

An assessment of a women entrepreneurship programme at a business incubator: A case study approach

A Steenkamp

21228922

Mini-dissertation submitted in partial fulfillment of the requirements for the degree *Master* of Business Administration at the Potchefstroom Campus of the North-West University

Supervisor: Prof SP van der Merwe

November 2016

ABSTRACT

Entrepreneurship has the capacity to reshape economies and industries worldwide. Women entrepreneurs are regarded as an underutilised force that can rekindle economic expansion and as such various programmes and interventions to enhance women's empowerment emerged over the last couple of years. The effectiveness of these programmes and interventions has yet to be proven and research calls for more qualitative research analysis on the subject matter.

This study used a case study approach to investigate the effectiveness of a short learning programme for women entrepreneurs in a business incubator environment. A mixed method of qualitative and quantitative research methods were used in order to gain in-depth knowledge on the study participants' experiences.

The purpose of the study was to gain insight into what constitutes effective programmes for women entrepreneurs and provide programme directors, benefactors and policymakers with guidelines in developing and implementing programmes that contribute towards job creation and women's empowerment.

The result indicate that the programme was effective in providing women participants with basic business management skills, entrepreneurial attitudes and leadership capabilities. Various areas for improvement were identified including the need for mentorship, networking and experiential learning techniques.

Keywords: women entrepreneurship, business incubator, women entrepreneurship development, women entrepreneurship interventions, women entrepreneurship programmes

ACKNOWLEDGEMENTS

I would like to thank our Heavenly Father for without Him we are incapable of doing anything. I feel and see His presence in my life.

My mother for her continuous support, believing in me and making me endless cups of coffee. I am blessed to have her in my life.

My two daughters Yolandi (6) and Anke (4) who could never understand why I had to work and constantly came into the room to talk to me. Nevertheless they are the reason for me furthering my studies. They are my whole world.

My two MBA friends Lize Bierman and Lara Neves for their understanding, compassion and motivation. I have gained life-long friends that I will cherish forever.

Prof Stephan van der Merwe for his mentorship, guidance and motivation to deliver a product of excellent quality. Thank you, Prof.

TABLE OF CONTENTS

ABSTRACT.....	i
ACKNOWLEDGEMENTS.....	ii
LIST OF FIGURES.....	ix
LIST OF TABLES.....	x
LIST OF APPENDICES.....	xi
LIST OF ABBREVIATIONS.....	xii
CHAPTER 1: NATURE AND SCOPE OF STUDY.....	1
1.1 INTRODUCTION.....	1
1.2 PROBLEM STATEMENT.....	3
1.3 OBJECTIVES OF THE STUDY.....	5
1.3.1 Primary objective.....	5
1.3.2 Secondary objectives.....	5
1.4 SCOPE OF THE STUDY.....	5
1.4.1 Field of the study.....	6
1.4.2 Institution.....	6
1.5 RESEARCH METHODOLOGY.....	7
1.5.1 Literature/theoretical study.....	8
1.5.2 Empirical study.....	9
1.5.2.1 Research instrument design.....	10
1.5.2.2 Research participants.....	10
1.5.2.3 Gathering of data.....	11
1.5.2.4 Data analysis.....	11

1.5.2.5 Ethical considerations.....	12
1.6 LIMITATIONS OF THE STUDY.....	12
1.7 LAYOUT OF THE STUDY.....	13
CHAPTER 2: LITERATURE REVIEW.....	16
2.1 INTRODUCTION.....	16
2.2 WOMEN ENTREPRENEURSHIP.....	17
2.2.1 Women entrepreneurship defined.....	18
2.2.2 Background on women entrepreneurship.....	18
2.2.3 Research on women entrepreneurs.....	18
2.2.4 Differences in women and men entrepreneurs.....	20
2.2.5 Profile of women entrepreneurs.....	20
2.2.6 Entrepreneurship in South Africa.....	21
2.2.7 The Female Entrepreneurship Index (FEI)	21
2.2.8 South Africa and the FEI.....	22
2.2.9 Total Early-stage Entrepreneurial Activity (TEA) rates.....	23
2.3 BUSINESS INCUBATORS.....	24
2.3.1 Background on business incubators.....	24
2.3.2 Business incubators defined.....	24
2.3.3 The purpose of business incubators.....	25
2.3.4 Characteristics of business incubators.....	25
2.4 ENTREPRENEURSHIP PROMOTION AND DEVELOPMENT.....	26
2.4.1 Entrepreneurial development defined.....	26

2.4.2	Women entrepreneurship development.....	26
2.4.3	Interventions and programmes.....	27
2.4.4	Results from intervention programmes.....	30
2.4.5	Measuring programmes.....	31
2.5	PROGRAMME FRAMEWORK FOR WOMEN ENTREPRENEURS.....	31
2.5.1	Programme goals.....	32
2.5.1.1	Business success.....	33
2.5.1.2	Entrepreneurial attitudes and intentions.....	34
2.5.1.3	Entrepreneurial capabilities.....	35
2.5.1.4	Leadership capabilities.....	36
2.5.2	Programme elements.....	37
2.5.2.1	Design.....	37
2.5.2.2	Evaluation.....	38
2.5.2.3	Trainers.....	39
2.5.2.4	Delivery.....	39
2.5.2.5	Curriculum.....	40
2.5.2.6	Wrap-around services.....	41
2.5.2.7	Reputation and trust.....	42
2.5.2.8	Governance and operations.....	43
2.5.3	Human Factors.....	43
2.5.3.1	Intentions and goals.....	43
2.5.3.2	Human capital.....	44
2.5.3.3	Entrepreneurial capabilities.....	45
2.5.3.4	Cognition and personality.....	45
2.5.4	Contextual environment.....	45
2.5.4.1	Culture.....	45

2.5.4.2 Economic development.....	46
2.5.4.3 Quality of institution.....	46
2.5.5 Funding.....	47
2.6 SUMMARY.....	48
CHAPTER 3: RESULTS AND DISCUSSIONS OF THE EMPICRICAL STUDY..	50
3.1 INTRODUCTION.....	50
3.2 GATHERING OF DATA.....	50
3.2.1 Data collection.....	50
3.2.2 Sampling.....	51
3.2.3 Data collection technique.....	52
3.2.4 The interview process.....	52
3.2.5 Data analysis.....	53
3.3 RESULTS FROM QUALITATIVE DATA ANALYSIS: BIOGRAPHICAL INFORMATION.....	54
3.3.1 Age group.....	54
3.3.2 Ethnic group.....	55
3.3.3 Highest education level.....	55
3.3.4 Participation year.....	56
3.3.5 Work status behaviour.....	57
3.3.6 Job creation.....	57
3.3.7 Comparison of study participants, self-employment and job creation..	59
3.4 RESULTS FROM QUALITATIVE DATA ANALYSIS: WOMEN ENTERPRISE PROGRAMME.....	60
3.4.1 Insights and benefits.....	62

3.4.1.1 Idea and opportunity recognition.....	62
3.4.1.2 Business planning.....	63
3.4.1.3 Business management skills.....	64
3.4.1.4 Entrepreneurial attitudes and intentions	65
3.4.1.5 Leadership capabilities.....	67
3.1.4.6 Support networks.....	67
3.4.2 Business success.....	69
3.4.2.1 Economic gain.....	70
3.4.2.2 Empowerment.....	70
3.4.3 Obstacles and challenges.....	72
3.4.3.1 Access to credit.....	73
3.4.3.2 Finances.....	74
3.4.3.3 Human resources.....	75
3.4.3.4 Contextual environment: Economic development.....	75
3.4.4 Shortcomings.....	77
3.4.4.1 Financial knowledge.....	77
3.4.4.2 Wrap-around services.....	78
3.4.4.3 Programme design: Evaluation.....	79
3.4.4.4 Programme design: Target participants.....	80
3.4.4.5 Programme design: Delivery.....	81
3.4.4.6 Empathy with the entrepreneurial life-world.....	83
3.4.5 Business incubator.....	84
3.4.5.1 Knowledge of support services offered.....	85
3.4.5.2 Support services experiences.....	86

3.5 RESULTS FROM QUANTITATIVE ANALYSIS.....	88
3.5.1 Results from closed ended questions.....	88
3.5.2 Results from open ended questions.....	91
3.5.2.1 Business content.....	91
3.5.2.2 Business skills.....	92
3.5.2.3 Business abilities.....	93
3.6 SUMMARY.....	93
3.6.1 Qualitative summary.....	93
3.6.2 Quantitative summary.....	95
CHAPTER 4: CONCLUSIONS AND RECOMMENDATIONS.....	96
4.1 INTRODUCTION.....	96
4.2 CONCLUSIONS ON THE EMPIRICAL STUDY.....	96
4.2.1 Conclusion on qualitative data analysis.....	96
4.2.1.1 Insights and benefits.....	97
4.2.1.2 Business success.....	98
4.2.1.3 Obstacles and challenges.....	99
4.2.1.4 Shortcomings.....	100
4.2.1.5 Business incubator.....	102
4.2.2 Conclusion on quantitative data analysis.....	102
4.3 RECOMMENDATIONS.....	103
4.4 CONCLUSION.....	109
4.5 ACHIEVEMENT OF THE STUDY OBJECTIVES.....	110
4.6 SUGGESTIONS FOR FUTURE RESEARCH.....	111
4.7 SUMMARY.....	111

REFERENCES..... 113

LIST OF FIGURES

Figure 1.1 Triangulation: Mixed method of qualitative and quantitative research..... 9

Figure 1.2 Layout of the study..... 13

Figure 2.1 Female entrepreneurship index of South Africa22

Figure 2.2 Interventions model for women entrepreneurship development 29

Figure 2.3 Framework for effective women entrepreneurship programmes..... 32

Figure 3.1 Women enterprise programme model..... 61

LIST OF TABLES

Table 3.1 Age group	54
Table 3.2 Ethnic group	55
Table 3.3 Highest education level	56
Table 3.4 Participation year	56
Table 3.5 Work status behavior	57
Table 3.6 Job creation	58
Table 3.7 Comparison of study participants, self-employment and job creation	59
Table 3.8 Insights and benefits	69
Table 3.9 Business success	72
Table 3.10 Obstacles and challenges	76
Table 3.11 Shortcomings	84
Table 3.12 Business incubator	88
Table 3.13 Descriptive statistics	90
Table 3.14 Business content training requirements	91
Table 3.15 Business skills requirements	92
Table 3.16 Business abilities requirements	93

LIST OF APPENDICES

Appendix A: Qualitative interview schedule.....	120
Appendix B: Quantitative questionnaire.....	122

LIST OF ABBREVIATIONS

BBEHIVE	Bridging Business and Education by Establishing a Hub of Innovative Ventures
BHIVE	Business Hub of Innovative Ventures
CASDAQ	Computer Assisted Qualitative Data Analysis
FEI	Female Entrepreneurship Index
NICHE	Netherlands Initiative for Capacity Development in Higher Education
NWU	North West University
SETA	Sector Education and Training Authority
SMME	Small, Medium and Micro Enterprise
TEA	Total Early-stage Entrepreneurial Activity

CHAPTER 1

NATURE AND SCOPE OF THE STUDY

“No country can ever truly flourish if it stifles the potential of its women and deprives itself of the contributions of half of its citizens.” Michelle Obama, former First Lady of the United States

1.1 INTRODUCTION

Women entrepreneurs are regarded as the new engines of economic growth, welfare and prosperity in developing countries (Vossenber, 2013:1). Educators, policymakers and practitioners view women entrepreneurs as an important “untapped source” of economic growth and development (Vossenber, 2013:1). They are productive forces in the private sector and are direct and indirect leaders in their communities. Through entrepreneurship and business ownership women are able to support their households, gain independence and improve their standard of living (Bullough, De Luque, Abdelzaher & Heim, 2015:250). This is especially the case in emerging countries such as South Africa.

The World Bank saw South Africa growing at a mere 0.8% this year, down from an earlier forecast of 1.4% (Herrington & Kew, 2015/16:23). Herrington and Kew (2015/16:4) further mentioned that South Africa’s main social problems remain unemployment and an extremely high income inequality. According to Statistic South Africa, the country has an unemployment rate of 26.6%. Unemployed youth is another worrying issue with a rate of 37.5% (Statistics South Africa, 2016).

The National Development Plan which aim is to eliminate poverty and reduce inequality by 2030, was developed and released in November 2011. The National Development Plan constitutes a blueprint of critical capabilities needed to transform the economy and society. However, these capabilities are not automatic and will not emerge if the country continues on its present trajectory (National Development Plan, 2011:14). In order to eliminate poverty and reduce inequality, South Africa has to raise employment levels through productivity growth

and the earnings of working people. South Africa needs faster and more inclusive growth as stipulated on numerous occasions by Mr. Pravin Gordhan in his 2016 Budget Speech. Key elements of a faster and inclusive strategy include raising exports, improving skills development, lowering the cost of living for the poor, investing in a competitive infrastructure, reducing the regulatory burden on small businesses, facilitating private investment and improving the labour market performance (National Development Plan, 2011:109).

According to the National Development Plan (2011:140), small and expanding firms will become more prominent and will generate the majority of new jobs created, thereby playing an important role in employment creation. Entrepreneurship is now more than ever being regarded as playing a critical element in growing the economy and a key factor in combating and overcoming unemployment (National Development Plan, 2011:140).

Vital to an economy's competitiveness, productivity and growth is an educated workforce, appropriately skilled and with the capacity to innovate. Therefore, a sound education system is one of the key imperatives for a competitive country (Herrington, Kew & Kew, 2014:30). According to Herrington and Kew (2015/16:7), experts found that the three most important factors that constrain entrepreneurial activity in South Africa are government policy (61%), access to finance (44%), and education and training (42%). Education is intricately linked to entrepreneurial intention and growth as it influence entrepreneurs' confidence in whether they have the skills and knowledge to start a business (Herrington and Kew, 2015/16:53).

Entrepreneurship education and training programmes especially designed for women entrepreneurs significantly increased over the last couple of years. Such programmes are designed to provide tools to aspiring, nascent and practicing entrepreneurs to launch a new business or to grow an existing business. The effectiveness of these programmes is yet to be researched (Bullough *et al.*, 2015:250). Blattman and Ralston (2015:i) state that the links from labour market and entrepreneurship interventions to actual employment are firstly based on faith, second on theory and last on evidence. Botha, Nieman and Van Vuuren (2007:164) also agree that many training programmes do not address the real needs of entrepreneurs and that further investigation into effective programmes are necessary.

This study takes on a case study approach to evaluate the impact of a short learning programme in a university incubation environment to assess the successes, experiences, benefits and challenges derived from the programme towards developing women entrepreneurs' business and leadership skills. The contribution of the study will aid programme designers in designing effective programmes for women in order to stimulate female entrepreneurship and encouraging an entrepreneurial culture in South Africa.

The layout for the rest of the chapter will include the problem statement, the primary and secondary objectives as well as the scope of the study. The scope of the study entails the field of the study and the institution under review. The chapter furthermore describes the research methodology, which includes the literature review objectives. The empirical study consists of and will explain the research instrument design, the research participants, the means in which data has been gathered, the statistical analysis methods and ethical considerations taken into account. The chapter concludes with the limitations and the layout of the rest of the study.

1.2 PROBLEM STATEMENT

Entrepreneurship has been referred to as a source of economic growth and entrepreneurial activities have been found to make positive impacts on the economy of nations and the quality of people's lives (Imafidon, 2014:101). Furthermore, entrepreneurship generates positive relationships with employment generation and empowerment of the disadvantaged segments of the population including women and the poor (Imafidon, 2014:101).

Women entrepreneurs are an underutilised resource and if women are not actively engaged as entrepreneurs the job creation capacity of half of the world's population will be lost (Kelly, Brush, Greene & Litovsky, 2012:2).

Women make up about 50% of the world population and 40% of the global workforce. However, women still own only about 1% of the world's wealth (Tsele, 2015). Another discouraging finding in the Global Entrepreneurship Monitor report of 2015/16 is that of the considerable widening gender gap in terms of entrepreneurial involvement in South Africa (Herrington and Kew, 2015/16:35). In 2014, eight women were engaged in early-stage

entrepreneurship for every 10 males and in 2015 the rate decreased to only six women for every 10 males (Herrington and Kew, 2015/16:5).

Research done on women entrepreneurship highlighted the lack of training, information and education as barriers to women entrepreneurs (Botha, Nieman & van Vuuren, 2007; Idrus, Pauzi & Munir, 2014; Meyer & Landsberg, 2016 and Vossenber, 2013). Staniewski (2016:3) states that knowledge is the most important predictor of entrepreneurial success and the Global Entrepreneurship Monitor, 2015/16 report also states that education and training is one of the weakest entrepreneurial conditions in South Africa (Herrington & Kew, 2015/16:7).

Entrepreneurship has evolved over the years and expanded to currently being provided for in various courses, professional associations, national and international business plan competitions, conferences, endowed positions and business incubators (Al-Dajani, Dedoussis, Watson & Tzokas, 2014:202).

Developing countries are seeking guidelines and answers as they increasingly turn towards entrepreneurship as a viable vehicle for promoting economic development (Pretorius & Włodarczyk, 2007:504). Corporations and government bodies are investing in these types of programmes and it is in their interest to identify the most effective education and training techniques.

This study aims to contribute to the pressing problem of the widening gender gap in terms of entrepreneurial intention amongst women in South Africa. This is done by investigating what constitutes effective programmes specifically designed for women entrepreneurs in order to increase female labour force participation and economic development.

The study will evaluate the effectiveness of a short term learning programme for business start-ups for female entrepreneurs at the business incubator centre of the North-West University's Vaal Triangle campus. This evaluation is done in order to contribute to an effective and sustainable framework for designing and teaching entrepreneurship capabilities and skills specifically to women entrepreneurs.

1.3 OBJECTIVES OF THE STUDY

The purpose of this study is defined under a primary objective and secondary objectives.

1.3.1 Primary objective

The primary objective of this study is to determine the effectiveness of the short learning programme for women entrepreneurship in terms of starting a business, business growth and skills development.

1.3.2 Secondary objectives

Secondary objectives that were set to develop a structured approach for the attainment of the primary objectives include:

- To determine how women entrepreneurship, training programmes and business incubators are conceptualised within literature.
- To determine the learning experiences women entrepreneurs obtained from the training programme.
- To investigate the success stories of the participating women entrepreneurs.
- To investigate the benefits derived from the programme.
- To investigate the challenges women entrepreneurs face.
- To investigate the shortcomings of the programme.
- To make recommendations for the programme directors and benefactors towards improving the programme.
- To make recommendations for future research based on the results of the study.

1.4 SCOPE OF THE STUDY

The scope of the study is limited in both the field of the study and the institution.

1.4.1 Field of the study

The field of research is limited to entrepreneurship with specific reference to women entrepreneurs exposed to a short learning programme.

The programme consists of an eight month course, geared to provide business support services to women who wish to establish their own businesses. The programme consists of exploring ideas, developing a business model as well as initiating the business. The programme further entails a structured learning approach through workshops and group-centered learning. Upon completion the participants are expected to present a business plan articulating their business implementation strategy. Hereafter entrepreneurs may be invited to join the bhive Enterprise Development Centre incubation programme to operationalise the business and develop it to full commercial potential (Anon, 2015).

The programme makes use of the Osterwalder business model developed by Alexander Osterwalder and Yves Pigneur in 2002 (Osterwalder & Pigneur, 2010:14). The business model is a conceptual tool containing a set of nine interrelating elements. This model explains the business logic of a specific organisation or business. The nine elements of the business model consists of the customer segment, value proposition, channels of delivery, customer relationships, revenue streams, key resources, key activities, key partnerships and cost structures (Osterwalder & Pigneur, 2010:15). Additional curriculum content covered in the programme includes market research, brand development, budgeting, cash flow management, product or service pricing, business registration and organisational compliance. Due to the length of the programme, financial management was just briefly touched upon to provide participants adequate knowledge in this area.

1.4.2 Institution

In terms of the institution the study is limited to a short learning programme for business start-ups for female entrepreneurs at the bhive centre of the North-West University, Vaal Triangle campus.

The Netherlands Initiative for Capacity Development in Higher Education (NICHE) is a Dutch funded development programme that provided funding to launch a programme named BBEHIVE (Bridging Business and Education by Establishing a Hub of Innovative Ventures and Expertise) at the North-West University, Vaal Triangle Campus in February 2009. The name of the University incubator was changed to bhive for marketing purposes. The goal of the University incubator is to expand the service offerings of the Faculty of Economic Sciences and Information Technology and to empower students and participants through relevant teaching, industry involvement and the stimulation of economic growth (Jooste, 2014:6).

1.5 RESEARCH METHODOLOGY

This study used case study research to investigate the dynamics, uniqueness and idiosyncrasy of the short learning programme for women entrepreneurs at the bhive centre. The aim of a case study was to describe the case precisely. The “case” in this study referring to the women participants of the short learning programme. According to Flick (2009:134), the aim is not only to make statements about the concrete case but also to study it, because it is a typical or particularly instructive example for a more general problem.

The study further employed a mixed method research by using both qualitative and quantitative methods, referred to as triangulation. In triangulation qualitative and quantitative data are collected and analysed at the same time, where the qualitative part is used for research questions that quantitative research cannot deal with (Boeije, 2010:159). Qualitative research is used to describe and understand social phenomena in terms of the meaning people bring to it (Boeije, 2010:11). It therefore produces rich, descriptive data that needs to be interpreted through the identification and coding of themes and categories (Boeije, 2010:11). The qualitative method was used in order to explore the effectiveness of the programme by assessing whether women entrepreneurs started a business, what growth factors occurred and what type of skills were developed by participating in the programme.

According to Welman, Kruger and Mitchell (2005:8), quantitative research is described as research that evaluates objective data consisting of numbers, where flexibility is limited to prevent any form of bias in presenting the results and where the purpose is the abstraction of reality. The quantitative method in the study will was used to determine the programme's ability

to provide adequate knowledge to initiate a business and the impact on participants of developing business skills.

1.5.1 Literature/theoretical study

The study first makes use of a literature review on women entrepreneurs, business incubators and factors relevant to effective programmes for women entrepreneurs in order to gain insights and information on the subject matter.

The purpose and objectives of the literature review are to assess what previous research had been done on women entrepreneurship and women entrepreneurship programmes. Insights and information coming from the existing literature serve as content knowledge in order to see statements and observations in the research in their context (Flick, 2009:49). In reviewing the theoretical literature it is established what is already known about women entrepreneurs and women entrepreneurship programmes, the theories and concepts used, debates or controversies and what has not been studied as yet (Flick, 2009:49).

Existing literature on women entrepreneurship, business incubators and women entrepreneurship programmes was reviewed in order to highlight emerging issues and identify shortfalls. Various types of literature sources such as publications, journals and dissertations were investigated. The following keywords were used in the literature search: women entrepreneurship, women entrepreneurship programmes, business incubators, success factors, programme goals, programme elements, entrepreneurial capabilities, leadership capabilities, entrepreneurial intention and human capital.

The search engines used for the literature review are Google Scholar and EbscoHost. Sources that were consulted for the literature study include, but were not limited, to the following.

- Peer reviewed journals.
- Books including published works on women entrepreneurship as well as any underlying issues identified during the course of the research.
- Internet searches to examine current issues on poverty trends, unemployment and labour absorption rates in South Africa.

- Reports, including the global Entrepreneurship Monitor Reports and the National Development Plan.

