, establish and implement a strategy in this regard, with a focus on ongoing research into the advancement of women entrepreneurs in KwaZulu-Natal and Gauteng. Strategies for gender mainstreaming must be incorporated into the formulation process.

Women entrepreneurs should participate in programmes that support women and connect with other women entrepreneurs. For women entrepreneurs to play a substantial role in the economy as a whole, there needs to be a paradigm shift and a focus on building bigger enterprises with better prospects.

- **Women entrepreneurs' support**

This study emphasised training as one of the most essential forms of developmental support for women business owners in these provinces. These training initiatives should include broad business skills and skills that are more specialised to the industry.

Women frequently find that skill development is insufficient. Thus, effective training programmes for women entrepreneurs should also focus on entrepreneurship development, confidence building, and creating the attitudes necessary to launch and run a business. These training courses should focus on educating current or future female entrepreneurs and reach out to girls to inspire them to start their own businesses.

There is a demand for post-startup assistance among many women. Hence, it is important to investigate effective, practicable post-startup support solutions within the purview of the Department of Small Business Development. One approach to offering this help is through mentoring, which has the potential to be incredibly successful because it targets the particular issues that each entrepreneur faces. This type of assistance involves tailored one-on-one or group support for certain issues where mentors act as role models. This constitutes an information transfer based on a longer-term relationship with the mentor. It has a high degree of efficacy and impact because it can be customised to the client's demands.

The South African Women Entrepreneurs' Network (SAWEN) and other national organisations that serve the primary functions of networking and information sharing should be supported by the establishment of a dedicated women entrepreneurs' association within the Department of Small Business Development.

Enhanced Awareness and Accessibility: The Department of Small Business Development should intensify its efforts to raise awareness about its offerings. This can be achieved through comprehensive advertising campaigns across various media platforms, including radio, billboards, and social media. Additionally, providing easier access to information and resources is crucial.

Supportive Engagement Platforms: Establishing platforms for regular engagement and collaboration between the department and women entrepreneurs is essential. These platforms can facilitate the exchange of ideas, address specific needs, and provide tailored support rather than generic solutions.

Improved Financial Support: To address the financial challenges, it is recommended that more funding opportunities be made available to women entrepreneurs. This includes grants, low-interest loans, and financial education programs to enhance their cash flow management skills.

Market Access and Export Opportunities: Creating networks and spaces where women can market and sell their products is vital. Additionally, support in navigating the complexities of exporting goods can open up international markets for these entrepreneurs.

Technology and Infrastructure Development: Investing in advanced technology and infrastructure can significantly aid women entrepreneurs in scaling their businesses. Training programs focused on leveraging technology for business growth should be implemented.

Combating Gender-Based Violence and Corruption: Efforts must be made to eradicate corruption and gender-based violence, which pose significant barriers to women's progress. Empowerment and awareness programs should be conducted to address these social ills.

Community Development Initiatives: Women entrepreneurs should be encouraged to engage in community development projects. Their natural inclination towards nurturing and inclusivity can drive substantial socio-economic changes, benefiting broader society.

6.5 Further research

The results of this study have stimulated ideas that should provide a basis for additional research. These recommendations are based on the findings of the study and require a more in-depth study of:

- The levels of training and development offered to entrepreneurs or organisations, specifically in empowering women's projects.
- Plans for development focused on enhancing the level of knowledge held by decision-makers.

- A study into the possibilities of a financing organisation that not only focuses on funding but also on management training.

Future research would have the advantage of exploring the sustainability of the businesses of women entrepreneurs who have accomplished entrepreneurial leadership adoption and linking it to what was discovered to support the findings and enrich an understanding regarding business sustainability. The future study will pilot a study on women entrepreneurs who have adopted entrepreneurial leadership, which would aid in corroborating and enhancing women entrepreneurs' businesses. Respondents are interviewed post entrepreneurial leadership adoption and improvements in organisational sustainability.

6.6 Limitation of the research

Limitation refers to a restriction on the study over which the researcher has no control. The limitation may be due to narrow segments of the total population one wishes to study or may be limited to the research method one has selected to use (Pietersen & Maree, 2019, p. 165).