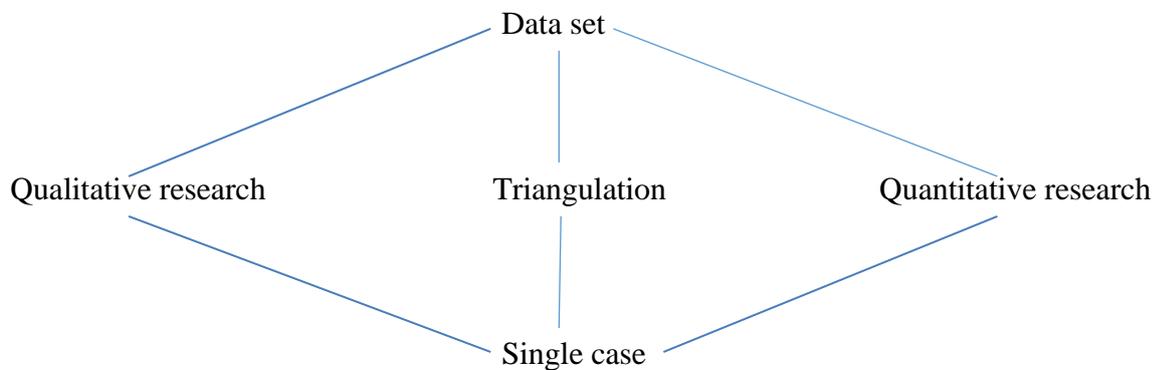
1.5.2 Empirical study

The empirical approach sought to explore how the women entrepreneurs experienced the short learning programme through conducting semi-structured interviews and questionnaires. The factors under review included successes, growth, skills development, participant’s experiences, benefits and shortcomings of the programme.

A case study on women entrepreneurs who participated in the short training programme for women entrepreneurs at the bhive centre was used for this study. The case study approach was used due to the small population group. The case study intensively studies to understand the uniqueness of the case in all its complexities (Welman *et al.*, 2005:193).

A mixed method of qualitative and quantitative research approaches was utilised. This is referred to as triangulation. Triangulation of qualitative and quantitative research can focus on a single case as illustrated in figure 1.1 below. The same participants are interviewed and complete a questionnaire. The combinations of the two approaches are established by linking the results of an interview study and questionnaire using closed and open ended questions according to (Flick, 2009:27).

Figure 1.1 Triangulation: Mixed method of qualitative and quantitative research



Source: Flick (2009:27)

1.5.2.1 Research instrument design

The qualitative research procedure took the form of semi-structured interviews in order to identify important variables in the area, to formulate penetrating questions on them and to generate hypotheses for further investigation. Semi-structured interviews are usually not entirely pre-structured with respect to content, formulation, sequence and answers but is also not entirely open. Therefore, semi-structured interviews are planned beforehand by preparing a list of topics and/or questions to be asked at some point in the interview (Flick, 2009:62). The interviews were transcribed and coded through open coding. According to Boeije (2010:96), open coding is a thematic approach whereby all the collected data are read very carefully and divided into fragments. The fragments are compared among each other, grouped into categories dealing with the same subject and labelled with a code. The data will then be reassembled from the angle of the research questions and research purpose in order to make sense of the data from a theoretical perspective (Boeije, 2010:76).

The quantitative research was assessed by using a five point Likert scale ranging from, five (strongly agree) to one (strongly disagree). Descriptive statistics as well as frequency counts were utilised for summarising the obtained data (Welman *et al.*, 2005:231).

1.5.2.2 Research participants

According to Boeije (2010:36), sampling strategies in qualitative data typically aim to represent a wide range of perspectives and experiences. The study made use of purposive sampling, defined as samples that are selected from a defined research population (Boeije, 2010:36). The purposive sampling population in this study represented all the women participants of the short learning programme for business start-ups from 2013 to 2016. The population group presented a total of 45 participants, seven in 2013, 11 participants in 2014, 14 participants in 2015 and 13 participants in the year 2016.

1.5.2.3 Gathering of data

The programme director informed all the participants of the programme beforehand to brief them on the study. By being briefed from a known and reliable source, it was hoped that trust would be established. Participation was entirely voluntarily.

The participants was contacted and appointments arranged with each participant at a date, time and place that suited them best. At the beginning of the interview the purpose for which data was to be used was explained, as well as the procedure and duration of the interview. Semi-structured interviews as well as questionnaires were used in order to obtain the data from participants.

Various strategies must be employed to ensure that the qualitative study is credible and trustworthy (Brantlinger, Jimenez, Klingner, Pugach & Richardson, 2005:200). This study made use of peer debriefing by having someone familiar with the subject matter reviewing and providing critical feedback on descriptions, analyses and interpretations. Audit trails were used by keeping track of interviews and the specific times and dates spent observing. This was done to substantiate that sufficient time was spent in the field to claim dependable and confirmable results (Brantlinger *et al.*, 2005:201).

1.5.2.4 Data analysis

According to Boeije (2010:76), data analysis is a process of systematically searching and arranging the interview transcripts and field notes. This is done to aid the researcher in understanding the content and enables the researcher to present what was discovered to others. Segmenting data refers to breaking up research materials into manageable pieces, the researcher then sorts and sifts them, searching for types, classes, sequences, processes or patterns. In the reassembling phase the categories related to one another are grouped together in order to generate theoretical understanding of the social phenomenon under study in terms of the research question (Boeije, 2010:76).

The Computer Assisted Qualitative Data Analysis Software (CASDAQ), Atlas TI was used to code the transcriptions into themes and categories. The software aids in sorting the data and

compares it to consider links and contradictions. The analysis made use of the constant comparative method, which constantly compares interviews with each other as well as with the literature (Stander, 2015:15).

15.2.5 Ethical considerations

The following codes of ethics were taken into consideration during the study (Flick, 2009:41):

- Informed consent by the director of the programme, the manager of the bhive centre and the participants partaking in the study and clearly defining the purpose of the study. Further to this consent was voluntarily.
- Justice was done to participants in analysing the data meaning that the interpretations were grounded in the data (interview statements).
- Confidentiality by protecting identities. This was achieved through means of each participant designing their own unique code that is only known to them. This code was used in analysing the data.

1.6 LIMITATIONS OF THE STUDY

The limitations of the study were:

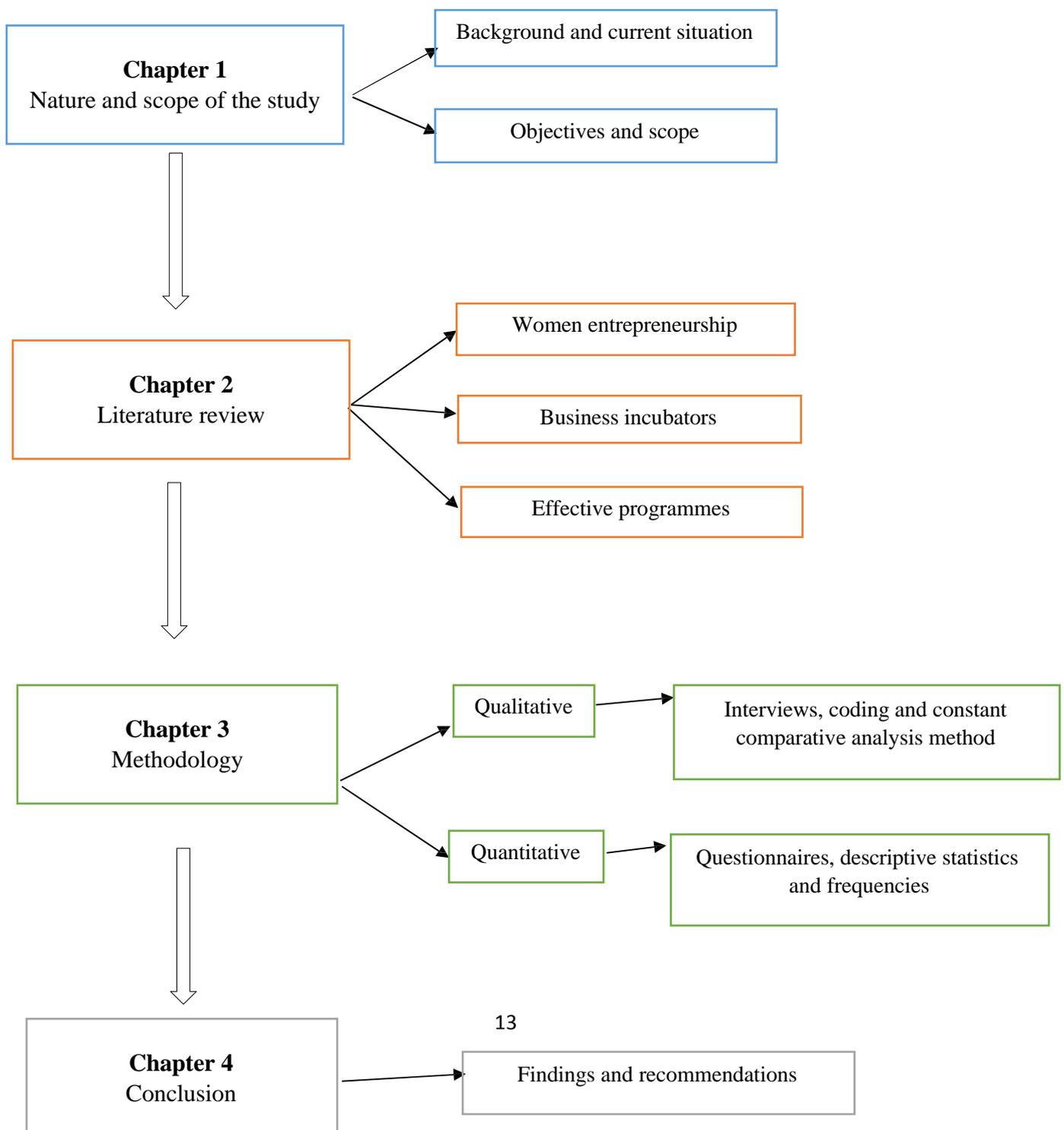
- Respondents knew that research was being done and the true situation in some aspects might not have been reflected.
- The research was limited to the institution at North-West University and the programme presented by the bhive Enterprise Development Centre and can therefore not be regarded as representative to other programmes.
- Interviews were only conducted with the participants themselves. A much broader analysis could have been obtained by also interviewing the programme directors and family members of the participants as well as their employees.
- Since this was an explorative study only, it is recommended that the research be extended to a broader sample in future research.

In light of the above, care should therefore be taken in generalising the results in the study.

1.7 LAYOUT OF THE STUDY

The research study consists of four chapters. Figure 1.2 below describes the flow of the research process.

Figure 1.2 Layout of the study



Chapter 1: Nature and scope of the study

Chapter one orientates the readers as to the nature and the scope of the study. It consists of an introduction of the importance of women entrepreneurship and the current situation in South Africa in terms of economic growth and unemployment. The National Development Plan is briefly discussed to look at the plans envisioned for South Africa. The problem statement describes the pressing problem of women inequality, the lack of training and effective programmes for women entrepreneurs. The objectives and scope of the study follow. The research methodology consists of the literature review, empirical study, research instrument design, research participants, the way in which data was gathered as well as the data analysis method. Ethical considerations taken into account during data gathering and analysis are mentioned. The chapter concludes with the limitations and layout of the study.

Chapter 2: Literature review

The literature review consists of the concept of women entrepreneurship, business incubators and training programmes. This section allows for extensive reading in order to understand the background, emerging trends and challenges in women entrepreneurship. The value and concept of business incubators are placed under review. The chapter concludes with a description of the elements or factors necessary to effectively contribute to increasing women entrepreneurs, entrepreneurial and leadership capabilities as well as skills development.

Chapter 3: Results and discussion of empirical study

Chapter three discusses the methodology employed in the study as well as the means by which data was captured. Further to this the nature of the research participants is explained. The interpretation of data and description of analysis and results concludes the chapter.

Chapter 4: Conclusions and recommendations

Chapter four provides a summary of the research outcomes and make conclusions about the research problem. Based on the findings from the empirical section and the literature study, recommendations are made as what constitute effective programmes for women entrepreneurs. Lastly, the achievements of the study objectives are evaluated, the chapter discusses the limitations of the study and make recommendations towards improving the programme as well as for future research.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

South Africa can no longer solely depend on large organisations or the government to create jobs and must shift the emphasis towards small and medium enterprises to stimulate job creation (Herrington *et al.*, 2014:19). Entrepreneurship is widely recognised to be an important driver of sustainable economic growth through job creation, innovation and its welfare effect (Herrington *et al.*, 2014:19).

According to the National Development Plan (2011:115), South Africa must develop a more competitive and diversified economy by raising levels of investment, improving skills and human capital formation as well as increasing net exports.

A sound education system is one of the key imperatives for a competitive country. It is believed that a good quality education system will have a positive influence on individuals' self-efficacy and self-confidence, thereby increasing individuals' chances of starting a business. In addition to this, individuals will also be able to successfully navigate competitive and changing business environments (Herrington and Kew, 2015/16:36).

Another key imperative for South Africa is to stimulate female entrepreneurship, especially in the current economic climate. It has been reported by the World Economic and Social Outlook that an increase in the female participation rate in the labour force has a number of economic benefits. The report shows that economies with high female labour force participation rates are more resilient and less often experience an economic growth slowdown. It is also a powerful anti-poverty device in that household income is derived from the paid work of more than one household member, thereby decreasing the risk that a household will lose all its income as a consequence of an adverse macroeconomic event (Herrington and Kew, 2015/16:35). Herrington and Kew (2015/16:35) further state that the gender gaps in labour force participation represent a substantial loss in income and economic development.

Women's employment has increased significantly since 1960. Regardless of this, females are still less likely to be employed than males. Furthermore the labour force remains to be segregated into male intensive and female intensive occupations with women concentrated amongst the lower levels of organisational hierarchies and earning less pay (Jennings & Brush, 2013:666).

South African policymakers need to urgently make strong commitments to grow the economy. They can do this by introducing reforms aimed at fostering a more enabling business environment particularly for the small and medium-size enterprises which contribute so much to employment (Herrington and Kew, 2015/16:4). One such reform should be aimed at strengthening the adult learning policies in terms of increasing investment in entrepreneurship training programmes; replicate successful privately sponsored models; expand interventions that deal with key skill gaps; and set up experimental incubators that are easily accessible to potential entrepreneurs (Herrington *et al.*, 2014:44).

The following paragraphs examine literature on women entrepreneurship and the value and characteristics of business incubators. Thereafter the chapter explores entrepreneurship promotion and development by reviewing various types of interventions and programmes specifically aimed at women entrepreneurs. The chapter concludes with a programme framework containing the elements necessary for sustainable and effective programme development.

2.2 WOMEN ENTREPRENEURSHIP

The following section will provide the definition of women entrepreneurship as well as background information, previous research conducted and a profile of women entrepreneurs. Differences in men and women entrepreneurs will be reviewed and women entrepreneurs in South Africa will be placed under investigation.

2.2.1 Women entrepreneurship defined

Women entrepreneurship is a multidisciplinary concept representing economic, psychological, social, cultural as well as environmental factors. Women entrepreneurship can be defined as women who are confident, innovative and creative, able to achieve economic independence either individually or in collaboration, and women who generate employment opportunities for others through initiating, establishing and running a business as well as keeping pace with their personal, family and social life (Halim & Razak, 2014:22).

According to Navarro and Jimenez (2016:2), women entrepreneurs can be defined as women who have created businesses in which they hold the majority of shares and are actively involved in the decision-making process, risk taking and operational management.

2.2.2 Background on women entrepreneurship

The Journal of Contemporary Business published the first journal article on women entrepreneurship written by Eleanor Brantley Schwarts in 1976 entitled 'Entrepreneurship: A new female frontier'. She concluded that the main motivations namely, the need for success, independence, economic reward and job satisfaction are the same for women and men (Akehurst, Simarro & Mas-Tur, 2012:2490). Research conducted after the 1980's, however, recognised gender differences amongst business owners, characteristics of the firm, management styles, financial strategy, growth patterns and the determining factors of success. Therefore, these differences justify women entrepreneurs as an independent field of study.

2.2.3 Research on women entrepreneurs

In the study done by Jennings and Brush (2013:664) the researchers examined whether research on female entrepreneurship over the past three decades had any impact on general entrepreneurship theory and research. The conclusion drawn from the study indicated that female entrepreneurship as a sub-area of entrepreneurship, has come a long way in a very short period of time. Although research on women entrepreneurship focused seemingly on topics similar to general entrepreneurship, it did challenge the dominant imagery within mainstream theory and research. The research demonstrated that entrepreneurship is a gendered

phenomenon, that entrepreneurial activity is embedded in families, can result from necessity and opportunity and that entrepreneurs often pursue goals beyond economic gain (Jennings & Brush, 2013:697).

The most important contribution of women's entrepreneurship research lies in acknowledging and documenting that entrepreneurship is not a gender-neutral phenomenon. According to Jennings and Brush (2013:681), entrepreneurial activity occurs and is impacted by socially constructed and widely shared beliefs about the characteristics, behaviours and roles naturally associated with women and men.

The "family embeddedness perspective" by Jennings and Brush (2013:687) is based on the premises that many women entrepreneurs do not view their businesses as separate economic entities, but rather as activities intertwined with other aspect of their lives, especially family relationships and responsibilities. Therefore, numerous research studies indicate that women start their own businesses as to attain a better balance between work and family.

According to Manolova, Brush, Edelman and Shaver (2011:11), the social learning theory argues that due to women's different socialisation experiences, they may lack strong expectations of personal efficacy towards many career-related behaviours and therefore may not fully attain their potential. Peers, media, educational practices and occupational systems are among the factors that influence gender development and which can explain differences in women's and men's socialisation (Manolova *et al.*, 2011:11).

Manolova *et al.* (2011:21) further stated that the growth intentions for new ventures indicates that men are motivated by a desire for financial success whereas women are motivated by a complex series of factors such as a desire for self-realisation, recognition, innovation and financial success. Due to this multiple motivations it can be presumed that women entrepreneurs can lack in focusing on the business but it also indicates that women-owned businesses have the potential to achieve much more than those of men. It also indicates that women would be less likely to quit if the levels of financial success are not achieved. The reason for this is that they have multiple reasons to persist, while men with a single source of motivation (financial success) may not persist if that one source goes away (Manolova *et al.*, 2011:21).

2.2.4 Differences in women and men entrepreneurs

In explaining the gender gap between female and male entrepreneurs, researchers identified several determinants for these differences. Access to financial resources, inadequate training and access to information, work-family interface, women's safety and gender based violence, lack of societal support and legal barriers and procedures were identified in the study by Vossenber (2013:4). Meyer and Landsberg (2016:2) identified the lack of business management skills, inter-role conflict, lack of training and education, high-risk averseness, lack of female role models, inequality in access to credit and pressure of childcare responsibilities as challenges that specifically affect women entrepreneurs.

According to Vossenber (2013:13), gender gaps in entrepreneurship can not only be attributed to variables such as level of education and access to finance, but are also a product of more complex power relations and governance structures in the gendered environment of entrepreneurship.

2.2.5 Profile of women entrepreneurs

In developed countries women entrepreneurship is mostly driven by opportunity, whereas in developing countries the driving factor comes largely due to necessity. In developing countries, self-employment and entrepreneurship are the only viable options in the absence of other viable alternatives to provide or supplement household income (World Bank, 2012:3).

Women entrepreneurs seem to pursue certain businesses at the expense of others in that they are virtually absent from the manufacturing and construction sector while they are over represented in the consumer sector and largely engaged in retail businesses (Vossenber, 2013:3). According to Manolova *et al.* (2011:8), women are more likely to start new ventures within the service or retail industry sectors which are traditionally slower growing due to being more competitive. While working in a traditional sector requires less experience as well as lower start-up capital it also offers lower returns (World Bank, 2012:5). Women-owned businesses also tend to be smaller than their male counterparts' as well as having fewer staff, less growth potential, generate relatively lower revenues and they earn less income from entrepreneurial activity (Vossenber, 2013:4). Women-owned businesses also tend to be

informal, home based and concentrated in the areas of small scale entrepreneurship according to the World Bank (2012:5). Operating from home allows women to satisfy competing demands due to household chores and childcare responsibilities.

2.2.6 Entrepreneurship in South Africa

According to Lindiwe Zulu (Van der Merwe, 2015), the current small business development minister of South Africa, the circumstances under which many small business owners operate are not up to standard. Infrastructure, transport, recognition of both small and informal businesses, the failing education system, labour laws that restrict job opportunities and tax laws are just some of the factors complicating the operation of small businesses in South Africa (Van der Merwe, 2015).

2.2.7 The Female Entrepreneurship Index (FEI)

The Female Entrepreneurship Index is an analysis of the conditions that foster high-potential female entrepreneurship and analyses over 77 countries. Figure 2.1 below represents the FEI of South Africa. High-potential is defined as those female entrepreneurs who exhibit characteristics associated with high growth outcomes, but which may currently be an aspiration rather than an achievement (Terjesen & Lloyd, 2015:5).

The Female Entrepreneurship Index uses a systematic approach to enable cross-country comparisons and benchmarking of the gender differentiated conditions. It further focuses on identifying a country's strengths and weaknesses in terms of providing favourable conditions that could lead to high potential female entrepreneurship development (Terjesen & Lloyd, 2015:4).

The 2015 Female Entrepreneurship Index report revealed the United States ranks first in the world with 82.9 points. A total number of 47 out of 77 nations still scored below 50 points, indicating that these countries must pursue significant changes in order to reduce barriers for female entrepreneurs (Terjesen & Lloyd, 2015:2).

2.2.8 South Africa and the FEI

South Africa ranked 36 with 44.2 points and also dropped two places from the 2014 rankings. The report further revealed that the strongest areas for female entrepreneurship in Sub-Saharan Africa is opportunity recognition, perception of skills and knowing an entrepreneur, while the weakest are internet and networks, technology sector business and research and development expenditure (Terjesen & Lloyd, 2015:15).

Figure 2.1 Female Entrepreneurship Index of South Africa



Source: Terjesen & Lloyd (2015:30)

In analysing South Africa’s Female Entrepreneurship Index as illustrated in Figure 2.1 it was revealed that the lowest score is that of internet and networks (no.4) among institutional levels. Institutional levels refers to mediums such as the internet, LinkedIn and other social mediums. This result indicates that South Africa’s entrepreneurial environment lacks to support entrepreneurial start-ups in terms of internet and network connections. According to Terjesen and Lloyd (2015:36), networking is critical for female entrepreneurs as it has been established by research that entrepreneurs who have better networks are more successful, can identify more viable opportunities and have access to more and better resources. The internet opens up new opportunities for entrepreneurial networking that eliminates geographic and gendered social constraints that have in many cases limited women’s access to information and resources (Terjesen & Lloyd, 2015:36).

Highly educated owners (no. 8) on the individual level indicator are also a cause for concern. According to Terjesen and Lloyd (2015:36), this variable captures the quality of entrepreneurs' academic preparation as it is widely held that entrepreneurs with higher education degrees are more capable and willing to start and manage high-growth businesses. South Africa scored very low in this variable indicating the low level of skills and poor standards of education as indicated by research. South Africa, however, scored high on small, medium enterprise support and training (no. 8) on an institutional level, indicating that the business skills development is accessible, affordable and culturally appropriate for women participants (Terjesen & Lloyd, 2015:36).

South Africa scored the highest on Technology absorption (no.7) on the institutional level. Technology absorption is described as the variable that measures the firm-level technology absorption capability in a country (Terjesen & Lloyd, 2015;37). Technology absorption refers to the acquisition, development, assimilation and utilisation of technological knowledge and capability by a firm or same macro entity from an external source. Technology absorption occurs between transferring and receiving entities (Khurana, 2013).

2.2.9 Total Early-Stage Entrepreneurial Activity (TEA) rates

Another discouraging finding by the Global Entrepreneurship Monitor, South African report of 2015/16, reveals an increase in gender gap regarding entrepreneurial involvement. In 2014, eight women were engaged in early-stage entrepreneurship for every ten male entrepreneurs. This figure decreased significantly to only six women for every ten males in 2015 according to Herrington and Kew (2015/16:31). The ratio of female to male TEA activity is also lower than the averages for both the Africa region and for the efficiency-driven economies. A sharp decline in female opportunity-motivated TEA was also recorded in 2015. Only 1.6 women entrepreneurs were more likely to be opportunity motivated, down from 2.6 times more likely in 2014. This figure is lower than the average for both factor and efficiency driven economies, as well as the lowest opportunity score since 2011 (Herrington and Kew, 2015/16:31).

These figures clearly indicate that the poor economic growth and continuous high unemployment rate over the past couple of years are taking their toll. People especially in the

poor communities are forced into necessity-entrepreneurship due to the lack of other options for sustainable livelihoods (Herrington and Kew, 2015/16:31).

Herrington and Kew (2015/16:31) further stated that these figures are also discouraging in terms of job-creation challenges as research shows that businesses started by opportunity-driven entrepreneurs are much more likely to survive and employ people than those started by necessity-driven entrepreneurs.

2.3 BUSINESS INCUBATORS

The section under the heading business incubator provides the background and how business incubators originated as well as the definition, purpose and characteristic of these entities.

2.3.1 Background on business incubators

The first business incubator was established in 1959 in Batavia, New York. Today there are more than 7000 incubators throughout the world. In South Africa the first business incubator was introduced in 1995 through an initiative of the Small Business Development Corporation, naming the project "hives of industry" (Jooste, 2014:3).

2.3.2 Business incubators defined

Business incubation programmes can be defined as an organised effort to bring together new and emerging businesses in a controlled environment to facilitate the development conditions and support systems that will ensure successful business operations (Temtime, 2011:30). These programmes are regarded as economic development tools designed to accelerate the growth and success of entrepreneurial enterprises through various business support resources and services. These services include rent subsidies, advisory and administrative services, on-going consulting, marketing, research and development support, training, new technology and subsidised labour (Temtime, 2011:33).

2.3.3 The purpose of business incubators

The main goal of business incubation programmes is to produce successful graduate-businesses that are financially viable and freestanding when they leave the incubator environment. According to The World Bank (2012:11), incubators are organised on a horizontal level through peer-to-peer mentorship and can address educational and empowerment obstacles faced by women entrepreneurs through coaching sessions and the curriculum provided. These programmes assist to reduce the risk that entrepreneurs associate with the process of starting their own businesses. Especially for women the reduction in risk is crucial in outweighing societal and cultural norms they are faced with in order to become entrepreneurs (World Bank, 2012:11).

2.3.4 Characteristics of business incubators

According to Jooste (2014:5), business incubation has various aspects to it. Firstly, business incubation can be seen as a training facility for young entrepreneurs; secondly, it may be viewed as a business action with economic goals; and lastly it can be seen as in a developmental nature. Each incubator has unique characteristics that give rise to different incubation models or configuration frameworks and one of the more successful incubators around the world seems to be the university incubators. University incubators are located within a university and use the infrastructure and resources provided by the university. It also makes use of the staff's time and talent to boost economic development efforts, provide practical training and in turn reap the benefits of the commercialisation of the university's own research (Jooste, 2014:5).

Al-Dajani *et al.* (2014:202) stated that increased globalisation, growing demands on higher education institutions, substantial pressure to align itself with market forces and changing environments have forced universities to act "entrepreneurial". Al-Dajani *et al.* (2014:202) further mentioned that two factors influences universities to establish business incubators. Firstly, the socially explosive issue of employability, especially among university graduates is an influence, as well as the conscious choice of a large number of graduates opting for self-employment as a career.

2.4 ENTREPRENEURSHIP PROMOTION AND DEVELOPMENT

Entrepreneurship programmes especially designed to develop women entrepreneurs and the various interventions and programmes offered are discussed in the following section.

2.4.1 Entrepreneurial development defined

Entrepreneurial development can be defined as a programme of activities in order to enhance the knowledge, skills, behaviours and attitude of individuals and groups to assume the role of entrepreneurs. It also entails efforts to remove all forms of barriers entrepreneurs may face to create society's wealth for human capacity building (Imafidon, 2014:101). Entrepreneurship development is achieved through enhancing entrepreneurial skills and knowledge through structured training and institution building programmes. The aim is to enlarge the base of entrepreneurs in order to accelerate the pace at which new ventures are created. According to Imafidon (2014:104), this in turn hastens employment generation and economic development.

2.4.2 Women entrepreneurship development

In recent years general attention to women entrepreneurship has increased significantly and the focus on this untapped source of growth seems to be indispensable for development practitioners and policymakers (Vossenber, 2013:1). Development practitioners, policymakers and stakeholders in the private and government sector have initiated support programmes especially designed for women entrepreneurs (Vossenber, 2013:15).

In order to encourage women entrepreneurship, organisations deploy a variety of instruments and methodologies ranging from entrepreneurial skill training, business development services, technical support, empowerment and the provision of credit and investment funding to name but a few (Vossenber, 2013:15). The majority of these programmes are set out from the premises that women entrepreneurs are an untapped resource for development. These programmes aim to contribute to economic growth, raise income levels of households, empower women economically and to contribute to gender equality to a much lesser extent (Vossenber, 2013:15).

2.4.3 Interventions and programmes

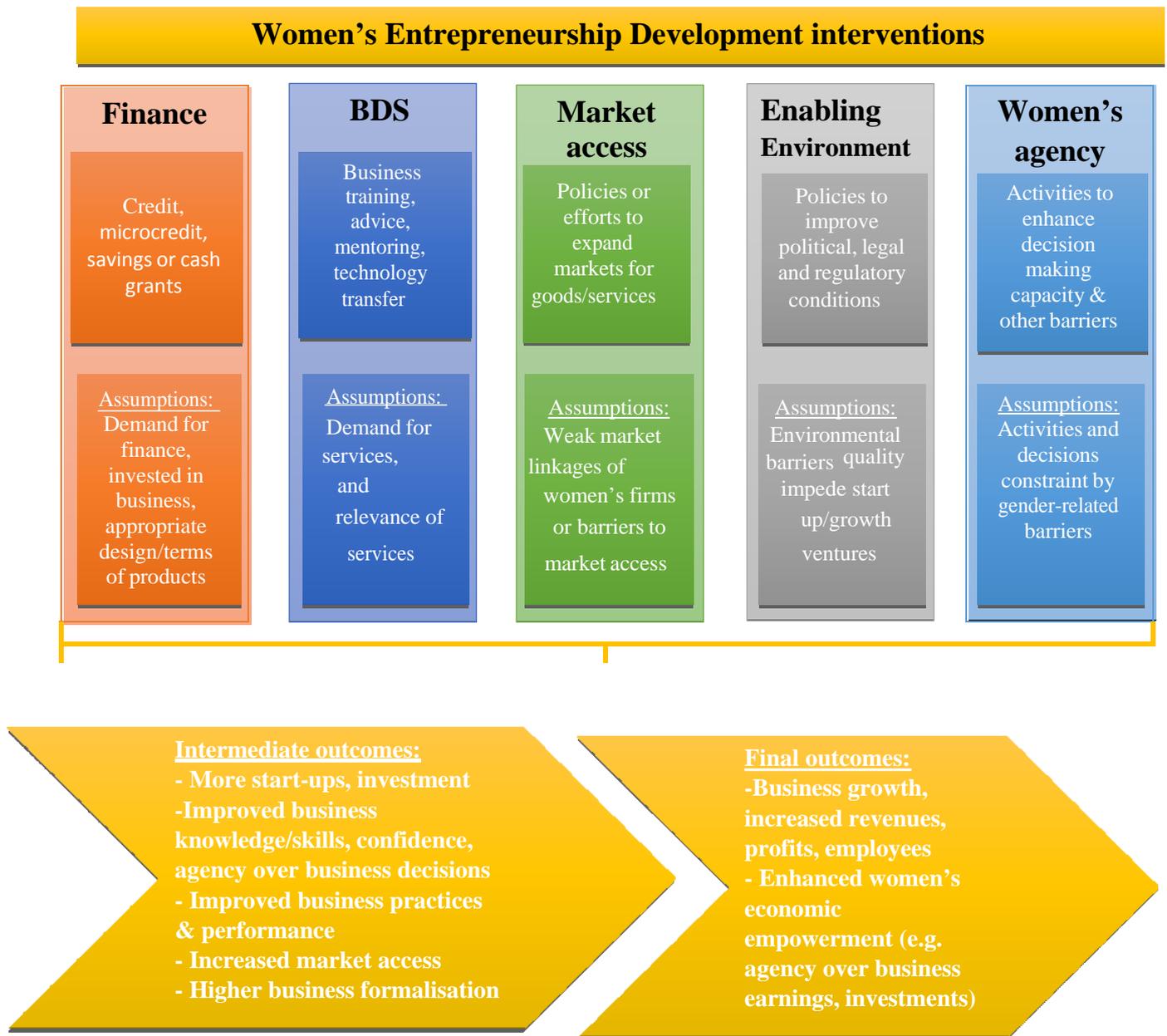
Various interventions and programmes exist to enhance women's agency and empowerment. These services can either be provided separately as stand-alone initiatives or together in combined interventions. Figure 2.2 below illustrates the overall model for women entrepreneurship development interventions and their expected results. According to Patel (2012:2), the following five types of interventions can be identified:

1. *Access to finance.* The finance intervention includes credit, micro credit and savings or cash grants. The underlying assumption for this type of intervention are the demand for finance, business investment and the appropriate design or terms of products.
2. *Business development services* including business training, advice or mentoring, technology transfer, business incubation services, business formalisation services and strengthening of women's entrepreneurial associations. The intervention assumes the demand for services, quality and relevance of services.
3. *Improving market access* for women's firms. Market access refers to policies or efforts to expand markets for goods and services due to weak market linkages of women's firms or barriers to market access.
4. *Creating favourable business enabling environments.* This type of intervention assumes that environmental barriers impede start-up and growth ventures and include policies to improve political, legal and regulatory conditions.
5. *Efforts to enhance women's agency and empowerment* include activities to enhance decision-making capacity and other barriers. The assumptions are the constraint of activities and decisions through gender-related barriers.

Figure 2.2 below describes each type of intervention aimed specifically at enhancing women's agency and empowerment. Every type of intervention is based on certain assumptions regarding the barriers women entrepreneurs face. The model further depicts that the various

types of interventions lead to short term developments in the form of an increase in business start-ups, investments and improved business knowledge skills and confidence. Longer term development among other are business growth, an increase in profits and the enhancement of women's economic empowerment.

Figure 2.2 Intervention Model for Women’s Entrepreneurship Development



Source: Patel (2012:3)

2.4.4 Results from intervention programmes

The International Labour Organisation released a brief in 2012 on the effectiveness of entrepreneurship development interventions for women entrepreneurs. The key findings were that interventions that combine finance (especially grants) and business training seem to be more effective in supporting women's business start-ups than either finance or business training alone (Patel, 2012:1). Business training alone can be helpful in improving business knowledge and raise aspirations and motivation, but is not seen as sufficient to encourage business creation, especially in light of the other constraints that female entrepreneurs face (Patel 2012:7).

Evidence reveals that business training combined with follow-up technical assistance and business grants may be more effective in supporting business growth for existing female entrepreneurs (Patel, 2012:1).

Blattman and Ralston (2015:34) argued that whether programmes are capital or skills centric there is no off-the-shelf programme that will work in all contexts. The researchers proposed that policymakers must first use small-scale pilots before launching large programmes, invest in labour market panel data and invest in multi-country studies to test and fine tune the most promising interventions (Blattman & Ralston, 2015:1).

Various researchers identified the need for determining what the make-up of effective programmes for women entrepreneurs should be in order to provide sustainable programmes that enhances economic development. Research also calls for more qualitative case studies that seek to answer in-depth questions on experiences and benefits derived from female entrepreneurship programmes. Questions that should be asked, are how effective was the programme and did it really benefit each and every individual in the group, and are they ready to implement what they have learnt in starting their business, or is there a need for more workshops (Tewari & Malhotra, 2014:257).

2.4.5 Measuring programmes

Key performance measures in measuring the effectiveness of training interventions as mentioned by Botha *et al.* (2007:169) include:

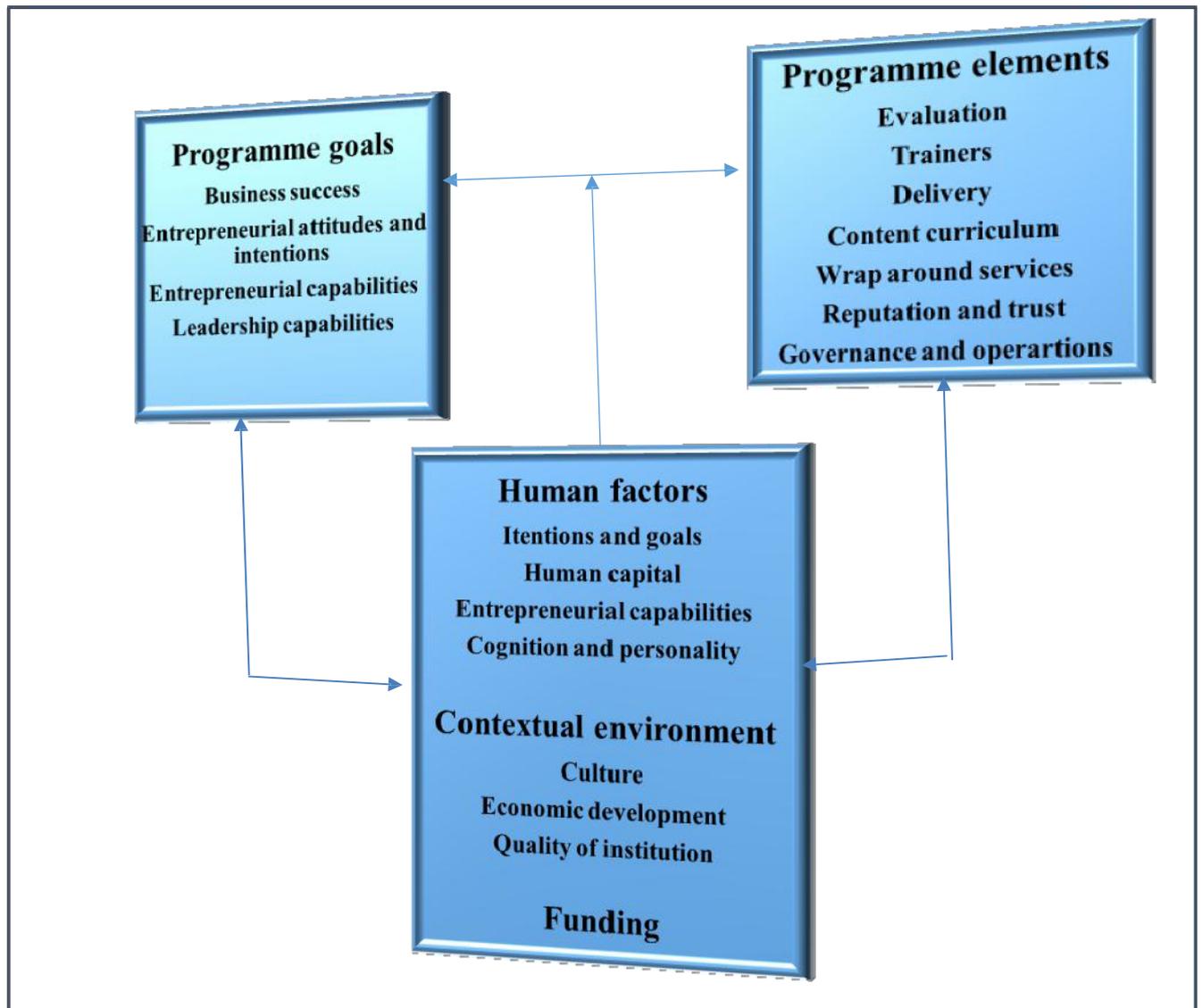
- *Primary performance measures* such as number of employees, growth in employees, number of customers, sales and value of capital assets.
- *Proxy performance measures* include the geographical range of markets, formal business and VAT registration.
- *Subjective measures* relate to the ability of the business to meet the domestic needs and the confidence in running the business.
- *Entrepreneurial performance measures* refer to the desire to start a business with the potential to grow or to have multiple businesses.

2.5 PROGRAMME FRAMEWORK FOR WOMEN ENTREPRENEURS

In their 2015 study on developing women leaders through entrepreneurship education and training, Bullough, De Luque, Abdelzaher and Heim presented a framework for designing and implementing effective programmes for women. These researchers have more than 10 years of extensive first hand work experience with women entrepreneurs in 20 developing countries (Bullough *et al.*, 2015:250). The framework provides the core factors necessary to effectively achieve a programme's goals. The framework consists of: the elements of the programme, human factors, the contextual environment and funding. In order to teach women how to develop their businesses effectively, programme designers and institutions must recognise the role of not only finance, management and leadership skills and influence of the marketplace, but also family and the cultural and institutional environment on women (Bullough *et al.*, 2015:251).

Figure 2.3 below depicts the framework developed by Bullough *et al.* (2015:253). The following paragraphs will consist of a description of each of these elements in order to understand what factors are critical for women entrepreneurship programmes to be effective.

Figure 2.3 Framework for effective women entrepreneurship programmes



Source: Bullough *et al.* (2015)

2.5.1 Programme goals

According to Bullough *et al.* (2015:254), programme goals are a critical part of the programme's effectiveness framework and requires metrics such as the number of actual new venture start-ups, increased venture performance, the number of new employees hired, the improvement of entrepreneurial attitudes and intentions as well as the development of a well-researched business plan.

Business success can be assessed on the number of new businesses or on performance measures for existing enterprises. The most common intended outcomes of entrepreneurship training programmes are related to hard, measurable data and are important because positive results in these metrics can be conducive to economic growth in the environment in which the business operates (Bullough *et al.*, 2015:254).

Four categories to consider when determining the programme goals as depicted by figure 2.3 include:

2.5.1.1 Business success

According to Kirkwood (2016:594), success is broadly defined as the accomplishment of one's goals; and business success has traditionally been measured in terms of financial success such as sales or profits. However, previous research indicates that women entrepreneurs attach less value to business expansion and financial success than their male counterparts (Jennings & Brush, 2013:692). According to Jennings and Brush (2013:693), women entrepreneurs are also more likely to establish a "maximum business-size" threshold or pursue social as well as economic objectives.

The study conducted by Manolova, Brush, Edelman and Shaver on the growth expectations of women entrepreneurs proposed that men and women will differ in their growth expectations (Manolova *et al.*, 2011:21). They used the US Panel Study of Entrepreneurial Dynamics data set and utilised the expectancy theory perspective to explore the differences between nascent men and women entrepreneurs. Extending on the social learning theory the researcher's results showed that men want to grow their new ventures to achieve financial success while for women success is just one of many reasons to achieve growth (Brush & Cooper, 2012:2).

According to Brush and Cooper (2012:4), growth in businesses can be viewed as an incremental increase in size or scope or it can even mean bringing on a part-time employee. Kirkwood (2016:598) refers to growth as a choice people make depending on environmental conditions and the type of venture. Socialisation also plays a major role in growth decisions for women.

Previous research on women entrepreneurs focused mainly on financing and capitalisation of female-owned ventures. Recent research sees more emphasis on softer issues including motivations, work/family balance and non-financial definitions of success (Brush & Cooper, 2012:3).

Work family interface refers to the challenge of women entrepreneurs in the combination of business and family responsibilities which may undermine the success of the business (Vossenber, 2013:5). Shelton (2006:288) refers to work-family conflict as a form of inter-role conflict arising due to pressures stemming from one role that is incompatible with another role. Women entrepreneurs use several strategies in order to cope with the double workload and challenges from combining business with family (Vossenber, 2013:5). Some of these strategies include 'superwomen' where the women entrepreneurs try to respond to all demands, career delay or lower career aspirations, reduction of working hours, turning away business or spends less time with family. According to Vossenber (2013:7), another coping strategy is the one job/one-career strategy where one partner takes on a less challenging or demanding occupation in order for the other partner to pursue a business or career.

Shelton (2006:285) distinguished between three types of management strategies to manipulate roles. Role elimination (no family), role reduction (smaller family or deferring family) and role-sharing (delegate venture role, participative management techniques or delegate family role by outsourcing family obligations).

There is a particular need to reflect on the challenges women entrepreneurs face in growing their ventures in terms of family/work balance issues, human capital development, sector choice and opportunity identification (Brush & Cooper, 2012:4).

2.5.1.2 Entrepreneurial attitudes and intentions

Creativity, initiative, energy, passion and persistence are important individual attributes for entrepreneurship. However, even without a strong personal predisposition in one of these areas, people can learn to recognise business opportunities and entrepreneurship programmes can help enhance innovativeness, self-confidence and risk taking propensities (Bullough *et al.*, 2015:254).

According to Spinelli and Adams (2012:37), entrepreneurs do have certain innate characteristics, but certain attitudes and behaviours can also be acquired and developed through experience and study. Positive responses to challenges and mistakes, personal initiative and perseverance are mentioned as three attributes that lead to success in new ventures.

Seven dominant themes of desirable and acquirable attitudes and behaviours for entrepreneurs have been identified by recent researchers. They include commitment and determination, courage, leadership, opportunity obsession, tolerance of risk, ambiguity and uncertainty, creativity, self-reliance and adaptability and lastly the motivation to excel (Spinelli & Adams, 2012:38). These attributes can be acquired, but then there are also some desirable attributes entrepreneurs must exhibit that cannot be acquired. These include capacity to inspire, values, intelligence, creativity and innovativeness, energy, health and emotional stability (Spinelli & Adams, 2012:38).

Botha *et al.* (2007:163) concurred that the transfer of knowledge and skills are regarded as the easiest part of training and is present in the majority of training programmes. They further stated that it is the changing of the behaviour necessary to start a business that is what really matters and which is absent from most programmes. Pretorius and Włodarczyk (2007:506) corroborated this and noted that the outcome of a change in behaviour to engage in the start-up process is what really matters in entrepreneurial training programmes.

2.5.1.3 Entrepreneurial capabilities

Entrepreneurial capabilities relate to entrepreneurs' business skills and capabilities with the goal being to equip participants with basic skills for starting or growing their organisations (Bullough *et al.*, 2015:254). Entrepreneurial capabilities have been identified as a specific set of capabilities such as opportunity recognition, opportunity development, strategic and decision-making skills that are relevant to successful entrepreneurship and the development of new businesses (Bamiatzi, Jones, Mitchelmore & Nikolopoulos, 2015:630).

According to the World Bank report (2012:6), women increasingly advance in education at primary and secondary levels. However, they still often lack the combination of education, vocational and technical skills as well as work experience needed to support the development

of highly productive businesses. It is reported that women still feel less confident in having sufficient skills to run a business and state that fear of failure is a significant contributor to prevent them from starting businesses (World Bank, 2012:6). In the study done by Meyer and Landsberg (2016:5) they found that even when females have a number of years business experience and high levels of education they still feel they lack skills and self-confidence.

Manolova *et al.* (2011:11) stated that various research indicates that females are less confident in their abilities and they generally score lower on self-efficacy than men. As opposed to this Botha *et al.* (2007:164) mentioned that key issues in the development of start-up training programmes and services are that some women may require more nurturing in self-confidence and self-esteem as well as business skills.

2.5.1.4 Leadership capabilities

According to Bullough *et al.* (2015:255), leadership capabilities, also referred to as “soft skills”, refers to skills that allow women entrepreneurs to take charge of their businesses, their transactions and relationships. These include developing public speaking or presentations skills, being able to become comfortable in networking with unfamiliar people, negotiating terms and conditions and having confidence in their abilities (Bullough *et al.*, 2015:255). Manzanera-Roman and Brandle (2015:3) commented that soft skills are acquired through training and practice, being related to the tacit knowledge gained through the process of socialisation.

Entrepreneurial leaders are frequently linked to transformational leadership style (Bamiatzi *et al.*, 2015:629). This type of leadership style refers to leaders that create, communicate and model a shared vision and inspire followers to strive for that same vision (McShane & Von Glinow, 2010:371). According to Bamiatzi *et al.* (2015:629), women leaders are transformational, interactive and prioritise team, management and service delivery. Women leaders are also more likely to lead in a style that is better suited to contemporary economic and organisational conditions.