The concept of women's empowerment is very inclusive. However, women in businesses in two South African provinces (KwaZulu-Natal and Gauteng) were involved in the study. Because of the study's small/unique sample size, the study's conclusions may not be generalisable beyond the particular demographic from which the sample was collected.

This study only focused on selected business persons, as indicated in the section related to the target population. Only women entrepreneurs and start-ups were selected among the targeted respondents for the quality and accuracy of the information needed for this study.

The present study offers implications for female entrepreneurs and suggests ways to help incubation programmes like NEF and SAWIC. The findings show that before they can launch their firms, women entrepreneurs need to be inspired, assisted, and given a sense of confidence to improve their performance. The researcher advises the government and the department to encourage women to create firms.

Some of the participants provided short responses due to communication and language issues as well as WIFI issues. Furthermore, due to COVID-19, some interviews were conducted through the Zoom platform. Most respondents had never been interviewed before and felt uncomfortable being recorded; some complained about how expensive data is for them to join the interview meeting. This resulted in some of the limited responses in Chapter 5 of this study.

6.7 Suggestion for Future Research

Future researchers can expand the study to include other provinces and the entire world to provide more inclusive results while taking into account geological and cultural differences. They are advised to compare their current work with that of other nations (comparative study). According to the existing findings, future research on women entrepreneurs in industrialised nations is advised to take a qualitative approach. Future researchers are advised to consider more variables to acquire a clearer picture of this study proposal.

The following topics can be researched concerning women entrepreneurship projects-led in KwaZulu-Natal and Gauteng provinces:

- How do various business performance-influencing factors for women entrepreneurs differ?
- The financing of businesses run by women.
- Plans for expanding women-owned businesses.
- The impact of governmental policies on the actions of female entrepreneurs.
- The impact of education level on how well women entrepreneurs perform.
- Research on both successful and unsuccessful female business owners

6.8 Contribution to Knowledge

The study addresses several critical gaps in the existing literature on women entrepreneurs in South Africa, particularly focusing on their contributions to economic growth and poverty alleviation. Historically, much of the research on entrepreneurship has predominantly focused on male entrepreneurs, often overlooking women's unique challenges and contributions. This study bridges this gap by providing a detailed examination of women-led small, medium, and micro enterprises (SMMEs) in the Gauteng and KwaZulu-Natal regions.

One significant gap this study addresses is the lack of nuanced understanding of the socio-economic impacts of women entrepreneurs in South Africa. Previous literature has often generalised the entrepreneurial experience, failing to account for the specific socio-economic contexts and the unique obstacles women face. This study illuminates the role of women entrepreneurs as agents of social change, emphasising how their businesses contribute to job creation, poverty alleviation, and community development. By highlighting these aspects, the research provides a more comprehensive picture of the socio-economic contributions of women entrepreneurs, which has been inadequately explored in prior studies.

Another gap addressed is the limited focus on the challenges specific to women entrepreneurs in accessing finance and government support. While existing literature acknowledges the financial barriers faced by entrepreneurs, there is insufficient exploration of how these barriers disproportionately affect women. This study details the significant hurdles women encounter, such as stringent collateral requirements and lack of awareness about government programs, thereby providing deeper insights into the systemic issues impeding women's entrepreneurial success.

Additionally, the research contributes to the literature by exploring the impact of the COVID-19 pandemic on women entrepreneurs. While the pandemic's effects on businesses have been widely discussed, this study specifically examines its impact on women-led enterprises, shedding light on the challenges and new opportunities that have arisen. This focus on the pandemic's dual impact offers a timely and relevant addition to the existing body of knowledge.

Overall, this study fills critical gaps in the literature by offering a detailed, context-specific analysis of women entrepreneurs in South Africa. It highlights their economic and social contributions, their unique challenges, and the transformative potential of supportive policies and practices.