2.5.2 Programme elements

An entrepreneurship training model can be defined as a structure of constructs that form the framework of an entrepreneurship intervention and include all the training elements presented during the programme (Botha *et al.*, 2007:165). The type of programme covers the entire portfolio of complementary activities of the training programme. Because programmes are so diverse, measuring the results offers the primary means of assessing programme effectiveness (Bullough *et al.*, 2015:255). Programme elements are reviewed in figure 2.3. These elements include: design, evaluation, trainers, delivery, curriculum, wrap around services, reputation and trust as well as governance and operations.

2.5.2.1 Design

According to Bullough *et al.* (2015:255), the design of the portfolio is vital to a programme's effectiveness in accomplishing its goals. Clearly defined missions and objectives must be set by the programme designers and they must understand the need and abilities of the target participants. Collaboration with people and institutions from within the community must be sought after to work with the participants and they must be able to provide some sort of strategic input, support and resources to the programme (Bullough *et al.*, 2015:255). The World Bank (2012:40) suggested consulting with women's groups and relevant stakeholders to assist in identifying the type, size and sector of the entrepreneur that should benefit from the programme's activities.

The success of entrepreneurship programmes depends on getting the diagnosis right. By identifying problems and overcoming them, will increase employment in some cases (Blattman and Ralston, 2015:4). It is important to clearly define the target group in designing the programme in order to establish which types of constraints are most likely to be binding and to aid programme designers as to what the focus of the diagnosis need to be. Different interventions may be more or less applicable to different target groups and when this is taken into consideration it can help the design of early pilots and ensure that the programme becomes context-relevant (Blattman & Ralston, 2015:35).

The World Bank (2012:39) also states that female entrepreneurs are not a homogenous group and as such the programme must be tailored to the size and type of enterprise as well as the capacity and needs of the entrepreneur. Training programmes can also differ in duration and content depending on the entrepreneur being targeted, including the entrepreneur's level of education, literacy and numeracy (World Bank, 2012:39).

2.5.2.2 Evaluation

Evaluation is defined as “periodic assessment of the relevance, performance, efficiency and impact which can be either expected or unexpected of the programme in relation to the stated objectives” (World Bank, 2012:43). The definition of monitoring is "the continuous assessment of project implementation in relation to agreed schedules and of the use of inputs, infrastructure and services by project beneficiaries” (World Bank, 2012:43).

It is recommended that programme directors should construct evaluation protocols in the design phase and pursue funding that include these efforts. Pre and post-test data collection, administered at both the beginning and the end of the programme can be undertaken by programme evaluators. This method is effective for determining growth (Bullough *et al.*, 2015:258). Botha *et al.* (2007:167) also mentioned that many training programmes only focus on the participants during the training process, but fail to assess what they have implemented and gained after the training intervention.

Botha *et al.* (2007:169) further provided some suggestions in assessing the effectiveness of training programmes:

- *Reaction measures* after the completion of the programme to assess the participants' level of satisfaction of the training programme.
- *Learning measures* to assess the gains in training, specific skills, increasing knowledge and changing attitudes.
- *Behaviour measures* to investigate whether the participants were able to apply the skills learned on job situations.
- *Post-training success measures* to measure training outcomes on economic factors such as profits, costs, productivity and quality.

The World Bank (2012:53) recommended that monitoring and evaluation should be built into the programme at the beginning and that the indicators should be objective, verifiable and clearly understood by all the stakeholders. The indicators must include a mix of related outputs as well as outcomes and impact with a gender dimension. Results must be measured and linked directly to the intervention and internal or external factors and events that affect the programme results must be acknowledged (World Bank, 2012:53).

2.5.2.3 *Trainers*

There is a huge potential for forging strategic partnerships with businesses as such alliances could significantly extend and enrich entrepreneurship education programmes. Strategic partnerships are most successful when each partner has a vested interest in achieving a successful outcome (Van Sickle & Taylor, 2010). Business and university incubators can arrange interactions between the incubator tenant and the partner company for the purpose of market research or new product development. Networking sessions geared towards bringing the entrepreneurial community together can assist partner companies in making new connections and forge alliances (Van Sickle & Taylor, 2010).

According to Pretorius and Wlodarczyk (2007:512), theoretical knowledge acquisition and retention are important, but the necessary cognitive skills must also be developed. Entrepreneurship is an applied science and therefore, the instructor must become a learning facilitator by making use of exercises such as role playing, management simulations, structured exercises of focused learning and feedback situations in which the participants must take on active roles (Pretorius & Wlodarczyk, 2007:512). Bullough *et al.* (2015:259) stated that an ideal mix of entrepreneurship constructors must combine academic knowledge from faculties with hands on experience from practitioners in order to balance theory and action based learning.

2.5.2.4 *Delivery*

Pretorius and Wlodarczyk (2007:506) noted that acquiring skills specifically towards small, medium and micro enterprises (SMMEs) are not achieved through structured learning, but rather through the process of skills formation. The training process should include knowledge

through formal teaching and develop tangible skills through experiential learning activities (Pretorius & Wlodarczyk, 2007:505).

Experiential learning occurs when entrepreneurs learn from experience and accumulate newly formed knowledge in memory through two processes. The first being prior knowledge and secondly the processes people employ to acquire, assimilate and organise new knowledge (Holcomb, Ireland, Holmes and Hitt, 2009:174).

A variety of teaching techniques such as hands on experiential exercises, individual writing assignments, simulations, lectures, articles and group projects pertain to different, integrated topics. Teaching techniques that mimic real-life situations for entrepreneurs as much as possible provide the most effective learning environment (Bullough *et al.*, 2015:259). Pretorius and Wlodarczyk (2007:512) agree by stating that educators need to understand the requirements of entrepreneurial success and thereby develop complex understanding within the learners by exposing them to the world of business and by developing their ability to deal with ill-structured problems. Entrepreneurial teaching favours real life situations, however practical and experiential learning must be paired with theory to help students understand why certain events occur and why specific solutions should work (Bullough *et al.*, 2015:259).

2.5.2.5 Curriculum

According to Bullough *et al.* (2015:259), curriculum development should be linked to the programme goals. Typically the curriculum includes broad business content training such as finance, accounting, marketing, human resources and soft skills including communication techniques, leadership and negotiation. Topics such as networking, leading change, managing career transitions and work life balance issues should also be included in order to help women navigate gendered challenges. Other skills training like critical thinking, decision-making, problem solving and creativity skills should also form part of any curriculum in order for participants to adequately apply what they have learned (Bullough *et al.*, 2015:259). The business plan development should cater for both existing entrepreneurs and potential entrepreneurs who needs to gain familiarity with the anatomy of the business plan. Practical curriculum components should include teaching entrepreneurs how to register companies, file

taxes, design logos, and apply for trademarks/patents among other real world activities (Bullough *et al.*, 2015:259).

According to Botha *et al.* (2007:164), research done on women entrepreneurs in South Africa identified the following areas in which they require training: Guidance and advice in compiling business plans, market research, identifying business and market opportunities, marketing and advertising, entrepreneurial skills training, financial and cash flow planning, empowerment and enrichment opportunities, networking, relationship building, counselling on managing a business, risk management and taxation.

Pretorius and Wlodarczyk (2007:511) argued that entrepreneurship programmes should rather focus on the development of skills and abilities that are identified as success factors of entrepreneurship such as creativity and innovation, financial management, willingness to take risks, knowledge of competitors and business planning.

The Entrepreneurial Learning Outcomes Framework includes eight points: Entrepreneurial behavior, attitude and skills development, creating empathy with the entrepreneurial life-world, key entrepreneurial values, motivation to pursue an entrepreneurship career, understanding the process of business start-up and tasks, generic entrepreneurship competencies and managing relationships as desired outcomes for programmes (Al-Dajani *et al.*, 2014:204).

The World Bank (2012:40) on the other hand stated that soft skills or life skills such as health, family planning, confidence, nutrition and negotiations are constraints that can hinder business growth and as such must be considered as additional areas that should be included in the training programme.

2.5.2.6 *Wrap-around services*

According to Bullough *et al.* (2015:260), wrap-around services, refer to services such as mentoring, networking, public speaking, workshops, alumni networks or business incubators which encourage networking and referrals. The need for these services to support entrepreneurs has become increasingly apparent and can be regarded as a co-ordinated effort across macro

institutions and individual programmes to assist entrepreneurs with their business development needs (Bullough *et al.*, 2015:260).

According to Sarri (2011:722), mentoring refers to the transfer of wisdom, knowledge and thoughts from an experienced person to another person with lesser experience. Mentoring is based on a relationship of equality with both participants actively taking part as to encourage the mentee to find solutions to problems on his/her own. Sarri (2011:722) further stated that mentors bring added value interventions and offer entrepreneurs the support needed when it matters most. Training programmes can benefit from using previous entrepreneurs as mentors if such mentors are carefully recruited, chosen, trained and monitored (Sarri, 2011:722).

Key factors for formal mentoring to be affective include an agreed clear set of objectives, communication and training, mentor-mentee matching, evaluation and review of the programme (Sarri, 2011:725). Brush and Cooper (2012:3) were of the view that mentoring is a frequently used response strategy used by women to address career challenges and the World Bank (2012:6) believed networks play an important role in helping women entrepreneurs obtain advice, secure financing, form partnerships and access qualified employees. Networking and communication have also been identified by Fuchs, Werner and Wallue (2016:369) as important factors of entrepreneurial people.

Social interaction and networking are encouraged through pairing trainees during training sessions or by providing mentoring and business coaching sessions and these activities aid entrepreneurs to engage more effectively with public and private institutions (World Bank, 2012:41).

2.5.2.7 Reputation and trust

According to Bullough *et al.* (2015:260), the reputation of the programme and the managers is important in order to encourage attendance and participation as well as for tracking participant growth once concluded. Reputation refers to the trust that community members and current and potential participants have in the quality and integrity of the programme, in the programme managers, safety of participants and the handling of private and sensitive information (Bullough *et al.*, 2015:260).

2.5.2.8 Governance and operations

A contract between the organisers and the participants outlining the promised outcomes will also strengthen the programme. Standards and expectations are important, however, flexibility also needs to be shown when individuals face hardships (Bullough *et al.*, 2015:261).

2.5.3 Human Factors

Entrepreneurial intention and human capital affect the success of the training programmes due to these personal traits affecting each person's level and type of participation. Therefore, the target participants need to be accurately identified, undergo a rigorous selection process in order to identify participants with the right abilities, needs, interest, intentions and level of commitment to the programme and its intended outcome (Bullough *et al.*, 2015:261). Brush and Cooper (2012:2) were of the opinion that previous research showed that the impact of human capital on the likelihood of becoming an entrepreneur is higher for women than men.

Ideally the selection process should measure the intentions and goals, human capital assets, initial capabilities and skills level as well as cognitive and personality factors of the participants as shown in figure 2.3.

2.5.3.1 Intentions and goals

An individual's intentions is an effective predictor of actions, according to the theory of planned behaviour. Financial as well as non-financial factors such as autonomy, self-realisation or work/family balance can be a motivation for entrepreneurial decisions (Bullough *et al.*, 2015:262). Therefore, the level of commitment participants show to entrepreneurship programmes and to their businesses depend on their motives and needs and how closely these are aligned with the programme goals (Bullough *et al.*, 2015:262).

According to Espiritu-Olmos and Sastre-Castillo (2015:785), the theory of planned behaviour specifies the determinants of intentions towards performing a certain behaviour. The theory of planned behaviour assumes that the strength of the intention to exhibit entrepreneurial behaviour depends on three factors: (1) People's personal attitude, (2) subjective or social

norms and (3) perceived behavioural control. Actual behaviour is determined by intention along with perceived behavioural control. Personal attitude can be defined as a subjective assessment of the consequences of an individual's intended behaviour and ultimately determines how much the individual likes or dislikes that behaviour. Social norms refer to a person's perception of the opinion that others who are regarded important to him/her have on whether the person should perform or avoid a particular behaviour. Perceived behavioural control captures the subjective assessment of one's ability and ease or difficulty to perform certain behaviours. Therefore, according to Espiritu-Olmos and Sastre-Castillo (2015:758), entrepreneurial intention depends on the personal desirability of entrepreneurship (personal attitude) the perceived social acceptability (social norms) to a normative reference group and the perceived feasibility of becoming an entrepreneur (perceived behavioural control).

2.5.3.2 Human capital

Human capital assets can be classified in general forms such as broad education and work experience or entrepreneurial forms such as management, start-up and industry specific experience. Human capital affects the type of content to include in the curriculum, delivery mechanisms such as technology, the length of time needed for the material to be absorbed, the type of wrap-around services required, governance, operations and goal settings (Bullough *et al.*, 2015:262).

Solesvik, Westhead, Matlay and Parsyak (2013:750) stated that human capital is a set of skills, capabilities, experience and knowledge related to task and that an entrepreneur's demographic characteristics, achieved attributes and accumulated work experience can either positively or negatively impact productivity. Human capital can be categorised in general and specific human capital. General human capital refers to a person's age, gender, ethnic background, social class and education whereas specific human capital refers to technical and entrepreneurial capabilities, ability to obtain resources and management or industry knowledge (Solesvik, 2013:750).

According to Vossenber (2013:4), low levels of education and skill training are often mentioned in research on women entrepreneurs in developing countries. This challenge, together with a lack of career guidance, generally seems to limit their access to various publicly

and privately offered support in terms of business development services and information on business growth (Vossenber, 2013:4).

2.5.3.3 Entrepreneurial capabilities

According to Bullough *et al.* (2015:262), entrepreneurial capabilities refer to abilities such as the integration of knowledge, identification of innovative business opportunities and understanding and applying entrepreneurial concepts. The degree of these entrepreneurial capabilities of participants will affect the extent to which they need to focus on certain programme materials and programme designers should differentiate participants on the basis of their starting versus desired capabilities. It may be necessary to divide the participants into different groups based on their entrepreneurial experience (Bullough *et al.*, 2015:262).

2.5.3.4 Cognition and personality

Self-confidence, creativity, risk propensity, resilience and entrepreneurial self-efficacy are all personality and cognitive traits that are associated with positive entrepreneurial outcomes. In evaluating applicants' commitment and potential for success in the programme these types of traits should be screened for by the interviewers (Bullough *et al.*, 2015:262).

2.5.4 Contextual environment

The external environment affects entrepreneurial programmes' overall effectiveness and particularly influences the transition from education to practice (Bullough *et al.*, 2015:263).

In reviewing the contextual environment culture, economic development and quality of institution are assessed.

2.5.4.1 Culture

Different types of cultures create different environments that can be challenging for entrepreneurial success, especially for women. It is, therefore, important that such issues need

to be considered and navigated to the possible extent, for entrepreneurial programmes to be effective (Bullough *et al.*, 2015:263).

Traditional black communities in South Africa, for example, still believe that women are solely responsible for home and family related tasks as well as reproduction purposes (Meyer & Landsberg, 2016:2).

According to the World Bank (2012:41), cultural norms related to the role of women in society, in the economy as well as the local political economy need to be taken into account. Mechanisms that support women entrepreneurs must be built into the programme and must be flexible and culturally appropriate. Considerations such as timing, location, staff, mobility of the business training, and perhaps providing mentors and coaches who are female entrepreneurs or of the same religious group, must be taken into account (World Bank, 2012:41).

2.5.4.2 *Economic development*

In designing the programme it is important to understand the host country's current stage of economic development and to define the country's economic capabilities (Bullough *et al.*, 2015:264).

Although the South African government initiated various forms and programmes to assist women entrepreneurs they still lack in visibility and impact. In order to fast-track women's development efforts, a more critical look and edgier approaches are needed to give women a distinct advantage (Rachelson, 2016). Innovative and practical solutions have been effectively implemented in countries such as India. Such solutions provide a higher tax exemption limit for women, and in Bangladesh the central bank issued an instruction to commercial banks to increase lending to women-owned business, including collateral-free loans at a reduced interest rate (Rachelson, 2016).

2.5.4.3 *Quality of institution*

Bullough *et al.* (2015:264) stated that training is most effective when the institutional environment favours entrepreneurship. Entrepreneurship education should be combined with

efforts to improve and enhance economics of scale, foreign direct investment, means to overcome barriers, infrastructural and institutional support and other initiatives that may boost economic growth. Designers should consider educational systems, the banking and finance infrastructure, the physical and technological infrastructure, and political, economic, social and environmental stability when creating entrepreneurial programmes. Further to this, aspects such as bureaucratic barriers, grants and funding opportunities available to subsidised programmes and business growth, transportations systems, availability of skilled labour, manufacturing and industrial sectors, electricity and internet access and government regulations should also be considered (Bullough *et al.*, 2015:264).

2.5 Funding

Very little can be accomplished without sufficient financial resources and are generally acquired through grants, donations/fundraising and tuition (Bullough *et al.*, 2015:265).

Previous research focused extensively on access to finance as a main constraint to the growth of female-owned enterprises. Moore, Petty, Palich and Longenecker (2010:15) stated that although access to credit is a common problem for small business owners, it is more so for women as they carry the extra burden of discrimination. Brush and Jennings (2013:670) stated that women tend to launch firms with lower levels of initial financing as well as operate with lower levels of debt and equity beyond the start-up stage. Numerous enterprise surveys identify access to finance as one of the most common challenges entrepreneurs and especially women entrepreneurs face (World Bank, 2012:25).

In developing countries and transition economies, access to finance is usually constrained by gaps in regulatory frameworks, capacity of financial institutions and infrastructure. There is also limited capacity of SME's to deal with financial service providers, limited support to access information as well as limited support on preparing relevant documentation (World Bank, 2012:25).

The World Bank (2012:8) further mentioned that many women entrepreneurs need to rely on their own savings, loans from family and friends and micro loans to finance their business

needs. The small size and short term nature of micro-loans, however, do not allow women borrowers to make long-term investments in their businesses (World Bank, 2012:8).

2.6 SUMMARY

Chapter two begins by introducing key imperatives set out by The National Development plan and the Global Entrepreneurship Monitor report on increasing economic growth and development. Key imperatives include placing greater emphasis on Small and Mediums size enterprises to stimulate job creation, improving the quality of the education system and by stimulating female entrepreneurship.

The literature review first takes a glance at women entrepreneurship in general and then more specifically on the outlook of women entrepreneurship in South Africa. Statistics revealed that women entrepreneurship is currently declining in terms of TEA rates and that more businesses are started by necessity-driven entrepreneurs rather than opportunity-driven entrepreneurs which are a cause for concern.

The value and characteristics of business incubators are discussed. Business incubators reduce the risks that entrepreneurs face in starting a business and are especially useful for women entrepreneurs giving the added challenges and barriers they face.

The chapter further reviews literature on interventions and programmes specifically designed for women entrepreneurs. Various types of programmes exist and in order for programmes to be effective and sustainable it must adhere to certain elements. A framework for designing and implementing effective programmes for women are outlined and discussed.

Various researchers and studies identified the need for determining if interventions and programmes for women entrepreneurs are effective and if it truly assists in increasing business start-ups, growth in existing businesses, improvement in self-esteem and entrepreneurial or leadership capabilities.

This study aims to answer these questions by conducting in-depth interviews with women entrepreneurs who participated in a short learning programme for women entrepreneurs at the

business incubator, North-West University, Vaal Triangle campus. The following chapter will discuss the research methodology, the interpretation of data, the description of analysis and the results.

CHAPTER 3

RESULTS AND DISCUSSION OF THE EMPIRICAL STUDY

3.1 INTRODUCTION

This study took on a mixed method approach, referred to as triangulation. This means research that involves qualitative data (interviews) and quantitative data (questionnaires). The research further made use of a case study approach through the exploration of a bounded group.

Brantlinger *et al.* (2005:195) defined qualitative research as a systematic approach to understand qualities or the essential nature of a phenomenon within a particular context. The qualitative research in this study explored the experiences, benefits and shortcomings of the study participants and examined the effectiveness of the programme. During triangulation the quantitative research is used to answer questions qualitative research cannot answer. With reference to this study the quantitative research answered questions on the impact of the business content training, skills and abilities obtained by the participants.

This chapter contains the results of the empirical research relating to the primary and secondary objectives mentioned in paragraphs 1.3.1 and 1. 3.2 in Chapter one. A detailed explanation of the data gathering and analysis will follow. The chapter concludes with a discussion of the findings and meaningful insights.

3.2 GATHERING OF DATA

This section contains an explanation of the data gathering and analysis as well as the methodologies used.

3.2.1 Data collection

The study made use of a mixed method approach by utilising both qualitative and quantitative research methods. Qualitative data was collected in conducting personal and telephonic

interviews with the target group. A semi-structured interview schedule was developed and adapted to include four sections. Section A was used for participants that started a business after joining the programme, section B for participants that already had a business when they joined the programme and section C was used for those participants that did not initiate a business after completing the programme. Section D consisted of general questions relating to all participants. The interview schedule can be viewed in Appendix A.

The quantitative data was collected by distributing a questionnaire consisting of closed and open ended questions. The questionnaire can be seen in Appendix B.

3.2.2 Sampling

Purposive sampling (Welman *et al.*, 2005:70) was used in the study and represents all the women participants of the short learning programme for business start-ups from the years 2013 to 2016.

Qualitative sampling

Qualitative data was only collected from the women who participated in the programme from 2013 to 2015 with the total population group equalling 32 units of analysis. Interviews were conducted over a three week period starting on 4 October 2016 and were completed on 22 October 2016. A total number of 21 interviews were conducted and data saturation was also reached at the twenty-first interview. Data saturation is reached when new cases do not bring any new information to light meaning that cases can be easily assigned to one of the already existing categories in the growing theory (Boeije, 2002:393). The interviews were either conducted face to face or telephonically.

Quantitative sampling

Quantitative data was collected from the participants that partook in the programme from the years 2013 to 2016 with the total units of analysis equalling 45 participants.

The questionnaires were completed by the participants after conducting the face to face interviews and sent via email to those participants where the interview was done telephonically. In addition to this, the questionnaire was sent via email to those participants who took part in the programme during 2016. A total number of 22 completed questionnaires were received.

3.2.3 Data collection technique

Mixed method research can be defined as research during which the researcher collects and analyses data, integrates the findings and draws inferences using both qualitative and quantitative approaches in a single study Boeije (2010:157).

Qualitative research is done to produce descriptive knowledge that answers questions about what is happening and why or how it is happening (Brantlinger *et al.*, 2005:196). Quantitative research on the other hand is based on the philosophical approach known as logical positivism. The positivism approach underlies the natural scientific method in human behavioural research and holds that research must be limited to what we can observe and measure objectively, that is, which exists independently of the feelings and opinions of individuals (Welman *et al.*, 2005:6).

The mixed method approached was used due to the study being of an evaluation nature, meaning the outcomes are employed to change specific social situations by informing people who take decisions about it or deal with the subject in a professional practice (Boeije, 2010:161). According to Boeije (2010:163), evaluation research is a form of research in which the effectiveness of existing policy measures or professional interventions such as school programmes, psychotherapy, or welfare programmes are examined (evaluated) in order to adjust the original policy or intervention based on the findings.

3.2.4 The interview process

A preliminary interview schedule and questionnaire were drawn up and sent to the programme director who examined whether the questions were relevant to the programme. Valuable input was obtained and the schedule and questionnaire were adapted to accommodate content relating specifically to the programme. The programme director sent an email to all participants

introducing the interviewer and explaining the purpose of the study. Participants were contacted telephonically to set up appointments to conduct the interviews. All interviews were recorded using a digital recorder to assist with transcription.

3.2.5 Data analysis

The study was analysed by using the Computer Assisted Qualitative Analysis software (CAQDAS) known as Atlas TI. Constant comparison is the main component of the analytical process in the grounded theory approach (Boeije, 2010:83). The text that resulted from interview transcriptions provided the input for the analysis process used to make sense of the data and to reconstruct the perspectives of the group being studied (Boeije, 2002:394). Wester (as cited in Boeije, 2010:84) developed the method of constant comparison into a strategy for qualitative research. This approach consists of four phases used to develop the analytical framework that covers the field of research. The four phases consist of:

1. Exploration: the discovery of concepts.
2. Specification: the development of the concepts.
3. Reduction: determining the core concept.
4. Integration: developing the final theory.

According to Boeije (2010:84), the first phase consists of exploring the data and depicting it accurately in a number of codes. Parts of the same document as well as new documents are compared with one another to ensure that fragments that are about the same subject are given the same code. Phase two is the specification phase where a number of key codes are selected and reviewed for differences and similarities. In the reduction phase, the goal of the analysis is to describe the core concept and the relationship the concept has with other concepts. Finally, in the integration phase a theory is developed and constant comparisons are used to search for cases with which the theory is then tested (Boeije, 2010:84).

3.3 RESULTS FROM QUALITATIVE DATA ANALYSIS: BIOGRAPHICAL INFORMATION

A total number of 21 interviews were conducted out of a possible 32 women entrepreneurs that took part in the programme since its inception in 2013 up until the end of 2015. The biographical information will be presented in the next paragraphs.

3.3.1 Age group

The age composition of the participants in the study is tabled below in Table 3.1 with the mode age range being between 35 to 44 years of age. The mode indicates the age group that appears most frequently.

Table 3.1 Age group

Age	Total	Percentage
25 - 34 years	4	19.05%
35 - 44 years	9	42.86%
45 - 54 years	7	33.33%
55 + years	1	4.76%
Total	21	100%
Mode	35 – 44	

These results are supported by Herrington and Kew (2015/16:33) who found that entrepreneurial activity is the highest between the ages of 25 and 44. Reasons elude to the facts that these individuals have had time to develop their skills and knowledge through education and work experience as well as having more confidence in their own abilities. Other critical factors can be that the individuals in these age groups may have accumulated other resources such as networks, personal savings and access to other financial resources as further stated by Herrington and Kew (2015/16:33).

3.3.2 Ethnic group

The various ethnic groups presented by the study participants are depicted in Table 3.2 below.

Table 3.2 Ethnic group

Ethnic group	Total	Percentage
White	13	61.90%
Black	7	33.33%
Indian	1	4.77%
Total	21	100%

According to the GEM Report of 2015/16, Black Africans still make up the bulk of South Africa's early stage entrepreneurs but has declined from 85% in 2014 to 68% in 2015. White, Indian and the Coloured population groups however, showed an increase in TEA involvement. Interestingly white early stage entrepreneurship are almost three times their 2014 levels and can be attributed to the increasingly stringent BEE requirements for corporates (Herrington & Kew, 2015/16:36).

3.3.3 Highest education level

Table 3.3 below indicates that the highest education level of the participants who took part in the study is a degree with a total of 12 women entrepreneurs. A total number of 15 study participants have a tertiary education, while four obtained a diploma and two study participants completed secondary school.

Table 3.3 Highest education level

Education level	Total	Percentage
Secondary school	2	9.52%
Diploma	4	19.05%
Degree	12	57.14%
Honours degree	2	9.52%
Master's degree	1	4.77%
Total	21	100%
Mode	Degree	

Herrington and Kew (2015/16:36) stated that an educated workforce is vital to an economy's competitiveness, productivity and growth. TEA levels in terms of education reveal that 67% of early-stage entrepreneurs have at least a secondary qualification up from 60% in 2014 and that almost a fifth of all early stage entrepreneurs have a post-secondary qualification (Herrington and Kew, 2015/16:37).

3.3.4 Participation year

Table 3.4 depicts the year of participation of the women entrepreneurs in this study and the year in which they were part of the programme.

Table 3.4 Participation year

Participant year	Total	Percentage
2013	6	28.587%
2014	9	42.86%
2015	6	28.57%
Total	21	100%

3.3.5 Work status behaviour

The study wanted to analyse the effect of the program on the women entrepreneurs in terms of how many participants started a business after joining the program. Table 3.5 below indicates the behaviour of the study participants in terms of work status from before the programme towards their work status after joining the program. The effectiveness of the programme can be seen in that unemployment decreased to zero and that self-employment increased from 10 individuals to 15 individuals.

Table 3.5 Work status behaviour

Work status	Before the programme	After the programme	Difference
Unemployed	3	0	Decrease of 14.29%
Part time employed	1	2	Increase of 4.75%
Full time employed	7	4	Decrease of 14.28%
Self-employed	10	15	Increase of 23.82%
Total	21	21	

The results above show that the programme prove to be effective in providing skills to women entrepreneurs to start their own businesses.

3.3.6 Job creation

The study also wanted to establish the growth potential of the businesses and how it contributes to generating employment. Table 3.6 reveals that three study participants started off with zero permanent personnel and contributed to job creation by employing two permanent personnel members each. One participant, who had eight employees before joining the programme, managed to employ two more after the programme as a result of business growth. The majority of the participants however, operate from home and only provide self-employment.

Table 3.6 Job creation

Number of employees before the programme	Number of employees after the programme	Participants	Permanent jobs created
0	0	9	-
0	2	3	6
2	2	1	-
8	8	1	-
8	10	1	2
TOTAL		15	8

Job expectations are defined under the GEM report as the number of employees, early stage entrepreneurs currently have or expect to have in the next five years (Herrington & Kew, 2015/16:37). The report further states (2015/16:38) that the rate has decreased significantly since 2013 with entrepreneurs in 2015 being four times more likely to anticipate no contribution to job creation besides self-employment for the entrepreneurs themselves.

3.3.7 Comparisons of study participants, self-employment and job creation

In table 3.7 below comparisons are drawn between the various participation years. Each year depicts the total number of the population in that year, the number of participants that took part in this study, the number of women who are self-employed and the number of new jobs created.

Table 3.7 Comparison of study participants, self-employment and job creation

	2013	2014	2015	Total
Population	7	11	14	32
Study participants	6	9	6	21
Self-employed	5	7	3	15
Job creation	2	4	2	8

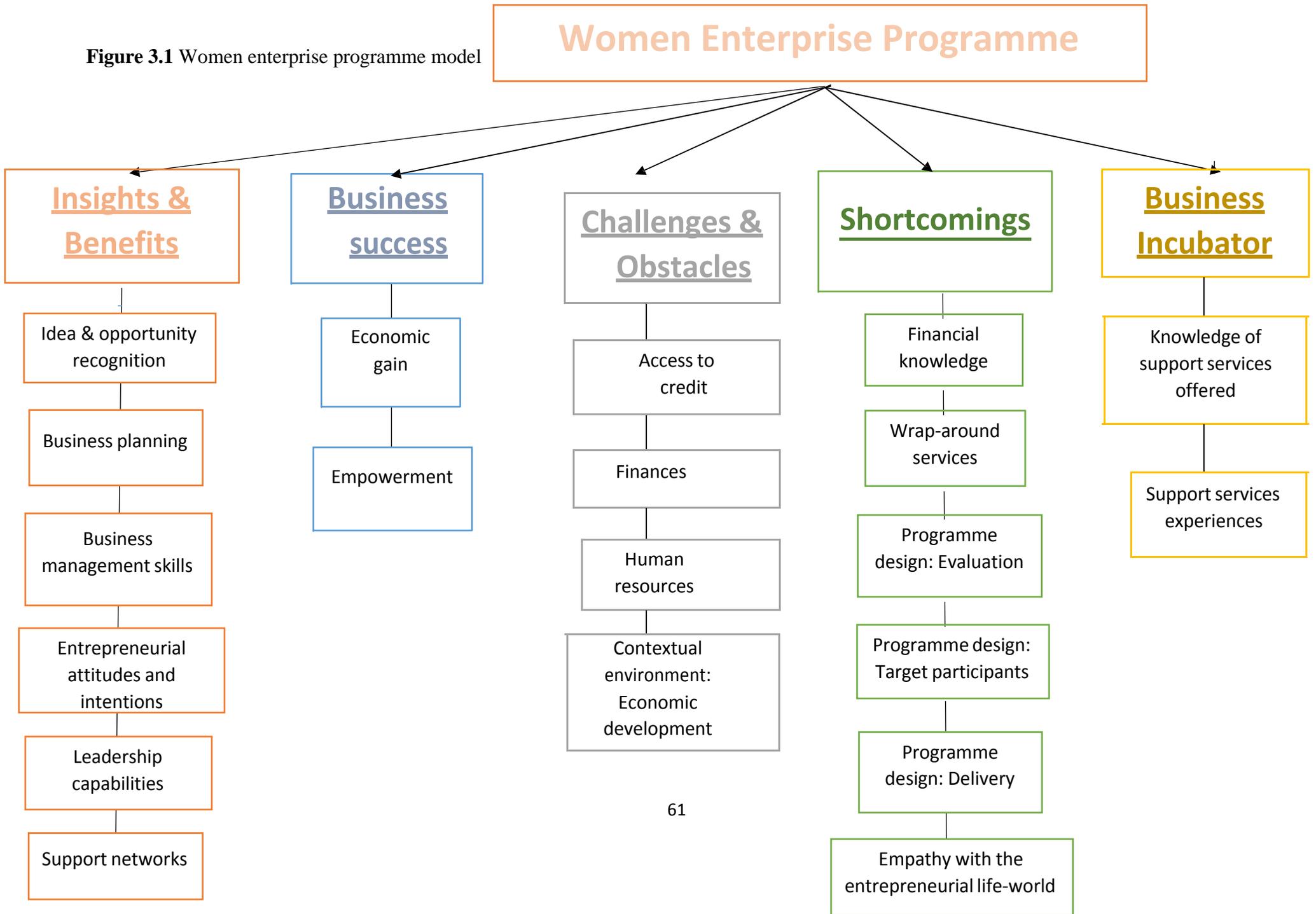
The year 2013 shows that five out of the six participants are self-employed and that two new permanent jobs were created. The relatively high self-employment rate can be attributed to the study being conducted long after the women entrepreneurs completed the programme and that the participants had more time to start up their businesses. The year 2014 also shows a relatively high self-employment rate, and that four new jobs were created by the participation group. The sample size of 2015 were very small compared to the population in that year. Only 50% of the study participants are self-employed with two permanent jobs created by a women entrepreneur that already had an established business before joining the programme.

3.4 RESULTS FROM QUALITATIVE ANALYSIS: WOMEN ENTERPRISE PROGRAMME

The recordings of the various study participants were transcribed and the constant comparative method was used through means of the Computer Assisted Qualitative software, Atlas TI programme. The questions asked in the qualitative study forms the five main themes under the headings insights and benefits, business success, challenges and obstacles, shortcomings and business incubator. Each main theme contains the various codes developed as can be seen in figure 3.6 below.

The following section of the study contains the results drawn from the data analysis as well as some of the transcription pieces to corroborate the statements made.

Figure 3.1 Women enterprise programme model



3.4.1 Insights and benefits

The following questions were asked to the study participants:

How did the programme assist or motivated you to start your own business?

What insights have you gained from developing the business model?

Did the programme assist you in growing your business? If yes, please tell me how?

What effect did the programme have on you personally?

The codes that were formed include idea and opportunity recognition, business planning, business management skills, entrepreneurial attitudes and intentions, leadership capabilities and support networks. The codes with some of the statements made by the participants are presented in the next paragraphs.

3.4.1.1 Idea and opportunity recognition

Idea and opportunity recognition are part of the starting blocks of the programme. Participants already had an idea of what they wanted to do or accomplish when they joined the programme. The programme allowed them to brainstorm the idea in order to evaluate if it will be a viable and sustainable business.

“I think it opens a lot of ideas, it opens a lot of gap holes or niches that you can see, in maybe there is something you can do, or that you can develop or that you can assist with. When you walk in here, I think there was around about 15 ladies and everyone had their own idea. So as the programme developed you see that people start changing their ideas on how they want to work, where they want to be, what they want to achieve and I think in a certain sense it helped all of us, to say it’s okay that you want to change, you don’t have to stay at that level or at that idea. So yes, you changed and then we’ve got this idea that you are more certain about than the other one. I mean I started with three ideas. Springboard. You have got a springboard around you. It is important.” – Participant 3. Personal interview. 5 Oct. 9:30.

“It also helps you to look at the various options and Leonie and them were awesome they sort of guided you step by step as what you have to look at, how you consider if the business is

viable or not and if you then come to a point where you have found something that you think could work they help you to go through the whole set up of it. It was very nice.” – Participant 12. Telephonic interview. 13 Oct. 9:30.

“When you have all the ideas in your head and it is just putting it all together and there are people that assist you in putting it together.”– Participant 7. Personal interview. 5 Oct. 15:45.

“The program helped me to start because when I came with the idea. I didn’t know how it worked. To do the program from day one you work on your idea and that is at the end where I could start.” – Participant 16. Telephonic interview. 19 Oct. 14:40.

3.4.1.2 Business planning

Many of the participants that took part in the women enterprising programme revealed that they had a concept, idea or desire to start a business, but had no idea where to start and how to proceed with the business concept. As many of the women did not have any business experience or business acumen the development of the business model allowed them to conceptualise the different elements an entrepreneur needs to look at before starting a business. Conducting market research and planning before starting the business allowed them to obtain a clear picture of how to proceed. Some of the responses are quoted below to confirm the statement above:

“I had no idea how to do it, so I guess I ended up with a proper business model. Everything. How to start and how to finalise a proper one. It assisted me in formalising my business structure.” – Participant 4. Personal interview. 5 Oct. 12:00.

“I think I had no idea, about anything of business, because I am a social worker so I think I could structure things in my mind and I realise the steps to develop a sustainable business at the end.” - Participant 8. Personal interview. 7 Oct. 8:30.

“I think a lot of us just jump into something and think it will work out and you never really go into the detail and that forces you to go into detail.” – Participant 12. Telephonic interview. 13 Oct. 9:30.

“The programme actually equipped me that I must know for a start-up is planning. I agree with planning. I couldn’t do any of that. So it actually assisted me in having everything clear and perfect and putting everything in plan, planning, knowing what I am doing, doing the right thing.” – Participant 11. Telephonic interview. 11 Oct. 14:00.

“They taught us to have a business plan. In the past I didn’t even know this. I thought you can just start a business and go on but they gave me direction. You have to have a business plan, you have to work according to it, all the finances. A lot of things I didn’t know. I was more of an artist. I wasn’t interested in the business side of the business and they taught me that for a business to succeed you have to have everything in place.” – Participant 19. Telephonic interview. 21 Oct. 11:00.

“I think the most important part that we did was the market research that we did, and that I actually saw there was a market available.” – Participant 6. Personal interview. 5 Oct. 14:00.

3.4.1.3 Business management skills

The participants gained basic business management skills especially in administration, operational management, marketing and brand development. Many of the participants had no prior business knowledge and the programme equipped them with the skills necessary in order to run a business. An existing business owner found insights into small things that could assist her business to grow, such as better stock and cash flow management as seen in the first statement below. After the first statement, other statements follow to illustrate the business management skills obtained by the participants.

“There were more small things that counted for a lot, than there were big things. Small things like where Leonie said to me, it doesn’t help you to pay cheaper for large quantities of products and chemicals, rather buy small and use the money elsewhere. Just something stupid like that made a worlds difference, because sometimes I was without products because I am saving the money to buy large quantities where I could have done more work if I bought smaller quantities although it is more expensive. There was always just something small that somebody could add to the business to make it better”. - Participant 1. Personal interview. 4 Oct. 9:00.

“The insights that I have learned is how to do business, to administrate, to market, to do market

research and those are the things that I remember from the programme. That we were taught how to do market research, what are your strong points, what are you selling, what you unique at and those are the things that I took from the programme.” – Participant 2. Personal interview. 4 Oct. 14:00.

“So I have got a lot of insights I actually got from the whole programme. Definitely. Even if you think about the logos, the market research, even that for me was a very good thing. Yes, I definitely learned a lot. Even If you want to go with my business further all those things that I learned, during or with the programme, I can still practically use it.” – Participant 5. Personal interview. 5 Oct. 13:00.

“From the start, how to start my own business. How to manage my business and how to go forth with my business. That is that in a nutshell.” - Participant 13. Telephonic interview. 19 Oct. 9:20.

“The programme assisted me from A to Z because having been in the career that I have been in social work. I can safely say I had no clue. I had the interest, I had the wish, I could define a need that I could service with a business idea that I had but I truly had no clue on where to start, what to do for running a business. So that programme enlightened me thoroughly about starting, running and owning a business.”- Participant 14. Telephonic interview. 19 Oct. 10:20.

3.4.1.4 Entrepreneurial attitudes and intentions

The programme had a tremendous positive effect on the women entrepreneurs in that they gained self-confidence and confidence in their businesses, because they now had the knowledge and necessary tools to start. An established business owner mentioned that the programme made her realise again that she loves what she is doing and it gave her the courage and strength to continue in the mist of many challenges. The programme further gave the entrepreneurs a plan and structure, and lessened the anxiety and fear that usually accompanies starting your own business.

“Implementing all the strategies that we learned and it gives me more confidence. It gives me more knowledge.” – Participant 13. Telephonic interview. 19 Oct. 9:20.

“I then realised that being an entrepreneur is not an easy thing, but it is do-able and every day you will be in classes, where they will put up projectors that says what is an entrepreneur and we laughed at ourselves to say that what kind of an entrepreneur am I. We started to understand that there are different types of entrepreneurs, there are different types of success and growth in the business, because some businesses, they start they boom, some businesses they start, they struggle and you thinking I am only two years in the business or one and a half years and I am feeling like I am going to leave this thing, like you have not even started. That gave me courage and strength to go on, to say that, really I want to do this thing and the programme in actual fact, I think boosted that I love doing what I am doing.” – Participant 2. Personal interview. 4 Oct. 14:00.

“It built my confidence in a sense that I would be able to have that particular entrepreneurial approach.” – Participant 18. Telephonic interview. 19 Oct. 15:40.

“It makes you feel really like you can achieve almost anything. While you are there with all the women and you are part of that group it almost feels like you are invisible and you can accomplish anything.” – Participant 12. Telephonic interview. 13 Oct. 9:30.

“It is a passion for me, something that I love and something that I want to do.” – Participant 10. Telephonic interview. 11 Oct. 13:00.

“I grew so much as a person and gained so much self-confidence in myself. I would not be in the career that I am in right now, as a social worker in a private practice if it was not for this programme. Not that the programme helped me in any way with what I am doing now but it is just the self-confidence that I gained and know that I can be more than what I was at that stage.” – Participant 8. Personal interview. 7 Oct. 8:30.

“I can think things through before I can even go and do them and as a person and a women you know you are equipped with knowledge. Even you have the confidence to approach companies. You would be able to do so. You can say and do certain things that you would not even do because you did not have the correct knowledge. It helped me in so many ways to grow as a person, other than growing as a business women.” - Participant 11. Telephonic interview. 11 Oct. 14:00.

3.4.1.5 Leadership capabilities

The programme also assisted the women entrepreneurs in developing their leadership skills through presentations, communication and believing in themselves. The knowledge they gained from the programme empowered them to confidently view themselves as being able to run their businesses and becoming independent as seen from the statements below.

“I learned how to present my business, how to sell my business, to look at the strong points of my business.” – Participant 5. Personal interview. 5 Oct. 13:00.

“Well you realise for the first time you can actually do something yourself.” – Participant 12. Telephonic interview. 13 Oct. 9:30.

“I believe in myself.” – Participant 16. Telephonic interview. 19 Oct. 14:40.

“I gained some independence.” – Participant 21. Telephonic interview. 22 Oct. 8:00.

3.4.1.6 Support network

Women entrepreneurs attach great value to support networks as was evident from the study. The relationships they formed with the fellow women entrepreneurs allowed them to see that they are not alone in their struggles and the obstacles they face. They formed lasting relationships within the group members and still get together to support, motivate and assist each other in whatever is needed.

“It did help me a lot to see that I am not the only one struggling with what I was struggling with. There were more people going through the same thing and just to know that you can pick up the phone or e-mail somebody and ask for help, support me, help me, advise me, just give some input. It was nice to know that you are not alone and the obstacles which I faced, was not just me. Everybody had the same obstacles or more or less the same obstacles. So to be part of a group that experienced the same that I did, did have a large impact.” - Participant 1. Personal interview. 4 Oct. 9:00.

“I think what it did was, it made me, I think, you know the thing is, it was about support and you actually meet a bunch of women that is in the same position than you are and we are still friends, up to today. I think it established a support structure and the fact that you are not alone, which is what we mostly benefited out.” – Participant 4. Personal interview. 5 Oct. 12:00.

“Yes, we are very good at getting together, if we do have a problem, we motivate each other a lot and there was a lot of motivation needed at one stage and then obviously if we know one of the girls are struggling. We have taken groceries, we have paid money because we know that next month would be better. So we have done that.” – Participant 6. Personal interview. 5 Oct. 14:00.

“We meet up say every three to four months’ time and they always invite you and you always go and in a sense it helps to have a lot of older women guiding you in all of the challenges you face like having a kid for instance. They stick with you, it is really awesome to have a security network.” – Participant 9. Telephonic interview. 11 Oct. 10:35.

“Personally it taught me that there are lots of other people like me. When you are alone and you are alone in your business, you think you are very unique but in the programme there were lots of ladies and everybody had something else. Everybody did something else. So it taught me that there were people just like me, struggling with absolutely the same things that I did.” – Participant 19. Telephonic interview. 21 Oct. 11:00.

“I met people who think like me and whom you can always, when you hit rock bottom and you don’t know what to do, you know you can call someone and you can talk about it. Not necessarily that they do anything but talking about your business and them understanding where you are coming from, knowing your business, them being there at your business. It kind of bring some relief if I can put it that way. So mostly I will say knowledge about the business and secondly the relationships that I have developed with the people that went to the women enterprise programme together.” – Participant 20. Telephonic interview. 21 Oct. 13:00.

Table 3.8 below contains a summary of the insight and benefits women entrepreneurs obtained from joining the programme. Codes were developed from the transcriptions and compared with each other to establish similar concepts. The table further provides a code description to clarify the meaning of the code as well as the number of times it was mentioned by the various

participants. The purpose of the frequency counts is to illustrate the internal validity of the findings. According to Boeije (2002:393), comparisons that are highly regarded increase the internal validity of the findings.

Table 3.8 Insights and benefits

Code	Code description	Frequency
Idea and opportunity recognition	Brainstorming business concepts and identifying needs and market gaps.	4
Business planning	Market research and the laying out of the business concept in terms of determining the various customer target markets, customer relationships, key partners, distribution channels, key activities, key resources, key partnerships, value proposition, revenue streams and cost structures.	15
Business management skills	Business skills in order to run a business such as marketing, operational management, brand development, cash flow management and stock control to name but a few.	7
Entrepreneurial attitudes and intentions	Characteristics such as energy, passion, persistence, positive response to challenges and mistakes, personal initiative, perseverance, commitment and determination, courage, self-reliance, adaptability and the motivation to excel.	11
Leadership capabilities	Leadership capabilities such as developing public speaking and presentation skills, being able to become comfortable in networking with unfamiliar people, negotiating terms and conditions and having confidence in their abilities.	4
Support network	The support and motivation from fellow participants.	7

3.4.2 Business success

The question asked to the study participants was:

What does business success or growth mean to you and for your business?

Various reasons exist for women entrepreneurs to start a business. Among others, these include to be financially secure, have a better work-life balance, to have independence and contributing to a social cause. The codes that were developed under the heading business success are economic gain and empowerment.

3.4.2.1 Economic gain

Economic gain is the reason why many women participants want to start their own businesses and they defined business success in terms of making a profit and increasing their customer base. Below are some of their statements:

“The definition of growth for me would be to have more clients, to make profit.” – Participant 2. Personal interview. 4 Oct. 14:00.

“It is about making money at the end of the day.”-Participant 4. Personal interview. 5 Oct. 12:00.

“You want to gain financially.” – Participant 5. Personal interview. 5 Oct. 13:00.

“Making me money obviously.” – Participant 7. Personal interview. 5 Oct. 15:45.