6.8 Chapter Summary

The study has highlighted the pivotal role of women entrepreneurs in fostering economic growth and social development, particularly in the Gauteng and KwaZulu Natal regions. Despite the numerous challenges faced, such as inadequate access to markets, financial constraints, and limited support from relevant institutions, women entrepreneurs have demonstrated resilience and a strong commitment to their businesses. The research underscores that the success of these entrepreneurs is significantly influenced by family support, a conducive environment, and institutional backing. Addressing these factors can mitigate the difficulties of establishing and running businesses for women, leading to enhanced economic empowerment and community development.

The goals of this investigation have been accomplished. The South African economy has created a framework for transforming programmes aimed at empowering women entrepreneurs. The projects for women's entrepreneurship empowerment and poverty eradication were presented and examined in the results.

This chapter's goal was to wrap up the study's examination of the contribution of women entrepreneurs-led projects to the reduction of poverty in South Africa, to look into the socioeconomic effects of women-led SMMEs there, to pinpoint the obstacles standing in the way of the implementation of projects aimed at empowering women entrepreneurs, and to make recommendations for workable solutions on a model that would best support their empowerment.

After discussing the female entrepreneur, we covered how female-owned enterprises are organised. We examined the path to ownership and the entrepreneurs' perspectives on the help provided by the Department of Small Business Development. We also discussed the reasons why people choose to work for themselves, the challenges they encounter when they first start out, the issues they face now while running their businesses, and the support these women entrepreneurs require.

The conclusion of the final chapter of the study discussed the outcomes discovered, which include that women-led projects in South Africa remain overwhelmed by comparatively high failure rates and poor performance levels caused by the

exceedingly complex and dynamic business environment and lack of leadership skills, access to resources and funding.

Entrepreneurial leadership has emerged as a distinctive approach that considers the exercise of entrepreneurial leadership in high-velocity women-led entrepreneur projects. This has been regarded as an entrepreneurial model and has been suggested as a vital component in which women entrepreneurs can enhance their ability to remain competitive whenever they encounter dynamic and ever-changing entrepreneurial contexts.

This study explored the entrepreneurial system's capabilities to respond to uncertainty, challenges, and opportunities and understand how the systems thinking approach can be applied in entrepreneurial leadership. Overall, the analysis identified an understanding of the concept of entrepreneurial leadership in selected women-led entrepreneur projects operating in Gauteng and KwaZulu-Natal provinces. Recommendations and suggestions for future research were discussed.

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APPENDIX A – PROOF OF REGISTRATION



PROOF OF REGISTRATION To Whom it May Concern

13-Feb-2023

It is hereby confirmed that the under mentioned person is a registered student at DURBAN UNIVERSITY OF TECHNOLOGY.

Surname: NGUBANE	First Names: SISANDA MICHELLE
Student Number: 20619473	Qualification: DPBAD1 D PHIL MAN SCIENCES (BUS AD)
Registration Year: 2023	Offering Type: Durban Campus Full-time
Block: POST-GRAD ANNUAL REGISTRATIONS	Period of Study: Study period 4
Department: ENTREPRENEURIAL STUDIES & MGMT	Faculty: FACULTY OF MANAGEMENT SCIENCES

Subject	Description	PreReq/Exp	Block	Class Group	Offering Type	Exam Year	Exam Month	Cancel	Amount
	Registration Fees/Levies								2970.00
RPDB641	P0 POST-GRAD ANNUAL REGISTRATIONS RESEARCH PROJECT AND DISSERTATION (4TH REG)		P0	A	D1	2023	11	N	0.00
Subtotal:									2970.00
Total:									2970.00

* Subjects with Requisites will be cancelled if the requisite rules are not met in mid-year exams. Refer to Department handbook.

Outstanding Balance: 2960.00

Please verify and rectify the above registration details with the Faculty Office to avoid academic and financial penalties before the dates published in the General handbook.

Faculty Officer



APPENDIX B – COMPLETION OF STUDY



Appendix H

COMPLETION OF STUDY

To be completed electronically by the principal investigator/researcher.