“Obviously the turnover as well as to grow in order for me to be successful.” – Participant 11. Telephonic interview. 11 Oct. 14:00.

“Business success to me in the first instance would mean to get to the point where you show a profit.” – Participant 12. Telephonic interview. 13 Oct. 9:30.

“I need my client basis more than my actually cash flow.” Participant 9. Telephonic interview. 11 Oct. 10:35.

3.4.2.2 Empowerment

It became evident from the study that economic gain is not the only reason for women entrepreneurs to pursue starting a business on their own as indicated by research. Research

reveals that women entrepreneurs attach less value to business expansion and financial success than their male counterparts and that women entrepreneurs are more likely to pursue social as well as economic objectives (Jennings & Brush, 2013:692). It became evident from the study that this is the case as most of the women consider financial success to be important, but that there are various other factors such as community development, job creation and personal satisfaction that they regard as being important to business success. The first statement is from a women entrepreneur that had an established business when joining the programme and also employed two additional permanent employees after joining the programme. She considers them to be family and take great care of their personal wellbeing and development.

“In that line I would rather say that it is a community service, because the money is important because without money we can’t do much. Business growth is more about improving what we have, improving the quality, growing the business to be able to have sustainable income for the workers, to employ more people and also to take care of the people, because the people get a meal a day, we take care of them, coffee, cool drink. We do spent a lot on our staff as well. So success and growth of the business is the upliftment of the people as well. A lot of my people come from very far, they are living in people, I cook a full cooked meal for them once a week and in order to do that we need money for the business not just for my pocket. We are in this together, we are growing together.” – Participant 1. Personal interview. 4 Oct. 9:00.

“It was a big issue for me to also empower or help other people that need finance.” – Participant 5. Personal interview. 5 Oct. 13:00.

“Contribute something, some development, some progress, something positive in the community that I serve.” – Participant 14. Telephonic interview. 19 Oct. 10:20.

“You are looking at upliftment of community as well as further development stage for the country.” – Participant 17. Telephonic interview. 19 Oct. 15:15.

“I think if you are really successful, I think you are at, or in a place where you can actually employ people.” – Participant 12. Telephonic interview. 13 Oct. 9:30.

“Well to me it means to give opportunities to other people, to employ other people, to empower other people, cause ultimately that is want you want to do, it is not really always the money,

although the money is nice to have and you will be able to do other stuff as well but for me it is about getting other people involved, empowering them and giving them an opportunity that we had, so I think that is what it is about.” – Participant 6. Personal interview. 5 Oct. 14:00.

“Success for me is to be able to create employment and to assist other people in order for them to live a comfortable life. Then I would say my business is successful.” – Participant 8. Personal interview. 7 Oct. 8:30.

“I think business success is when there are fulfillment (sic) and satisfaction in what you are doing and how you are serving the community as well as providing jobs. Adding value into the South African economy.” – Participant 20. Telephonic interview. 21 Oct. 13:00.

“For me it is just keeping me happy.” – Participant 10. Telephonic interview. 11 Oct. 13:00.

Table 3.9 contains the two types of codes that were developed under the question how do women entrepreneurs define business success or growth? Nine participants mentioned that business success means an increase in profits and customers while 14 participants mentioned that it is defined as developing the community, creating jobs, personal growth and being satisfied in what they do.

Table 3.9 Business success

Code	Code description	Frequency
Economic gain	Business financial success such as profits and increase in customers.	9
Empowerment	Business growth referring to developing the community, creating jobs, personal satisfaction and empowerment.	14

3.4.3 Obstacles and challenges

The following questions were asked to the participants:

What are the main obstacles or problems you are facing now in the running of your business?

What are the reasons for not starting a business?

Are you still interested in starting a business in the future?

What do you feel you need in order to start a business?

Early stage entrepreneurship is difficult and entrepreneurs face many challenges and obstacles. Previous research highlights the main constraint women entrepreneurs face as limited access to finance. Barriers such as lack of collateral, gaps and bias in the financial sector capacity, higher defaults risk perceived by the banks due to limited information about performance of women entrepreneurs and lack of confidence by loan officers in women entrepreneurs were mentioned as specific constraints by the World Bank (2012:26). Access to credit, financial constraints, human resources and the economic development of South Africa were mentioned as challenges the women entrepreneurs face.

3.4.3.1 Access to credit

Financing is regarded as the main constraint for entrepreneurs and even more so for women entrepreneurs as they carry the extra burden of discrimination (Moore *et al.*, 2010:15). The participants corroborated the above statement by stating that they feel there is no place to go to obtain financial assistance and that banks are too stringent. One study participant also revealed that she would like to obtain more information on how to access grants and loans. Some of the responses are quoted below to confirm the statement above:

“You can’t do anything, because the banks won’t help you with a loan. There is no place you can go with your business plan to get some finance to buy into your programme because there is a lot of fly by night people around every corner and yes it is difficult. It is really difficult getting finance to start a business, to get something going all around, keeping it sustainable, to make a profit. To actually make enough funds to carry you until you make a profit on a company that you invested money in. It is really difficult.” – Participant 15. Telephonic interview. 19 Oct. 13:20.

“After I finished the programme I realised that maybe we can know more about sources of income not really sources of income but of funding. How to access funding because it is when you have done everything only to find out that when it comes to funding that you struggle. Even

if you can get a certain bank for example, I mean there is certain programme's in the bank that can help and assist you for small businesses. Maybe they can invite such people so that they can share the knowledge or information with us, so that when you are in your business you know where to go instead of struggling because something you know the funding is there but we don't know how to access it, government grants and stuff like that. If they can invite people that can assist us in sharing the information with us that would be great.” – Participant 11. Telephonic interview. 11 Oct. 14:00.

“I think that to grow I need a substantial amount, a business loan and they look at your securities or your assets. There isn't much other than the house that I own and then some of the assets that one can look at currently owned by the business but you know a motor vehicle is not considered an asset. They will look at the implications of the amount of loan that you need. They assess your assets in the event that something goes wrong in your business. It never puts one in an attractive position. The fact that the industry as a whole and this is the reason I have been giving by one financial institution. They haven't seen the growth they imagined or projected so that being the case, they are reluctant at financing individuals further. Regardless of how your management books look like, even regardless of how long you have been doing the business and that you have been profitable to a certain degree. They are just not looking into transport.” - Participant 17. Telephonic interview. 19 Oct. 15:15.

3.4.3.2 Finances

Finances plays a very important part in determining if your business will be successful. Participants revealed that finances in terms of cash flow and employing workers are a challenge.

“I think the main challenges that I am experiencing is cash flow, it's like I was saying the numbers, getting the clients coming in.” – Participant 2. Personal interview. 4 Oct. 14:00.

“Finances obviously, because if I want to grow bigger I need to employ more labourers and that is quite expensive.” – Participant 5. Personal interview. 5 Oct. 13:00.

“Finances, I mean finances is a big, big thing.” - Participant 15. Telephonic interview. 19 Oct. 13:20.

3.4.3.3 Human resources

Apart from finances being a constraint the participants' revealed that the labour market and dedicated and loyal staff are also constraints to their businesses. Some participants revealed that they think outsourcing is a better option, especially in those areas in which they are not knowledgeable.

“When you get somebody that is still a student or something, you struggle with them, their work ethics and all that.” – Participant 2. Personal interview. 4 Oct. 14:00.

“To get the loyal staff. You get people but they are not committed. That is the biggest challenge I have.” – Participant 16. Telephonic interview, 19 Oct. 14:40.

“I think the labour market has changed a lot.” –Participant 6. Personal interview. 5 Oct. 14:00.

“The mentality of the people these days are they are standing I don’t even know the English word, they stand backhand all the way and they are looking for handouts the whole time and it doesn’t work like that because life doesn’t owe you anything. So yes to get the mentality like a 380 degree turnaround, that’s going to cost a lot of work and dedication.” – Participant 15. Telephonic interview. 19 Oct. 13:20.

“But I did do it the clever way. I outsourced my financial aspect of the company. So instead of employing someone I am paying another company to do it for me.” – Participant 4. Personal interview. 5 Oct. 12:00.

3.4.3.4 Contextual environment: Economic development

The current slow growth and weak economic performance were also identified as obstacles as well as laws that have not yet been passed in South Africa. One black participant felt that the government initiatives and SETAs are not effectively contributing to empower women entrepreneurs as can be seen form the first statement below.

“First of all it is getting the business or getting business connections. What I have figured out

while in this journey is that you will do a lot of presentations and talk about your business and stuff, make documents wherever. The statement that goes now for South Africa is to say that if you are a black women and you start a business there is a lot of support from government on such things, on SETAs and whatever but what I have discovered it is just lip service. It is not real because I struggle getting financial assistance which is the biggest obstacle of doing business. I would say my main obstacle was finances.”- Participant 20. Telephonic interview. 21 Oct. 13:00.

“Currently the economic climate is not good, and people don’t want to spend.” – Participant 6. Personal interview. 5 Oct. 14:00.

“Well obviously with the economics and the price of food especially in the food industry.” – Participant 7. Personal interview. 5 Oct. 15:45.

“No because of all the things that still need to be implemented or that the country needs to look at. For example I was considering on mainly waste management and none of the by-laws are at this stage where it allows an individual or an organisation to actually come up with end products that comes from waste management, from human waste management.”- Participant 17. Telephonic interview. 19 Oct. 15:15

Table 3.10 below contains a summary of the main obstacles and challenges identified by the study participants and the number of times it was mentioned by the various participants.

Table 3.10 Obstacles and challenges

Code	Code description	Frequency
Access to credit	Funding available from banking institutions and investors.	3
Financial constraints	Cash flow problems and other financial constraints.	8
Human resources	Staff and outsourcing.	8
Contextual environment: Economic development	South Africa’s current stage of economic development and capabilities.	4

3.4.4 Shortcomings

The question that was asked to the study participants was:

What shortcomings can you identify from the programme?

No programme is without shortcomings and although many of the participants speak highly of the programme and cannot identify any shortcomings other participants expressed the need for more financial knowledge and wrap-around services as the most important missing elements. Financial knowledge; wrap-around services; programme design: evaluation; programme design: target participants; programme design: delivery; and empathy with the entrepreneurial life were the codes that was formed and are presented in the following paragraphs.

3.4.4.1 Financial knowledge

As finances and financial management are such important factors in the running of a viable, sustainable business, many participants felt that the programme could have provided more in-depth knowledge as well as spent more time on that part of the curriculum content.

“I think, I don’t know if they have brought in more, because we said it before, that a lot of these girls have no financial background. Nothing. I mean a lot of us had bookkeeping at school and that is it. So on how to run a business, you need to have some financial savvy to be able to do it successfully and you need to know how to work with money. So, there was not enough on that but I am not sure if it was really the place for it either because it is limited on the time of how much you can actually do. We did have to put some type of planning, financial planning, in the business plan, but that was a struggle, it was really a struggle.” – Participant 4. Personal interview. 5 Oct. 12:00.

“I think we just needed more days with that. I don’t know where they would fit it in, but we were all really clueless and I think one to one help would have been almost better. Where we all would have an appointment with the person and he could guide us through, because I can honestly say for my business plan, my husband had to help me completely with the finance side because I still don’t have a clue of what I am doing, but that is just because I don’t have those

talents, but I think maybe depending on who is in the program one on one guidance would be much better because it is difficult in the bigger group because we all had different things and it was different ways to do it. I think all of us struggled with the financial side, because none of us were business people, knowing anything about that so I think we needed maybe some more help with that. I think for the financial side they could structure the program like that we have a general day where they talk about the stuff and then we could then have one on one meetings. Just before the business plan, for us to understand a bit better. Every one of us panicked about that side.” – Participant 8. Personal interview. 7 Oct. 8:30.

“I think that aspect in the programme for me was a bit short chained for a person who is unknowledgeable, like me. I think just it was a bit too rushed.” – Participant 14. Telephonic interview. 19 Oct. 10:20.

“Maybe to pay more attention on the financial model. Know when you do your budgets, your projections, your financial management and all that. In any business, any person that goes into business needs to know what it is on the financial implications.” – Participant 17. Telephonic interview. 19 Oct. 15:15.

3.4.4.2 Wrap-around services

Wrap-around services such as networking, mentoring and after service support are regarded as important factors for entrepreneurial people as mentioned by Fuchs, Werner and Wallau (2016:369). Research suggests that women entrepreneurs especially have a great need for these type of services (Bullough *et al.*, 2015:260). The participants especially referred to the need for committed entrepreneurial mentors to assist and guide them. The statement was corroborated by the study participants in that support is needed afterwards in terms of mentoring and while they are in business. Below are some of the statements made by the study participants.

“Mentors, committed mentors. I am not talking from the universities side, but you know business owners, that would actually, like give somebody to a small business owner to have a mentor, like a sponsor, but not a financial sponsor because a lot of people, especially when I was in the programme they are all for the programme and yes we are going to help you and then when you start your business then everything just disappears, it is gone.”- Participant 7.

Personal interview. 5 Oct. 15:45.

“I would say maybe going forward when they run this kind of programme for them to rate the success. Maybe before they can even start with the programme the first thing is to find mentors of the different businesses maybe that have lined up because in most cases, a person needs, like in my case. I often said to people I think I have done all that I think I should do but I wish I had somebody who can look at my business from the outside to say, let’s do this or you have to do one, two, three or if mentoring can be part of it and from the word go. I am sure it would also help or it will alleviate a lot of problems and it would also give direction and after service as well.” - Participant 20. Telephonic interview. 21 Oct. 13:00.

“To assist you afterwards. To make sure that you are on the right track. Somebody to help you, guide you but also to help you in my type of business. Somebody that knows how to take photos, how to run a photography business because it doesn’t help to give me somebody that knows other type of businesses but does not know how to run my business and know my challenges in my business.” - Participant 21. Telephonic interview. 22 Oct. 8:00

“I think a nice follow up while you are physically in business, doing what you are doing would be a nice added extra, but I won’t say there are shortcomings. I think it in terms of support helping you while you are in business where you need to make decisions which you haven’t done before, to know what it is all about and how to go about doing it. That support, somebody to help you, but I mean that is farfetched. It is in an ideal world, but that service would be nice.” – Participant 12. Telephonic interview. 13 Oct. 9:30

3.4.4.3 Programme design: Evaluation

In order for women entrepreneurship programmes to be effective and to grow it is important to evaluate the training in terms of performance efficiency and impact. Research suggested that many programmes only focus on the participants during the training process, but fails to assess what they have implemented and gained after the training intervention (Botha *et al.*, 2007:167). One participant particularly mentioned that she thinks evaluation afterwards is necessary to assess whether the programme has reached its goals. This can be seen from her statement below.

“The shortcomings are that I think is after we joined the programme we just go on. Leonie and them they try to speak to us, but because we are now outside the programme and we go on with the life and sometimes we even go back to our old bad habits. We stick with them and I think I would love the programme to go on. To go on in the sense that we have been given the period of the programme but I think after that every three months, or even if it is six months, twice a year, four times a year, for us to go back and sit in the same room and say this is where I am. I think it is sort of responsibility, but it would also help us as entrepreneurs to say that we are here, we are doing what the programme is intending us to do because I think some of us would fade along the way or would be prosperous but the programme will not really know much, except when they speak to us and then we explain and sometimes we don’t even say further. I think from what we say as we speak on e-mail they realise that this people are probably not doing what we taught them or they are struggling to do it but what else do they need help with? So I think if we go back it becomes, it also makes the programme women to grow. To say we had 15 or 13 entrepreneurs, especially women and where are they at. Are we creating jobs? Are we where the programme intended us to be because they will also see how to further the programme, because there is no point in having a group of people and there is only two or even none of us are still in the business and yet so much money was spent for us to do the programme. So I think the feedback process will help a lot and it will also help to even help outside the programme itself to say that with other women that we know that are running businesses. We will be able to say but look at where I am, or the programme is there to say, go to enter the programme because you will find so much growth in it.” – Participant 2. Personal interview. 4 Oct. 14:00.

3.4.4.4 Programme design: Target participants

Women entrepreneurship development interventions and programmes deploys a variety of instruments and methodologies ranging from entrepreneurial skill training, business development services, technical support and investment funding to name but a few. According to Botha *et al.* (2007:165), the entrepreneurship training model forms the framework of an entrepreneurship intervention and includes all the training elements presented during the programme. The design of the portfolio is vital to a programme’s effectiveness in accomplishing its goals and programme designers must understand the needs and abilities of the target participants (Bullough *et al.*, 2015:255). The study revealed that the programme was very beneficial to women who wanted to start a business, but participants who already owned

a business were of the view that the programme lacked to assist them in their specific needs and that the knowledge provided was not in all cases applicable to their current business stage.

“Not really, the only shortcoming I can see, but it was for me personally, was that everybody that was here was on a different level, so you have got your really rookies, that don’t know anything. You have got some people that know something and then you’ve got people that already started a business and I think that’s, it is a bit difficult, because with one person you can relate, but with the next one you cant.” – Participant 3. Personal interview. 5 Oct. 9:30.

“I would not really say shortcoming, I would rather say what I would have liked differently. I would have liked the programme to be more involved with every entrepreneur, with myself as well. I would have liked to have more personnel attention. I am not saying that programme should do it, I am just saying that for myself what I would have liked, was more one on one than group work. Where I had specific queries, because I had an existing business I had specific areas where I would have liked more attention than what was applicable to the whole group.”- Participant 1. Personal interview. 4 Oct. 9:00.

“Well, I don’t know because I mean I had the experience beforehand. So there was some sort of points that made sense and then some sort of points that did not make sense at all because it is not working like that in practice. So yes and no. For me it was good on some points and then on other points was not applicable for me coming from an owner, company beforehand.” – Participant 15. Telephonic interview. 19 Oct. 13:20.

“I just think if I look at my colleagues that were there. I just think the ones with their own business was not supported as much as they should have been supported.” – Participant 6. Personal interview. 5 Oct. 14:00.

3.4.4.5 Programme design: Delivery

Bullough *et al.* (2015:259) stated that entrepreneurial teaching favours real life situations. However, practical and experiential learning must be paired with theory to help students understand why certain events occur and why specific solutions should work. Although the theory was presented very well the participants expressed the need for more practical orientated

teaching techniques and advice from entrepreneurs that went through the process of starting a business.

*“Remember it is theory, theoretical anything works on paper but if you take that theory and apply it outside, it doesn’t always work. You can for example develop a value proposition and think it will work but then you come into the industry and realise but this is not going to work for me. I must take another road or I need to diversify into different places. If you look at add on’s, you can look at, like I said selling. If they can find a sales team or a business that will be willing to take some of the women, even if it is only one or two persons, let them go out with the sales team, and let them see how they sell. That would be valuable. I would not say that it was practical orientated, some of it yes, like the market research and the value proposition that kind of stuff, but that was it. I mean the rest was more theoretical. You had someone telling you about branding and it was very good to see, you know how branding works and everything but now you need to take that and you need to implement it and I think more practical would be very great. Say for instance if you’ve got a product that you want to develop, I mean now that you have got the basic, okay but where do I need to go next, or the VAT for that instance. I mean I had a raw deal with VAT registration and everything, and no one told me that, they only tell you that when you have a business you need to register it for VAT and they got the people here, but oh my word, it was the most, probably the worst workshop we had, was on the VAT and it was confusing and no one knows and then we had to go. When I started the business, my *** business, I had to go to SARS to do my VAT and I mean I have been there five times and they threw me with a pen. So I think they must take the people and show them how to do it, what forms they need, when to register for VAT, that kind of stuff.” – Participant 3. Personal interview. 5 Oct. 9:30.*

“What I personally think. It would be nice if they get entrepreneurs to come and attend some of the classes because a lot of the lectures, the theory of it, that is nice, but there is theory vs reality as well. To be able and I think for any entrepreneur or business owner or even in your position where you study to speak to people that has got the experience, has got the knowledge and the do’s and the don’t s not just from a text book, but from a practical perspective.” – Participant 7. Personal interview. 5 Oct. 15:45.

3.4.4.6 Empathy with the entrepreneurial life-world

Some of the participants also experienced the programme to paint the picture of entrepreneurship just as a process of certain things to do, but failed to mention the hardships of starting a business and all the difficulties that go with it. The participants felt that while they were in the programme everything was nice and everybody was motivated to accomplish their goals and dreams. The reality, however, is quite daunting with many challenges. Some of the statements are mentioned below.

“I also think that people should be made aware to look a little bit more of how difficult it is because if it was easy to be an entrepreneur, everybody would be. It is difficult and I think that should be emphasised and support should rather be given for that.” Participant 1. Personal interview. 4 Oct. 9:00.

“Everything was like, in my perspective, everything was like nice, you have got to go out and get your companies name, do your branding, blah, blah, blah, but the finance part was not covered that well, for me in terms of that is reality. You have to have money. It is going to cost you. You have to pay for a website because these days everything is being done electronically, or by the internet or google or whatever, advertising. So yes I don’t know, there was a little bit of shortcoming for me. I think they painted the picture very nicely and then when you went out there and you weren’t like really in terms of it. You got a rude awakening, really figuring out, okay but now it is going to cost me a lot of money, more than what I budgeted.” – Participant 15. Telephonic interview. 19 Oct. 13:20.

“So the bottom line is it is not easy, you need the money, if you have the money I mean one of my friends is black, it is black owned everything, but she is still struggling. Everything and she has the money. It is very difficult, it is not easy and you have to persevere, you have to be patient and I saw them being patient and I saw them going through months that must have been really difficult for them and I just thought at least I still got a salary, but they don’t. So I think if you are in that comfort zone, where I was at or are now currently at it is difficult to make that mind shift, yes.” – Participant 6. Personal interview. 5 Oct. 14:00.

As seen from the table below financial knowledge and wrap-around services were regarded as

the main shortcomings of the programme and were mentioned six times respectively by the study participants.

Table 3.11 Shortcomings

Code	Code description	Frequency
Financial knowledge	Financial knowledge relating to running a business.	6
Wrap-around services	Networking, mentoring and after service support.	6
Programme design: Evaluation	Pre and post evaluation to determine the effectiveness of the programme elements.	1
Programme design: Target participants	Needs and abilities of the target participants in order for the programme to be context-relevant.	4
Programme design: Delivery	The variety of teaching techniques used by lecturers.	2
Empathy with the entrepreneurial life world	The degree of difficulty in being an entrepreneur.	3

3.4.5 Business incubator

The following questions were asked to the participants:

Are you aware of the services the business incubator offer at NWU, Vaal Triangle Campus?

Did you approach the business incubator or were you approached by the business incubator to assist you in starting your business and to develop it to full commercial potential?

If YES, please tell me about your experience?

If NO, why did you not make use of their services?

After completion of the programme the women entrepreneurs were allowed to make use of the business incubator services offered at the campus to assist them in starting up their businesses and to develop it to full commercial potential. The codes that were formed under the heading business incubator are knowledge of support services offered and support services experiences. These codes are presented in the following paragraphs.

3.4.5.1 Knowledge of support services offered

Most of the study participants mentioned that they were informed of the services, but did not carry too much knowledge about how it could assist them. Reasons for not inquiring further are time constraints and distance. One participant went for advice and another participant mentioned that she would definitely want to explore the service offerings.

“I am sort of aware because I know of the business incubator but I have not actually went deeper into it.” – Participant 2. Personal interview. 4 Oct. 14:00.

“No. I am not. I did not stay in touch with them, once I did the programme. I did not go back by myself. I have been so busy and you know life happens. I have not really checked to see what services they have. I am staying in the Vereeniging area so it is quite a bit of distance for me as well.” – Participant 10. Telephonic interview. 11 Oct. 13:00.

“Honestly I don’t know a lot about it. I can remember when we did the programme, Natanya invited us to one but I don’t know what happened. I thought or of my knowledge I thought it was for students with the institution. Maybe I am not acquiring enough but I don’t know of anything as such that can assist us.” – Participant 11. Telephonic interview. 11 Oct. 14:00.

“Not really, they did recommend that I enroll (sic) in a, I can’t remember what they call it but there at the incubator, in the next phase, programme whatever, I forgot what you call it, but I didn’t because of the career change and I was just busy, so I am not really. I know they help you a bit more but I don’t understand completely what they do.” – Participant 8. Personal interview. 7 Oct. 8:30.

“Yes, to an extent I am aware, but not fully.” – Participant 14. Telephonic interview. 19 Oct. 10:20.

“After we completed we were told that they were going to be there and there was a meeting that we went and they explained everything how does it work and also they did send me the forms.” – Participant 16. Telephonic interview. 19 Oct.14:40.

“I am because I have been in contact with them several times. I have often went for seeking

advice and something like that. Hence I have mentioned this thing about mentoring because that was also one of the things that I needed.” – Participant 20. Telephonic interview. 21 Oct. 13:00.

“I would definitely explore it if I knew what was available and I would make an effort to follow it up.” – Participant 17. Telephonic interview. 19 Oct. 15:15.

3.4.5.2 Support services experiences

The study participants who made appointments at the business incubator for assistance, expressed that they could not find the assistance they needed and that they are still waiting for assistance. The online application system seems to have some errors as one participant went through the process of completing the forms, but the system did not save it. Other participants mentioned that they reached a dead end and that the services offered to her specifically would be too much of a financial loss. One participant were assisted in the development of marketing material while another thought that they are doing a great job.

*“I actually went to see him because when the opportunity came along for getting the distribution rights on ***, I actually went to see him about the *** thing and he actually told me it is not a good idea. So yes it is like, no. He is coming from a total different maybe point of view, maybe he has got more experience than me, but I invested a lot of money into the brand, buying the brand, having the distribution rights. It is a lot of work, because it is still a lot of brand awareness, because it is still a young product but no I couldn’t get any assistance from them, nothing and I mean I went to see him, I made an appointment. I went to see him and told him that is what I am looking at. Is there anybody that I can go to and see who could accommodate me with finance? But I couldn’t get any assistance. Nothing.” – Participant 15. Telephonic interview. 19 Oct. 13:20.*

“One of the ladies I was with in the group, the year with, she actually told me about it. I went for an interview, something like you submit your business and you have to give them 10 percent and they help you, and they restructure it for you, so yes I carry the knowledge. So yes it was a dead end there.” – Participant 7. Personal interview. 5 Oct. 15:45.

“At a stage I felt I needed help with the development of the app, that is where they connected

me with somebody at the university that know about developing apps and he gave me a lot of helpful information and they did offer that I should contact them and they can help me with the development of the app, but at a big financial loss for me. In the end, and in the meantime I got someone that I know at a huge discount. So that is what I would have wanted from them but I wouldn't say that they didn't offer it. I just got a better deal with somebody else.” – Participant 8. Personal interview. 7 Oct. 8:30.

“They appointed a coach that should have helped me, with my business. We were at the meeting and the coach has never contacted me, it is now 4 months later. There were people that should have helped me with my business but it was people that had other types of businesses that told me how I must manage my business and when I told them I have already tried it and it doesn't work, they told me it is just an excuse.” – Participant 21. Telephonic interview. 22 Oct. 8:00.

“No, they haven't found me a mentor. What we did we speak around the table with Johann, we will talk about ideas, my business and what we can do, what I can try and then the one assistance that they gave me was to print out marketing material for the students. So they sponsored me or maybe it is a loan with printing, banners, pull up banner and some notice boards.” – Participant 20. Telephonic interview. 21 Oct.13:00.

“They asked me to become part of the incubation program and I did fill in everything in on the internet, but there was a whole section of it that the system threw out and I just didn't bother to do it again, because really it takes a lot of time to put it on there. So I just decided you know what, no. If I really need them, I know they are there, I am not doing this again. The system did not save it. So I submitted everything and I was waiting for an answer and then they let me know they still need this, and this, and this. I said but I did it and I then just decided not to do it again.” – Participant 4. Personal interview. 5 Oct. 12:00.

“I think it is doing a great job because I think, under correction, Spick and Span I think they are still under the incubator and they are doing fine. I think they moved out, I am not quite sure, but I feel the incubation, the incubator is there to assist.” – Participant 5. Personal interview. 5 Oct. 13:00.

Table 3.12 below contains a summary of the codes and descriptions developed for the heading business incubator.

Table 3.12 Business incubator

Code	Code description	Frequency
Knowledge of support services offered	The awareness of the participants of the business incubator and the services they offer.	13
Support services experiences	The experiences on the support services offered by the business incubator.	8

3.5 RESULTS FROM QUANTITATIVE DATA ANALYSIS

The quantitative research method was used in order to obtain insights into how the participants perceived the programme to assist them with adequate knowledge to initiate and manage their businesses. Further to this the questionnaire addressed the programme's impact on developing certain skills and abilities among participants. Open questions were also posed with regards to what business training content, skills and abilities the participants would have liked to know more about.

The total number of population consisted of 45 women participants and ranged from 2013 to 2016. A total number of 22 completed questionnaires were returned. It must, therefore, be mentioned that the sample is very small and care must be taken into the interpretation of the data.

3.5.1 Results from closed ended questions

Table 3.13 below reflects the descriptive results for the closed ended questions. According to Levine, Stephan and Szabat (2014:136), the mean is the central value and serves as a balance point in a set of data whereas the mode is the value in a set of data that appears most frequently. The standard deviation on the other hand measures the average scatter around the mean meaning how larger values fluctuate above it and how smaller values fluctuate below the mean

(Levine *et al.*, 2014:142). N represents the number of analysis, the minimum (the lowest score recorded) and the maximum (the highest score recorded).

In order to illustrate the above an example will be given for question 22.1. A five point Likert scale was used in the study to analyse the data and ranged from five (strongly agree) to one (strongly disagree).

Question 22.1 asked how much the programme assisted you in developing adequate knowledge to initiate and manage your business in creativity skills and idea generation.

A total number of 22 study participants (N) answered the question. The mean was recorded at 4.68 indicating the central value, the mode was recorded at five, an indication that most participants strongly agreed that the programme assisted them in the concepts, creativity skills and idea generation. The minimum score was number four (agree) and the maximum score number five (strongly agree). The standard deviation was recorded at 0.4767 which indicates the clustering around the mean of 4.68.

Table 3.13 Descriptive Statistics

	N	Mean	Mode	Minimum	Maximum	Std.Deviation
Q22.1	22	4.68	5	4	5	0.4767
Q22.2	22	4.36	4	3	5	0.5811
Q22.3	22	4.27	4	3	5	0.6311
Q22.4	22	3.91	4	2	5	0.8679
Q22.5	22	4.41	5	3	5	0.6661
Q22.6	22	4.45	5	3	5	0.5958
Q22.7	22	4.41	5	3	5	0.6661
Q22.8	22	4.55	5	3	5	0.5958
Q22.9	22	4.36	5	3	5	0.7267
Q22.10	22	4.32	4	3	5	0.6463
Q22.11	22	4.14	4	3	5	0.5602
Q22.12	22	4.23	4	3	5	0.6119
Q22.13	22	4.41	5	3	5	0.7341
Q22.14	22	4.55	5	3	5	0.6710
Q22.15	22	4.32	5	2	5	0.8387
Q22.16	22	3.59	4	2	5	0.8541
Q22.17	22	3.64	4	2	5	0.7895
Q22.18	21	4.10	4	1	5	1.0443
Q22.19	21	3.52	4	1	5	1.2091
Q22.20	22	3.86	4	2	5	0.8335
Q22.21	22	4.00	4	3	5	0.7558
Q24.1	22	4.55	5	3	5	0.5958
Q24.2	22	4.36	4	3	5	0.5811
Q24.3	22	4.50	5	4	5	0.5118
Q24.4	22	3.95	4	2	5	0.8985
Q24.5	22	4.27	4	3	5	0.7025
Q24.6	22	4.23	4	3	5	0.6853
Q24.7	22	4.18	4	2	5	0.7327
Q24.8	22	3.68	4	2	5	0.8937
Q24.9	22	4.32	5	3	5	0.7162
Q24.10	22	4.50	5	3	5	0.5976
Q24.11	22	4.45	5	3	5	0.6710
Q24.12	22	4.45	5	1	5	0.9117
Q26.1	22	4.77	5	4	5	0.4289
Q26.2	22	4.64	5	4	5	0.4924
Q26.3	22	4.41	5	3	5	0.6661
Q26.4	22	4.36	5	3	5	0.7267

The results reveal that the majority of the data was recorded above 4. This is a positive indication that the content was adequately addressed and that the business skills and abilities were instilled through the programme. Question 22.19 asked how the programme addressed filing taxes in the curriculum content. This question recorded the lowest mean at 3.52 as well as the highest standard deviation with 1.2091. The maximum of 5 points were scored on every question while the lowest score of 1 were scored on question 22.18, question 22.19 and question 24.12 respectively. Question 22.18 dealt with adequate knowledge on registering companies; question 24.12 focused on the impact of the programme to develop networking skills; and as mentioned previously question 22.19 dealt with filing taxes. The mode on every

question was recorded as either 5 points (strongly agree) or 4 points (agree). Once again it is a positive indication of how the study participants perceived the programme's content regarding training and development of business abilities and skills.

3.5.2 Results from open ended questions

Frequency counts were used in order to interpret the data from the open ended questions. The questions that were posed related to areas in which the participants would have liked to gain more knowledge in terms of business content training as well as what type of business skills and business abilities they would have liked to develop further.

3.5.2.1 Business content

Business content refers to the curriculum content used in the programme to equip participants to initiate a business. The programme mainly focused on idea generation and the development of a business model by means of the Osterwalder business model canvas. The programme also focused on marketing research, marketing and brand development. The results show that as in the result of the qualitative data analysis, financial management is regarded as the most important knowledge to obtain. Financial management, access to credit and taxes are all financial aspects the study participants wish to know more about as depicted in the first three instances of the table below.

Table 3.14 Business content training requirements

Business content training	Frequencies counts
Financial management	12
Access to credit	3
Taxes	3
Marketing research	2
Marketing	1
Brand development	1
Value proposition	1
Partnership in business	1
Sales	1
Legal requirements	1
Time management	1
Cost structures	1
Opportunity recognition	1

3.5.2.2 Business skills

Business skills refer to capabilities related to equip participants with basic skills for starting or growing their businesses. Business skills have been identified by researches as a specific set of capabilities such as opportunity recognition, opportunity development, strategic and decision making skills (Bamiatzi *et al.*, 2015:630). The study participants identified the following business skills they would like to know more about (depicted in table 3.13 below). Networking was identified as the most important skill and can be collaborated with the qualitative data analysis as seen in 3.4.4.2.

Table 3.15 Business skills requirements

Business skills	Frequencies counts
Networking	3
Negotiation	2
Planning	2
Presentation skills	2
Risk taking ability	2
Conceptual thinking	2
Opportunity recognition	2
Sales	1
Admin & bookkeeping skills	1
Decision making	1

3.5.2.3 Business abilities

According to Bullough *et al.* (2015:254), entrepreneurship programmes can help enhance innovativeness, self-confidences and risk taking propensities and that creativity, initiative energy, passion and persistence are also important individual attributes for entrepreneurship. Although these abilities were not extensively covered, it is regarded as a spin off for the business concepts and curriculum. The participants revealed that the most important ability they would like to know more about is persistence. Table 3.14 below indicates all the abilities the study participants referred to in the open ended questions they were asked.

Table 3.16 Business abilities requirements

Business abilities	Frequencies counts
Persistence	3
Pro-activeness	1
Self-confidence	1
Self-esteem	1
Responsibility for actions	1
People skills	1
Sales	1
Negotiation tools	1

3.6 SUMMARY

The last section of chapter three presents the summary of the empirical study on both the qualitative and the quantitative data analysis.

3.6.1 Qualitative summary

During the empirical phase of the study the researcher interviewed a total number of 21 female entrepreneurs who participated in the women enterprising programme at the NWU bhive center since 2013 to 2015. The researcher asked the study participants what insights and benefits they obtained from participating in the programme; what they considered as business success; the current obstacles they face in the running of their businesses; shortcomings of the programme; and the experiences they had with the business incubator.

Their feedback revealed that by developing the business model they gained perspective on their business concept and direction to carry out the concept. Business management skills were developed through the programme and the knowledge they gained empowered them to confidently start and operate their businesses. Self-confidence, believing in themselves, passion and energy were just some of the words that were mentioned by the participants. The women experienced great solace in the fact that they had a support network from fellow participants around them and that they can pick up the phone at any time to call for some advice or assistance.

Many of the study participants mentioned that the reason they wanted to start a business was for economic gain but even more of them mentioned that business success or growth means employing people, helping the community and empowering individuals.

Current obstacles include obtaining finance, cash flow, human resources and the economic climate of the country. All obstacles besides human resources therefore represent financial issues and concerns.

The majority of study participants were of the view that the programme needed to spend more time and in-depth knowledge on the financial side of the business. The reason being that many of them were not business people and because finances are such a huge contributor to business success. Other identified shortfalls included a lack of practical orientated teaching techniques, evaluation of the programme effectiveness and the provision of after service support in terms of mentoring and networking. Some alluded to the fact that entrepreneurship is very difficult and that the programme did not prepare them for the hardships. The participants that joined the programme after they had already started a business of their own, experienced the curriculum content as not always relevant to their current situation and expressed the need for more knowledge on their specific needs.

Most of the participants are not really aware of the services the business incubator offers and how it can assist them. Those that approached the business incubator were not offered the support they required or are still waiting for the services to be delivered.

3.6.2 Quantitative summary

A total number of 22 completed questionnaires were received from the women enterprise participants from the years 2013 to 2016. Both closed and open ended questions were asked. The reason for this being to establish if the programme content was adequately addressed and allowed participants to initiate a business; and whether the programme had an impact on instilling certain business abilities and skills with the participants. Descriptive statistics by means of the mean, mode, maximum, minimum and standard deviation was used to analyse the close ended questions. Frequency counts were used to analyse the open ended questions.

The results from the closed ended questions showed that the majority of the study participants were satisfied with the programme with only registering companies, filing taxes and networking that were highlighted as areas that can be improved upon.

The open ended questions revealed that financial aspects in terms of financial management, access to credit and filing taxes are abilities that the study participants would like to know more about as well as networking.

In chapter four conclusions will be drawn from the main findings reported in chapter three. Recommendations will be made on how to improve the programme based on the research results of this study.

CHAPTER 4

CONCLUSIONS AND RECOMMENDATIONS

4.1 INTRODUCTION

South Africa is currently experiencing slow economic growth and high unemployment levels (Herrington & Kew, 2015/16:23). Entrepreneurship has been referred to as a source of economic growth (Imafidon, 2014:11) and women entrepreneurs are seen as the new engines for economic growth, welfare and prosperity in developing countries (Vossenber, 2013:1).

Women entrepreneurship programmes have increased significantly over the last couple of years, but one should ask the question how effective they are in creating self-employment, growth potential and job creation.

The purpose of this chapter is to conclude the empirical study by summarising the findings on how the women participants perceived the short learning programme for women entrepreneurs at the bhive centre. Factors under review include the insights they have gained, the benefits and shortcomings of the programme, what they perceive to be business success and their experiences regarding the business incubator.

The chapter further revisits the research objectives and provides a critical evaluation of the primary and secondary objectives. Hereafter it concludes with recommendations to improve the effectiveness of the women enterprise programme as well as suggestions for future research.

4.2 CONCLUSIONS ON THE EMPIRICAL STUDY

4.2.1 Conclusion on qualitative data analysis

A total number of 21 women entrepreneurs participated in the qualitative research analysis. Three of these 21 were unemployed, two part-time employed, six fulltime employed and ten participants were self-employed. The results revealed that after joining the programme none of

these women considered themselves to be unemployed, two participants are employed part-time, four fulltime and 15 participants are self-employed. The results also revealed that the women entrepreneurs that joined the programme had the intention and attitude of becoming entrepreneurs and that the programme effectively assisted them in making a career change. Some of the participants who are fulltime employed disclosed that they are still thinking about their business concept and some are even trying to manage it on a part-time basis. The majority of the self-employed participants run home-based businesses with no employees. In terms of job creation the study showed that the study participants had employed eight people. Although the majority of the participants' businesses are not regarded as high-growth ventures it is sufficient for self-employment.

After the empirical study, data was analysed with the aid of the Computer Assisted Qualitative software, Atlas TI. The interviews were transcribed and the text coded. Codes were compared among the different interviewees to identify several emerging patterns relating to the experiences the women participants had with the programme. The following sections discuss these patterns under the headings insights and benefits, business success, obstacles and challenge, shortcomings and business incubator.

4.2.1.1 Insights and benefits

The goal of the women enterprising programme is to provide support services for women who wish to establish a business of their own. The main curriculum content entails exploring entrepreneurial ideas, conducting market research by drafting market research structures and questionnaires and developing sound business models. Additional curriculum content includes brand development, budgeting, cash flow management, product or service pricing, business registration and organisational compliance.

Many of the women participants had a concept in mind and wanted to start a business, but had no idea on where to start or how to proceed. The Osterwalder business model with its various elements assisted them in laying out the business concept. The step by step guidance of the programme further assisted these women to take an idea and develop it into a viable business concept. Participants revealed that the market research and planning greatly assisted them in conceptualising their concept and provided the starting blocks to develop the business ideas. In addition, the necessary business management skills were developed in order to run a business

and includes marketing and resource management as well as soft skills like leadership and communication. The statement can be corroborated by Botha *et al.* (2007:164) that research done on women entrepreneurs in South Africa requires training in guidance and advice in compiling business plans, market research, identifying business and market opportunities, marketing and advertising, entrepreneurial skills training, financial and cash flow planning, empowerment and enrichment opportunities, relationship building, counselling on managing a business, risk management and taxation.

Participants revealed that the programme energised them, gave them self-confidence and confidence in their product or service. The knowledge they gained from the programme empowered them to confidently take their business forward, to commit and to persist. Creativity, initiative, energy, passion and persistence are important individual attributes for entrepreneurship as well as leadership capabilities like presentation skills, public speaking and having confidence in one's abilities (Bullough *et al.*, 2015:255).

The support network formed among the women participants in each group also benefited them in knowing that they are not alone and that they can always count on somebody to talk to, to ask for advice or just have an ear to listen to.

4.2.1.2 Business success

Economic benefit is important. Every participant mentioned that it is the reason for them wanting to run a business and that they consider their businesses to be successful when they show an increase in profits and customers. However, economic benefit was not the only success factor for these women. Other factors they consider as contributing to business success include being able to contribute something positive to the community, creating jobs for others, to have a sustainable income, personal satisfaction, doing something that makes them happy and also to grow as a person, be independent and empowering themselves.

This study supports Brush and Cooper (2012:2) in that men want to grow their new ventures to achieve financial success while for women success is just one of the many reasons to achieve growth. Jennings and Brush (2013:693) also suggested women entrepreneurs are more likely to pursue social as well as economic objectives.

4.2.1.3 Obstacles and challenges

Access to credit and finances were mentioned as constraints that women entrepreneurs currently face in the running of their businesses. They feel that banking institutions will not lend them the money due to the lack of collateral; that there are no institutions willing to assist financially; and even that government initiatives are just lip service. The World Bank report (2012:25) mentioned that numerous enterprise surveys identified access to finance as one of the most common challenges entrepreneurs and especially women entrepreneurs face. In developing countries access to finance is usually constrained by gaps in regulatory frameworks, capacity of financial institutions and infrastructure World Bank (2012:25).

The contextual environment relating to poor economic conditions and the lack of government initiative to support the development of women entrepreneurship was also mentioned as a constraint. Lindiwe Zulu, small business development minister of South Africa, views the circumstances under which many small business owners operate as poor in terms of the recognition of both small and informal businesses, the failing education system, tax laws and labour laws that restrict job opportunities (Van der Merwe, 2015). Herrington and Kew (2015/16:64) commented that early stage entrepreneurs find it problematic to obtain funding as they do not have the required track record nor are they able to acquire the required collateral demanded by the financial institutions. Although the government has recognised the importance of small and medium sized businesses in order to grow the economy, they have failed to implement policies and procedures to make it a more enabling environment. The Global Enterprise report of 2015/16 identified the weakest entrepreneurial conditions in South Africa clustering around the area of government programmes and policies, school-level entrepreneurship education and training, research and development transfer and cultural and social norms.

Another constraint mentioned by the study participants was the difficulty of requiring and maintaining human resources as well as the ineffective current labour market. The study participants found it difficult to obtain dedicated, loyal and competent staff who are willing to work. Temtime (2015:36) reasoned that the future of small firms depends on the development and maintenance of human resources; that it is one of the biggest challenges facing small firms and a key component to achieve organisational success.

4.2.1.4 Shortcomings

Areas for curriculum improvement identified by the study participants are more time and in-depth knowledge on financial management, seeing that finances and access to credit is such a huge obstacle in the running of women owned businesses. The World Bank (2012:25) stated that developing countries have limited capacity for Small Medium sized Enterprises to deal with financial service providers, limited support to access information as well as limited support on preparing relevant documentation.

Networking and mentoring were identified as significant needs by most of the participants as well as after service support. Some participants mentioned that theoretically everything works on paper, but that the reality is quite different and very difficult, and that in reality more support is needed. Wrap-around services such as networking and mentoring have become increasingly apparent and can be regarded as a co-ordinated effort across macro institutions and individual programmes to assist entrepreneurs with their business development needs (Bullough *et al.*, 2015:260). Herrington and Kew (2015/16:32) acknowledged South Africa's poor sustainability of start-ups relative to other countries and the Global Entrepreneurship Monitor sample highlights the need for policy interventions aimed at supporting and mentoring entrepreneurs through the difficult process of firm birth. Sarri (2011:734) further collaborated in mentioning that effective learning for start-up female entrepreneurs is well served through mentoring that encourages them to engage in reflective learning and where just-in-time support is available.

Evaluation after the programme was also identified as a shortcoming. In order to establish if the programme reaches its goals and intention measurements like monitoring and evaluation must form part of the programme design. Literature suggests that many training programmes only focus on the participants during the training process, but fail to assess what they have implemented and gained after the training intervention (Botha *et al.*, 2007:169). The World Bank (2012:47) recommended that the evaluation methods should be based on programme priorities and information needs and that a combination of qualitative and quantitative approaches be used. Some key dimensions are difficult to capture through quantitative data and discussions with the beneficiaries, household members and different stakeholders by means of conversations would provide valuable data as further mentioned by the World Bank (2012:47). Bullough *et al.* (2015:266) stated that the effectiveness of programmes and direct casual links

between elements of the curriculum content and other wrap-around services cannot be legitimately made without conducting follow-up research with the appropriate stakeholders.

The participants that already had prior business knowledge and operated a business for a time before joining the programme were of the view that the programme was not context-relevant to them and their specific needs. According to Blattman and Ralston (2015:4), the success of entrepreneurship programmes depends on getting the diagnosis right. They argued that it is important to clearly define the target group in designing the programme in order to establish which types of constraints are most likely to be binding and to aid programme designers as to where the diagnosis needs to be focused. The World Bank (2012:39) also stated that programmes must be tailored to the size and type of enterprise as well as the capacity and needs of the entrepreneur.

Bullough *et al.* (2015:259) mentioned that entrepreneurship favours real life situations and participants reflected the need for more experiential delivery techniques. The participants expressed the need to gain insights from entrepreneurial individuals as well as work with them to gain more practical hands on experience. In the study done by Botha *et al.* (2007:512) reference was made to the fact that although it is important to facilitate theoretical knowledge acquisition and retention it is also necessary to facilitate the cognitive skills to enable a learner to start up and manage a business. Therefore, Botha *et al.* (2007:512) further stated that entrepreneurial-directed approaches are required such as role playing, management simulations, structured exercises and feedback situations in which the participants take on active roles.