Research title:	The implication of women entrepreneurs' empowerment projects on poverty alleviation in South Africa: A case study of the department of small business development.		
Principal investigator/researcher:	Miss SM Ngubane		
Co-investigator/supervisor:	Dr Joseph O Adebayo		
Contact details:	Tel. no.	Cell no.	Email:
	N/A	074 775 4691	Kingsegun I@gmail.com
Ethics approval number:		Institution:	Durban University School
Full Ethics Approval Date:	29 May 2019		
Date of starting data collection:	20 May 2022		
Date of completing (final report/dissertation/thesis)	20 June 2024		

Information regarding the Study Population:

APPENDIX C – FRC FEEDBACK

Dear Supervisor,

Please see FRC feedback for extension of studies for your student below:

No	Student Name	Student Number	Qualification	Name of Supervisor	Reg Years	Date of Extension of Studies	Motivation for Extension of Study	FRC Decision
6_	Ms S.M Ngubane	[REDACTED]	DPhil ManSc.: Business Administration	Dr Joseph Olusegun Adebayo	2019 2020 2021 2022 2023	16 January 2024- 16 June 2024	The study has been completed and awaiting for external examiners to send back the results.	Approved subject to completion



Submission of Dissertation/Thesis for Examination

Faculty	Management Sciences		
Department	Entrepreneurial Studies and Management		
Qualification for which registered	PhD: Business Administrator		
Offering type	Full time registration	X	Part time registration
Prior qualification	Master in Business Administration		

Student Surname	Ngubane		Student No.	206
First Names	Sisanda Michelle		Title (Mr, Ms)	Mis
Postal Address	144 Musgrave Road, 4 Myrina Court, Durban, 4001			
Tel (W)	Tel (H)	Cell	Fax	
N/A	079 012 8648	072 8285 310	086 731 9543	206194
Title of Dissertation/ Thesis	The implication of women entrepreneur' empowerment projects on poverty alleviation in South Africa: A case study of the Department of Small Business Development			<input type="checkbox"/> Full <input type="checkbox"/> Parti <input type="checkbox"/> Disse

Supervisor	Dr Joseph Olugesun Adebayo, PhD			
Position	Research Fellow	Present Qualifications	PhD: Pea	
Tel (W)	Tel (H)	Cell	Fax	
n/a	n/a	074 775 4691	n/a	Joseph.Ac

Co-Supervisor	Dr Olushola Adeniyi			
Position	Research Associate	Present Qualifications	PhD: Che	
Tel (W)	Tel (H)	Cell	Fax	
n/a	n/a	081 525 1571	n/a	oadeniyi@

I hereby grant the abovementioned student permission to submit his/her dissertation for examination.

Signed: _____ SNgubane _____ Date: _____

(Supervisor)

YES

Signed: _____ Date: _____

(Co-Supervisor)

YES

Signed: _____ Date: _____

(HoD)

Routing	Student	X	Supervisor		HoD		Faculty Of
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APPENDIX D -NOTICE OF INTENTION TO SUBMIT

PG 5



Notice of Intention to Submit Dissertation / Thesis for Examination

Faculty	Management Sciences			
Department	Entrepreneurial Studies and Management			
Qualification for which student is registered	PhD: Business Administration			
Offering type	Full time registration	X	Part time registration	
Prior qualification	Master in Business Administration			
Student Surname	Ngubane	Student No.	20619473	
First Names	Sisanda Michelle	Title (Mr, Ms)	Ms	
Postal Address	144 Musgrave Road, 4 Myrina Court, Durban, 4001			
Tel (W)	Tel (H)	Cell	Fax	e-Mail
N/A	079 012 8648	072 8285 310	086 731 7251	20619473@dut4life.ac.za
Title of Dissertation/ Thesis	The implication of women entrepreneur' empowerment projects on poverty alleviation in South Africa: A case study of the Department of Small Business Development			Full X Partial Dissertation/Thesis
Supervisor	Dr Joseph Olusegun Adebayo, PhD			
Position	Postdoctoral Research Fellow	Present Qualifications	PhD: Peace Building	
Tel (W)	Tel (H)	Cell	Fax	e-Mail
N/A	N/A	074 775 4691	N/A	kingsegun1@gmail.com Joseph.Adebayo@uct.ac.za
Co-Supervisor	Dr Olushola Adeniyi, PhD			
Position	Research Associate	Present Qualifications	PhD Chemistry	
Tel (W)	Tel (H)	Cell	Fax	e-Mail
N/A		081 525 1571	N/A	oadeniyi@uwc.ac.za
I wish to submit my dissertation/thesis for examination on:			30 November 2022	

Signed: SNgubane Date: 02 November 2022
Student

Signed: _____ Date: 02 November 2022
Supervisor

Signed: _____ Date: 02 November 2022
Co-Supervisor

Signed: _____ Date: 3 November 2022
HoD

The HoD must ensure that Examiners are appointed before submission of dissertation / thesis.

Routing	Student	Supervisor	HoD	Faculty Officer
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APPENDIX E – TURN IT IN

Sisanda Ngubane - Research

ORIGINALITY REPORT

19%

SIMILARITY INDEX

18%

INTERNET SOURCES

6%

PUBLICATIONS

10%

STUDENT PAPERS

PRIMARY SOURCES

1	uir.unisa.ac.za Internet Source	4%
2	repository.nwu.ac.za Internet Source	3%
3	ulspace.ul.ac.za Internet Source	3%
4	www.researchgate.net Internet Source	2%
5	researchspace.ukzn.ac.za Internet Source	1%
6	mobt3ath.com Internet Source	<1%
7	www.abacademies.org Internet Source	<1%
8	Submitted to Durban University of Technology Student Paper	<1%
9	Submitted to University of South Africa Student Paper	<1%

APPENDIX F – DECLARATION FORM

PG 10



Declaration in respect of Masters Dissertation / Doctoral Thesis submitted for Examination

Faculty	Management Sciences
Department	Entrepreneurial Studies and Management
Degree	PhD: Business Administration

Student Surname	Ngubane	Student No	201619473
First Names	Sisanda Michelle	Title (Mr, Ms)	Miss

Title of Dissertation /Thesis	The implication of women entrepreneurs' empowerment projects on poverty alleviation in South Africa: A case study of the department of Small Business Development.		
100% research thesis		50% course-work dissertation	

Supervisor	Dr Joseph Olu	Title	
Co-Supervisor	Dr. OLUSHOLA ADENIYI	Title	PhD

Please ✓ appropriate box	Supervisor	Co-Supervisor
We, the abovementioned persons, confirm:		
That all recommended correction/s by the Examiners have been carried out in accordance with the Examiners' Reports.	X	✓
Where no corrections were recommended by the Examiners, we approve the final submission of the dissertation/thesis.	X	✓
That the pdf library copy of the thesis has been checked by the Supervisor/s to ensure that it is the final correct version.	X	✓
That the IREC Notification of Completion of Study Form was completed and submitted separately from the pdf library copy.	X	✓

Signed: _____ Sngubane _____ Date: ___ 04 June 2024 _____
(Student)

Signed: _____ Date: ___ 04 June 2024 _____
(Supervisor)

Signed: _____ Date: 19th June 2024
(Co-Supervisor)

Signed: _____ Date: 20 June 2024 _____

APPENDIX G – LETTER OF INFORMATION



LETTER OF INFORMATION

Dear women in business participants,

Greetings!

I am Sisanda Michelle Ngubane and I'm undertaking a research project as part of my studies towards a Doctor of Technology: Business Administration degree at Durban University of Technology. This letter is to give you information about the project and to request your participation.

Title of the Research Study: Measuring and maximizing the role of female SMMEs proprietors in the economic growth of South Africa.

Principal Investigator/s/researcher: Sisanda Michelle Ngubane B.A Degree, Masters in Business Administration.

Co-Investigator/s/supervisor/s: Professor P Msweli, PhD

Brief Introduction and Purpose of the Study:

Economic growth is driven by entrepreneurship, continuous economic diversification, growing trade relations, industrial upgrading and technological innovation. This study is predicated upon a deep-seated desire to empower women in businesses, start-ups and operating businesses in South Africa through building fair and continuous economic.

Outline of the Procedures: All of the participants attending the two training sessions (around 40 for each session in Durban, Johannesburg and Cape Town) will be trained on the basics of running a business, making profit and how to deal with challenges faced by company, access to finding and marketing your business to get clients, as well

as networking. There will be syndicate sessions and focus group discussions that will afford participants the opportunity to discuss the underlying issues that influences their businesses growth and the role that they playing in the South Africa economy. At the end of the sessions, participants will be encouraged to draw up what they feel will be a template containing set of ‘rules’ that will guide their businesses success in SA economy.

Risks or Discomforts to the Participant: Participants will be advised to not disclose their names so as to ensure confidentiality and privacy.

Benefits: Hopefully, the participants will benefit by improving their businesses skills, particularly as it concerns the success of the business. Ultimately, it is hoped that the training will further boost the possibility of growth and development of their businesses. The researcher will hopefully secure a doctorate degree.

Reason/s why the Participant May Be Withdrawn from the Study: Participation will be entirely voluntary and participants can withdraw at any time without any adverse consequences for the participant

Remuneration: Nil

Costs of the Study: The trainings will be held in a central part of South Africa (Durban, Johannesburg and Cape Town) thereby reducing the cost of travel. Tea and lunch will be provided to participants.

Confidentiality: All information received will be confidential (focus group participants will be asked to respect confidentiality) and used only for the research purposes; no individual will be identified in the dissertation.

Research-related Injury: None expected.

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

(Supervisor and details) Please contact the researcher (tel. S.A. 072 828 5310, my supervisor (074 775 54691) or the Institutional Research Ethics administrator on 031 373 2900. Complaints can be reported to the DVC: TIP, Prof F. Otieno on 031 373 2382 or dvctip@dut.ac.za.

General:

The primary spoken language of the research population is English

APPENDIX H – EDITORS LETTER

EDITOR'S LETTER

Researchers Beyond-Borders (PTY) LTD
Umhlanga, Durban
South Africa
17 January 2023

To whom it may concern

Editing of Doctoral Dissertation: Sisanda Michelle Ngubane (Student number -20619473)

Title of dissertation: The implication of women entrepreneurs' empowerment projects on poverty alleviation in South Africa: a case study of the Department of Small Business Development

This letter serves as confirmation that the aforementioned dissertation has been language edited.
Any queries may be directed to the author of this letter.



Regards

Maleni Pillay
Researchers Beyond-Borders
consult@researchersbeyondborders.com
www.researchersbeyondborders.com

APPENDIX I – ETHICAL CLEARANCE



MANAGEMENT SCIENCES: FACULTY RESEARCH ETHICS COMMITTEE (FREC)

29 April 2022

Student No: 20619473

Dear Miss S Ngubane

RECERTIFICATION - DPHIL: BUSINESS ADMINISTRATION

TITLE: The Implication of women entrepreneurs' empowerment projects on poverty alleviation in South Africa: A case study of the Department of Small Business Development.

Please be advised that the FREC Committee has reviewed your proposal and the following decision was made: **Ethical Level 2**

Date of FRC Approval: 29 May 2019

The Faculty Research Ethics Committee has granted your request for recertification for a period of **One year (From 29 April 2022)**, after which you are required to apply for safety monitoring and annual recertification. Please use the form located at the Faculty. This form must be submitted to the FREC at least 3 months before the ethics approval for the study expires.

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 FREC according to the FREC SOP's. Please note that ANY amendments in the approved proposal require the approval of the FREC as outlined in the FREC SOP's.

Yours Sincerely

Prof JP Govender
Chairperson: FREC

APPENDIX J – DEPARTMENT OF SMALL BUSINESS DEVELOPMENT



The Department of Small Business Development
77 Meintjies Street, Sunnyside
Pretoria
0007

Office of the Director General

Dear VM Naidoo

I am studying for a PhD studies in Business Administration at the Durban University of Technology. My ongoing research is titled “**A case study of the Department of Small Business Development**”. Given that the study would involve the sourcing for and possible use of data from the department, and considering that at some point in the study I would need to interview selected women entrepreneurs, I deem it necessary to request your permission in writing. This permission serves as a general information of my research intent, and as pre-notice of the assistance I may require from you at some critical stages of my research work.

Please, feel free to contact me for any questions relating to the study. Also, if you require further clarification or you would like to share concerns regarding the research, kindly contact her supervisor, Dr Adebayo Olusegun 074 775 4691 or kingsegun1@gmail.com

Thank you for your time and participation.

Yours Sincerely,

Student: Sisanda Michelle Ngubane

Student Number: 20619473

Contact number: +2728285310

Email: sisalubs@yahoo.com

Supervisor: Dr Olusegun Adebayo

Tel: 074 775 4691

Fax: 0865509932

Email: kingsegun1@gmail.com



CONFIDENTIALITY AND NON-DISCLOSURE AGREEMENT

This Agreement is made and entered into by and between:

DEPARTMENT OF SMALL BUSINESS DEVELOPMENT

AND

Sisanda Michelle Ngubane

1. PURPOSE

- 1.1 The parties intend to provide each other with certain information regarding the department in secret and confidential nature pertaining to a case study of women entrepreneurs' empowerment projects on poverty alleviation in South Africa: A case study of the Department of Small Business Development.
- 1.2 The parties wish to record the terms and conditions upon which each SMME shall disclose confidential information to Sisanda Michelle Ngubane for the purpose of PHD research, which terms and conditions shall constitute a binding and enforceable agreement between the parties.
- 1.3 This agreement shall also bind the parties, notwithstanding the date of signature hereof, in the event that either party shall have disclosed any confidential information to the other party prior to date of signature hereof.
- 1.4 For the purpose of this agreement the party which discloses confidential information shall be referred to as "the disclosing party (**DSBD**)" and the party which receives the confidential information shall be referred to as "the receiving party" (**Sisanda Michelle Ngubane**).

2. OBLIGATIONS OF RECEIVING PARTY

- 2.1 Receiving Party shall hold and maintain the Confidential Information in strictest confidence for the sole and exclusive benefit of the Disclosing Party.
- 2.2 Receiving Party shall not, without prior written approval of Disclosing Party, use for Receiving Party's own benefit, publish, copy, or otherwise disclose to others, or permit the use by others for their benefit or to the detriment of Disclosing Party, any Confidential Information.
- 2.3 Receiving Party shall return to Disclosing Party any and all records, notes, and other written, printed, or tangible materials in its possession pertaining to Confidential Information immediately if Disclosing Party requests it in writing.
- 2.4 Receiving party shall immediately share the Dissertation report with the disclosing party free of charge and the receiving party will not claim any royalties.

3. DESIGNATION

- 3.1 Information, documents, software, objects and other materials to be kept secret (hereinafter: "confidential information") shall be designated as such in writing by the disclosing party. Written designation shall be in the form of an unmistakable annotation such as secret, confidential, for restricted internal access only.

4. CONFIDENTIALITY OBLIGATION

- 4.1 All confidential information made available by one party to the other shall be kept secret from third parties.
- 4.2 No confidential information received may be supplied to a third party without the prior written permission of the other party hereto.
- 4.3 Beyond this, each party also undertakes as follows:
 - 4.3.1 not to use the confidential information of the other party for any purposes other than the purpose contemplated by this agreement;
 - 4.3.2 not to modify or reconstruct, cause others to reconstruct or use for any purposes other than the purpose contemplated by this agreement, any object made available to it by the other party.

5. EXCEPTIONS

- 5.1 The obligation to observe secrecy under this Agreement shall not apply to:
- 5.1.1 information, documents (including information and documents in machine-readable form), software, objects and other materials that is generally available to the public, or become generally available to the public other than as a breach of this Non-disclosure Agreement;
 - 5.1.2 information that is already lawfully in the possession of one of the parties hereto prior to the effective date of this Non-disclosure Agreement, without having been obtained from the other party or one of its affiliated companies;
 - 5.1.3 information that is received by one of the parties hereto from a third party after the effective date of this Non-disclosure Agreement, provided this third party has not violated any Non-disclosure Agreement;
 - 5.1.4 information which is required by statute and/or common law;
 - 5.1.5 information that the receiving party, as evidenced by written records, has independently acquired or developed;
 - 5.1.6 Nevertheless, each party shall keep the use of the information by the other party secret from third parties.

6. DISCLOSURE TO THE RECEIVING PARTY

- 6.1 DSBD shall make available confidential information to Sisanda Michelle Ngubane only in so far as he may need it to fulfil the purpose as set out in 1. above. It will ensure that these are equally obliged to observe secrecy, whereby the obligation shall survive the termination of their respective employment contracts.

7. NO LICENSE

- 7.1 The intellectual property rights (where applicable) relating to any confidential information disclosed in terms of this agreement shall remain the property of the Disclosing Party and the disclosure shall not confer any license or right to such information on the Recipient.

8. INTEGRATION

- 8.1 This Agreement expresses the complete understanding of the parties with respect to the subject matter and supersedes all prior proposals, agreements, representations, and understandings. This Agreement may not be amended except in a writing signed by both parties.

9. WRITTEN FORM

- 9.1 No oral side agreements have been made. Any changes or additions to this Agreement must be made in writing to be effective. The written form requirement shall not be fulfilled by the use of emails.

10. WAIVER.

- 10.1 The failure to exercise any right provided in this Agreement shall not be a waiver of prior or subsequent rights.
- 10.2 This Agreement and each party's obligations shall be binding on the representatives, assigns, and successors of such party. Each party has signed this Agreement through its authorized representative.

11. RETURN OF INFORMATION

- 10.1 The Disclosing Party, may at any time, request the Receiving Party to return any material containing, pertaining to or relating to the information disclosed pursuant to the terms of this Agreement and may, in addition request the Receiving Party to furnish a written statement to the effect that, upon such return, the Receiving Party has not retained in its possession, or under its control, either directly or indirectly.

12. ANNEXURES TO THE AGREEMENT

- 12.1 The following documents are attached to this Agreement:
- a) Request letter to the DSBD;
 - b) Approval Letter;
 - c) Intended Questionnaire that will be sent out to the business owners
 - d) Informed consent letter.

APPENDIX K – CONSENT FORM



CONSENT

Statement of Agreement to Participate in the Research Study:

- I hereby confirm that I have been informed by the researcher, Sisanda Michelle Ngubane 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.

____Sisanda Ngubane_____

____SNgubane_____

Full Name of Participant **Date** **Time** **Signature / Right**
Thumbprint

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

Joseph Olusegun Adebayo _____ _____

Full Name of Researcher **Date** **Signature**

_____ _____ _____

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

_____ _____ _____

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

APPENDIX L – INTERVIEW SCHEDULE



INTERVIEW SCHEDULE

Title: An implication of women entrepreneurs' empowerment projects on poverty alleviation in South Africa: A case study of the Department of Small Business Development.

- Which sector do you belong to?
- How many staff do you have?

Interview Questions

Q1. Do you think investing in women entrepreneur's empowerment projects can be a strategic factor for poverty alleviation?

Q2. In what ways do you think training programmes impact on business environment and poverty alleviation in South Africa?

Q3. How would you describe the support your business receives from the Department of Small Business Development?

Q4. Would you say the support given by the Department of Small Business Development is appropriate? If yes or No. Please discuss

Q5. In what ways would you think the Department of Small Business Development can be one of the indispensable drivers of poverty alleviation in South Africa.

Q6. Do you think women entrepreneur's empowerment projects can serve to deliver strong and inclusive change in different sectors of the economy?

Q7. Do you think effective women entrepreneur's empowerment projects can strengthen trust, build commitment and good relationships?

Q8. Has your staff strength increase in the last five years? Yes or No. Why

Q9. How would you say that has impacted on job creation and poverty alleviation?

Q10. Kindly give recommendation on how the Department of Small Business Development can support women entrepreneurs in South Africa