Empathy with the entrepreneurial life-world ties in with the above paragraph in that entrepreneurial business people would be able to tell it as it is. Entrepreneurs would be able to tell about the hardships and challenges of entrepreneurship and be able to provide practical advice. According to Al-Dajani *et al.* (2014:204), the entrepreneurial learning outcome framework includes eight points as desired outcomes for programmes, namely entrepreneurial behaviour, attitude and skills development, creating empathy with the entrepreneurial life-world, key entrepreneurial values, motivation to pursue an entrepreneurship career, understanding the process of business start-up and tasks, generic entrepreneurship competencies as well as managing relationships.

4.2.1.5 Business incubator

The study participants had limited knowledge on the services offered by the business incubator and some of them just did not have time to go back and inquire any further. The participants that were contacted by the business incubator to complete forms online found the online system ineffective and did not bother to complete it again. Other participants who approached the business incubator experienced that they could not offer them the required services and some are still waiting for the promised assistance to be delivered. One participant mentioned that she was assisted with marketing material, but could not identify whether it was a loan or a sponsorship. According to Temtime (2012:41), an incubator is as good as the resources it offers. It is further believed that management should consist of people with adequate experience, training and motivation and have access to consultants such as professional accountants, lawyers and management consultants who will be available and able to assist small businesses at a reduced cost.

4.2.2 Conclusions on quantitative data analysis

A total number of 22 completed questionnaires were received from the study participants. The questionnaires consisted of closed and open ended questions relating to adequate knowledge received to initiate a start-up business and the capacity of the programme to instil certain business abilities and skills in the participants. The results showed that most of the participants were satisfied with the programme content. Participants felt the programme lacked sufficient content in the areas of the registering of companies, filing taxes and networking. The open ended questions showed that participants would like more in-depth knowledge on financial management and this is verified by the results from the qualitative method used in the study. Other concepts identified were networking and persistence.

4.3 RECOMMENDATIONS

The study participants expressed their needs and together with the insights obtained from the study the following recommendations are proposed:

- Access to credit and financial management skills were identified as major constraints. More in-depth knowledge on these aspects must be included in the programme. It is recommended that closer relationships with stakeholders such as banking and financial institutions must be formed to assist the women entrepreneurs to gain knowledge on how to go about obtaining finance. Closer ties with government officials of the small and medium size enterprise sector must be established to open up communication channels and to have a government contact to offer support. The procedures and conditions of the various government initiatives, SETA's and other aids must be communicated to the women participants. Government needs to provide a more enabling business environment for women entrepreneurs in terms of access to credit and loan agreements. The Faculty of Economics and IT, the research and development department and business incubator can assist in putting pressure on government in order to establish policy reforms to enhance women entrepreneurs' contribution to the economy. In addition to this private sector businesses and investors must be sourced to assist with potential start-up capital and assistance to be available to assist businesses in other areas.

	Action Steps	Responsibility	Time frame
1.	Review the curriculum content and adapt to include a comprehensive workshop on financial management.	Programme designer	Prior to the start of the next programme
2.	Establish alliances with banks and other financial institutions. These entities must provide support in terms of hosting workshops, proving financing and after service support.	Programme director and business incubator manager	Prior to the start of the next programme and continuously

3.	Closer relationships with the Department for Small Business development. Extensive knowledge on government initiatives that can assist women entrepreneurs.	Director of Business Economics and IT of NWU	Prior to the start of the next programme and continuously
4.	Private sector businesses and investors should be sourced to assist for potential start-up capital and assistances to businesses.	Programme director and business incubator manager	Prior to the start of the next programme and continuously
5.	Investigate the effectiveness and cost-effectiveness of combined interventions like skills and capital centric initiatives.	Programme director	Prior to the start of the next programme

- A better support system for the women entrepreneurs requires more networking initiatives and committed mentors to be assigned to them, to assist while they are in the initial stages of start-up. Relationships must be formed with various stakeholders, entrepreneurs in the community, business chambers, private organisations and university experts to provide such services. In order for mentor–mentee relationships to be effective and long lasting, the relationships must be compatible.

	Action Steps	Responsibility	Time frame
1.	Establish a region-wide network of institutions and entrepreneurs dealing with entrepreneurship that can offer support in terms of mentorship and advice.	Director of Business economics and IT of NWU	Continuously
2.	Develop a mentor and mentee compatibility process. Mentors should review profiles, type of industry, business type and mentees should be able to indicate certain preferences such as religion or gender.	Programme director and business incubator manager	Prior to the start of the next programme and continuously

3.	Ensure that mentors have practical personal experience of running a business and are trained or experienced in the specific area of expertise they offer.	Programme director and business incubator manager	Continuously
4.	Arrange regular networking sessions or events.	Programme director and business incubator manager	Continuously
5.	The use of social media and the internet as a powerful networking tool must be communicated and assistance provided if needs be.	Trainers and lecturers	During and after the programme

- Different target participants such as those who wish to start a business and those who already have a business must be separated by either providing different training programmes for these target groups or by providing different content as their needs differ and as such will enhance the effectiveness of the training programme. However, before starting to review the curriculum content it is recommended that the goals and objectives of the programme be clearly defined, that the program design be revisited as well as the target participants and their specific needs identified before revisiting the curriculum content.

	Action Steps	Responsibility	Time frame
1.	Establish and clearly define the programme goals and objectives (i.e. increase business skills or collateral requirements) to use as yardsticks for measuring performance and progress.	Programme director	Prior to the start of the next programme

2.	Revisit the programme design and identify gender-specific issues and constraints for example access to finance, education and literacy levels, business and technical skills.	Programme director	Prior to the start of the next programme
3.	Define the programme target for which the intervention is intended for. Unemployed individuals, start-up entrepreneurs or established business owners.	Programme director	Prior to the start of the next programme
4.	Determine the specific needs of the target group.	Programme director	Prior to the start of the next programme
5.	Customise curriculum content for the target group in order to ensure context relevance.	Programme designer	Prior to the start of the next programme

- More evaluation measures need to be implemented which must include pre and post evaluation measures in order to establish whether the programme reaches its goals. As mentioned in the previous section, the programme goals and objectives must first be established in order to have a yardstick to measure the performance and progress against.

	Action Steps	Responsibility	Time frame
1.	Evaluation methods must be decided upon from the offset of the programme and should be based on program priorities and information needs.	Programme director	Prior to the start of the next programme
2.	Post evaluation should include the women entrepreneurs themselves, program managers and community leaders.	Programme director	After the programme

3.	Continue to evaluate the impact of the programme over longer periods of time.	Programme director	After the programme
4.	Utilise a mixed method of quantitative and qualitative design for impact evaluations.	Programme director	Continuously

- Entrepreneurship favours experiential learning and it is recommended that the delivery techniques must include more practical learning experiences. According to Pretorius and Wlodarczyk (2007:506), acquiring skills specifically towards small, medium and micro enterprises is not achieved through structured learning, but rather through the process of skills formation. The training process should include knowledge through formal teaching and develop tangible skills through experiential learning activities such as hands on experiential exercises, simulations and group projects (Bullough *et al.*, 2015:259).

	Action Steps	Responsibility	Time frame
1.	Invite entrepreneurial business people to talk to the women entrepreneurs and share their successes and challenges.	Programme director	Continuously
2.	Revisit the delivery of content and adapt it to include more experiential teaching methods for example, a practical lesson in sales by hosting a competition among the participants to develop a product and to go and sell it. Which team sold the most? Why? What did they do differently?	Programme director and lecturers/trainers	Prior to the start of the next programme and continuously
3.	Involve local organisations as partners in training programme activities.	Programme director	Prior to the start of the next programme and continuously

- The business incubator first of all needs to establish a clear mission and identify in what way they want to add value to enterprises. The type of service offering needs to be established and then they have to start advertising these services through various communication channels to reach more potential community members. Establishing networking partnerships with local institutions, the private sector and government departments are essential for assisting small enterprises through the initial stage of start-up. The business incubator needs to particularly focus on this area.

	Action Step	Responsibility	Time frame
1.	Establish a clear mission that defines the goals and the purpose of the business incubator and establish in what way it will add value to the enterprises.	Business incubator manager	January 2017
2.	Clearly define the type of services to be offered by the business incubator. Develop a business plan for the functioning of the incubator and include the rules of incubator operations, offered services, conditions of entering and leaving the incubator.	Business incubator manager	January 2017
3.	Networking partners such as private consultants, local agencies and government departments must actively be stimulated to offer support and counselling.	Business incubator manager	Continuously
4.	The business support services offered must be able to react on almost every need of small companies in the short time term. It must therefore be varied and flexible.	Business incubator administrative assistant	Continuously
5.	Awareness of the business incubator should be increased by using diverse information	Business incubator manager	Continuously

	channels to reach the target participants and community members.		
6.	Investigate the online application system in order to make it more user friendly.	Website controller/IT department	January 2017
7.	Standardised administrative system for locking requests, support offered, complaints etc. must be developed and implemented.	Business incubator administrative assistant	January 2017 and continuously

4.5 CONCLUSION

In conclusion the programme was effective in providing women entrepreneurs with basic business management skills, a business planning framework and in developing their self-confidence. The behaviour to self-employment increased from 10 to 15 individuals with the majority of these individuals running home based businesses and providing employment to the individuals themselves. The women entrepreneurs that participated in the study managed to employ eight permanent employees, and while this figure are not considered as high-growth potential, it is a positive contribution to unemployment.

The findings of the study are significant to the programme designers and benefactors in that it reveals opportunities for improvement, especially in providing mentorship networks and after service support initiatives. The business incubator can greatly assist in the after service support required, but it needs to rethink its processes and procedures and actively engage with relevant stakeholders in order to improve its service offerings.

Women entrepreneurship programmes positively contribute to job creation and ultimately to the National Development Plan. The National Development Plan could prove effective, but this remains a challenge due to inefficient government bureaucracy.

4.6 ACHIEVEMENT OF THE STUDY OBJECTIVES

Realising the primary and secondary objectives as defined in section 1.3 in chapter one ultimately determines the success of this research.

The primary objective of this study was to determine the effectiveness of the short learning programme for women entrepreneurship in terms of starting a business, business growth and skills development.

In order to achieve the primary objective, the following secondary objectives had to be addressed:

- To determine how women entrepreneurship, training programmes and business incubators are conceptualised within literature.
- To determine the learning experiences women entrepreneurs obtained from the training programme.
- To investigate the success stories of the participating women entrepreneurs.
- To investigate the benefits derived from the programme.
- To investigate the challenges women entrepreneurs face.
- To investigate the shortcomings of the programme.
- To make recommendations for the programme directors and benefactors towards improving the programme.
- To make recommendations for future research based on the results of the study.

The study realised the first secondary objective, **to determine how women entrepreneurship, training programmes and business incubators are conceptualised within literature**, through a literature review in chapter two.

The second, third, fourth and fifth secondary objectives were realised in the qualitative empirical study as discussed in chapter three and concluded in chapter four. These objectives were **to determine the learning experiences women entrepreneurs obtained from the training programme; to investigate the success stories of the participating women entrepreneurs; to investigate the benefits derived from the programme; to investigate the**

challenges women entrepreneurs face; and to investigate the shortcomings of the programme.

Both the sixth and final secondary objective, **to make recommendations for the programme directors and benefactors towards improving the programme, and to make recommendations for future research based on the results of the study,** were realised through the qualitative empirical study and discussed in chapter four.

4.7 SUGGESTIONS FOR FUTURE RESEARCH

During the research a total number of 21 women were interviewed and 22 completed questionnaires were received back which were used to analyse the quantitative data. The ideal would be a similar study with a larger sample to gain more accurate insight into what constitutes effective programmes for women entrepreneurs in South Africa. Enlarging the sample could provide more insights into women entrepreneurship programme benefits, challenges, opportunities and success factors.

Future research should also distinguish between the different stages of women's businesses and the impact of entrepreneurship programmes to better address their varying needs.

A duplicate study conducted in a few years with the same participants could provide insight into the sustainability of women entrepreneurship programmes and its influence on job creation and unemployment in South Africa.

4.8 SUMMARY

In this chapter conclusions and recommendations were drawn based on the literature review and the data analysis of the participants that partook in the women enterprising programme at the bhive centre, NWU, Vaal Triangle campus. The construct was identified in the problem statement, studied by means of a literature study in chapter 2 and then examined through the empirical study in chapter 3. The empirical study was conducted by means of a qualitative interview and a quantitative questionnaire.

The empirical study showed that a number of improvements can be made to the women enterprise programme to increase effectiveness. Thus, the following recommendations are made in this regard: review the content curriculum; form partnerships with various stakeholders, industry and government; create mentorship networks, including evaluation design; adapt the delivery techniques and formalise a business structure; and clearly define the goals and objectives of the business incubator.

In the conclusion it becomes clear that although the programme was effective in assisting the women entrepreneurs to gain self-confidence and business management skills, it also highlighted a variety of shortcomings.

The research meets all objectives stated in chapter one through the combination of a literature review and explorative empirical research. Suggestions for future research mentions the need for a more comprehensive study on the same subject with a larger sample.

REFERENCES

Akehurst, G., Simarro, E. & Mas-Tur, A. 2012. Women entrepreneurs in small service firms: motivations, barriers and performance. *The service industries journal*, 32(15):2489-2505.

Al-Dajani, H., Dedoussis, E., Watson, E. & Tzokas, N. 2014. Graduate entrepreneurship incubation environment. *Industry and higher education*, 28(3):201-213.

Anon. 2015. Enterprising women. <http://www.nwu.ac.za/bhive-edc/enterprising-women> Date of access: 18 Feb. 2016.

Bamiatzi, V., Jones, S., Mitchelmore, S. & Nikolopoulos, K. 2015. The role of competencies in shaping the leadership style of female entrepreneurs: the case of North West of England, Yorkshire and North Wales. *Journal of small business management*, 53(3):627-644.

Blattman, C. & Ralston, L. 2015. Generating employment in poor and fragile states: evidence from labor market and entrepreneurship programs. 1-47.

Boeije, H. 2002. A purposeful approach to the constant comparative method in the analysis of qualitative interviews. *Kluwer academic publishers*, 36:391-409.

Boeije, H. 2010. Analysis in qualitative research. 1st ed. London: Sage.

Botha, M., Nieman, G. & van Vuuren, J. 2007. Measuring the effectiveness of the women entrepreneurship programme on potential, start up and established women entrepreneurs in South Africa. *South African journal of economic and management sciences*, 10(2):163-183.

Brantlinger, E., Jimenez, R., Klingner, J., Pugach, M & Richardson, V. 2005. Qualitative studies in special education. *Exceptional children*, 71(2):195-207.

Brush, C.G. & Cooper, S.Y. 2012. Female entrepreneurship and economic development: an international perspective. *Entrepreneurship & regional development*, 24(1-2):1-6.

Bullough, A., De Luque, M.S., Abdelzaher, D. & Heim, W. 2015. Developing women leaders through entrepreneurship education and training. *Academy of management perspectives*, 29(2):250-270.

Espiritu-Olmos, R. & Sastre-Castillo, M. 2015. Personality traits versus work values: comparing psychological theories on entrepreneurial intention. *Journal of business research*, 68:1595-1598.

Flick, U. 2009. An introduction to qualitative research. 4th ed. London: Sage.

Fuchs, K., Werner, A. & Wallau, F. 2008. Entrepreneurship education in Germany and Sweden: what role do different school systems play? *Journal of small business and enterprise development*, 15(2):365-381.

Halim, N.A.A. & Razak, N.A. 2014. Communication strategies of women leaders in entrepreneurship. *Procedia social and behavioural sciences*, 118:21-28.

Herrington, M. & Kew, P. 2015/16. Global entrepreneurship monitor: South Africa report. Cape Town: Global Entrepreneurship Research Association.

Herrington, M., Kew, J. & Kew, P. 2014. Global entrepreneurship monitor: South Africa report. Cape Town: Global Entrepreneurship Research Association.

Holcomb, T.R., Ireland, R.D., Holmes Jr, R.M. & Hitt, M.A. 2009. Architecture of entrepreneurial learning: exploring the link among heuristics, knowledge and action. *Entrepreneurship theory and practice*. 167-192.

Idrus, S., Pauzi, N.M. & Munir, Z.A. 2014. The effectiveness of training model for women entrepreneurship program. *Procedia – social and behavioural sciences*, 129:82-89.

Imafidon, K. 2014. Entrepreneurship development for sustaining economic growth in third world nations. *Journal of emerging trends in economics and management sciences*, 5(7):101-108.

Jennings, J.E. & Brush, C.G. 2013. Research on women entrepreneurs: challenges to (and from) the broader entrepreneurship literature? *The academy of management annals*, 7(1):663-715.

Jooste, J. 2014. The nature of participating communication between stakeholders of the bhive university incubator. Potchefstroom: NWU. (Dissertation-Masters).

Kelley, D.J., Brush, C.G., Greene, P. & Litovsky, Y. 2012. Global entrepreneurship monitor: women's report. Global Entrepreneurship Research Association.

Khurana. V. 2013. Technology absorption.

<http://www.slideshare.net/VijayKrKhurana/technology-absorption-diffusion-15896608> Date of access: 23 Nov. 2016.

Kirkwood, J.J. 2016. How women and men business owners perceive success. *International journal of entrepreneurial behaviour & research*, 22(5):594-615.

Levine, D.M., Stephan, D.F. & Szabat, K.A. 2014. Statistics for managers. 7th ed. Essex: Pearson.

Manolova, T.S., Brush, C.G., Edelman, L.F. & Shaver, K.G. 2011. One size does not fit all: entrepreneurial expectancies and growth intentions of US women and men nascent entrepreneurs. *Entrepreneurship & regional development*, 24(1-2):7-27.

Manzanera-Roman, S. & Brandle, G. 2015. Abilities and skills as factors explaining the differences in women entrepreneurship. *Suma de negocios*, 30:1-9.

McShane, S.L. & Von Glinow, M. 2010. Organizational behaviour. Emerging knowledge and practice for the real world. 5th ed. New York. McGraw hill.

Meyer, N. & Landsberg, J. 2016. Motivational factors influencing women's entrepreneurship: a case study of female entrepreneurs in South Africa. 1-6.

Moore, C.W., Petty, J.W., Palich, L.E. & Longenecker, J.G. 2010. Managing small business. an entrepreneurial emphasis. 15th ed. International edition. South Western.

National Planning Commission. 2011. National Development Plan 2030: Our future – make it work. 2012. Pretoria. The Presidency.

Navarro, M.J.P. & Jimenez, A.M. 2016. Moderator's elements of entrepreneurship. Gender differences. *Suma de negocios*, 1-7.

Osterwalder, A. & Pigneur, Y. 2010. Business model generation. New Jersey: Wiley.

Patel, R. 2012. Effectiveness of entrepreneurship development interventions for women entrepreneurs: an ilo-wed issue brief. *International labour organization*, 1-15.

Pretorius, M. & Włodarczyk, T. 2007. Entrepreneurial training curriculum assessment: the case of new venture creation learnerships. *South African journal of economic and management sciences*, 10(4):504-529.

Rachelson, D. 2016. Innovation needed to fast-track women entrepreneurs.
<http://www.siliconcape.com/m/blogpost?id=4001746%3ABlogPost%3A216756> Date of access: 18 Feb. 2016.

Sarri, K.K. 2011. Mentoring female entrepreneurs: a mentors training intervention evaluation. *Journal of European industrial training*, 35(7):721-741.

Shelton, L.M. 2006. Female entrepreneurs, work-family conflict, and venture performance: new insights into the work-family interface. *Journal of small business management*, 44(2):285-297.

Solesvik, M.Z., Westhead, P., Matlay, H. & Parsyak, V.N. 2013. Entrepreneurial assets and mindsets: benefit from university entrepreneurship education investment. *Education and training*, 55(8/9):748-762.

Spinnelli, Jr., S. & Adams, R. 2012. New venture creation. Entrepreneurship for the 21st century. 9th ed New York. McGraw Hill.

Stander, A. 2015. Investigating the use of e-commerce to empower South African women. Potchefstroom: NWU. (Dissertation – MBA).

Staniewski, M.W. 2016. The contribution of business experience and knowledge to successful entrepreneurship. *Journal of business research*, 1-6.

Statistics South Africa. 2016. Pretoria: Statistics South Africa
https://www.google.co.za/?gws_rd=ssl#q=statistics+south+africa+unemployment+rate+2016
Date of access: 16 Aug. 2016.

Temtime, Z.T. 2011. Towards small business development through business incubation programmes: a review. *Reproduced by sabinet gateway under licence granted by publisher*, 30- 44.

Terjesen, S. & Lloyd, A. 2015. The 2015 female entrepreneurship index. Analyzing the conditions that foster high-potential female entrepreneurship in 77 countries. The global entrepreneurship and development institute.

Tewari, V. & Malhotra, S.B. 2014. Outlook of women entrepreneurs running small business: how skills as a major factor affecting performance and growth of women entrepreneurs in India? *International journal of advance research in computer science and management studies*, 2(12):251-260.

Tsele, L. 2015. Female entrepreneurship: Is South Africa winning the gender inequality struggle? <http://www.smesouthafrica.co.za/15922/Female-entrepreneurship-Is-South-Africa-winning-the-gender-inequality-struggle> Date of access: 15 Feb. 2016.

Van der Merwe, M. 2015. Lindiwe Zulu: conditions for SA's female entrepreneurs are "criminal". <http://www.dailymaverick.co.za/article/2015-08-20-lindiwe-zulu-conditions-for-sas-female-entrepreneurs-are-criminal/#.V9FUAVf661U> Date of access: 8 September 2016.

Van Sickle, H. & Taylor, A. 2010. Forging strategic partnerships with businesses can advance entrepreneurial learning. <https://www.nacce.com/news/51408/Forging-Strategic-Partnerships-with-Businesses-Can-Advance-Entrepreneurial-Learning.htm> Date of access: 15 Feb. 2016.

Vossenbergh, S. 2013. Women entrepreneurship promotion in developing countries: what explains the gender gap in entrepreneurship and how to close it? *Maastricht school of management*, 2013/08: 1-27.

Welman, C., Kruger, F. & Mitchell, B. 2005. Research methodology. 3rd ed. Cape Town: Oxford University Press.

World Bank Group. 2012. Female entrepreneurship: program guidelines and case studies. 1-65. <http://siteresources.worldbank.org/EXTGENDER/Resources/FemaleEntrepreneurshipResourcePoint041113.pdf> Date of access: 18 May 2016.

APPENDIX A

Interview Schedule

Qualitative Method

Date: _____

Time: _____

Recording number: _____

PERSONAL DETAILS

1. What year did you partake in the short learning programme? _____
2. Age: _____
3. Marital status: _____
4. Number of dependents: _____
5. Education level: _____
6. Industry type experience:

7. Number of year's industry experience: _____
8. Work status before joining the programme: _____
9. Current work status: _____
10. Number of permanent employees employed before the programme (if applicable):

11. Number of permanent employees employed after the programme (if applicable): _____ -

(Depending on the answers from question 8 & 9 participants are required to either answer Section A, B or C)

SECTION A (BUSINESS START-UP)

10. How did the programme assist/motivated you to start your own business?
11. What insights have you gained from developing the business model?

SECTION B (BUSINESS GROWTH)

12. What does business success or growth mean to you and for your business?
13. Did the programme assist you in growing your business? YES NO. If yes, please tell me how?
14. What are the main obstacles/problems you are facing now in the running of your business?

SECTION C (UNEMPLOYED OR WORKING FOR AN EMPLOYER)

15. What are the reasons for not starting a business?
- Are you still interested in starting a business in the future YES NO
- What do you feel you need in order to start a business?

SECTION D (General question – applicable to all participants)

16. What effect did the programme have on you personally?
17. What shortcomings can you identify from the programme?
18. Are you aware of the services the business incubator offer at NWU, Vaal Triangle Campus? YES NO
19. Did you approach/or where you approached by the business incubator to assist you in starting your business and to develop it to full commercial potential? YES NO
20. If YES, please tell me about your experience?
21. If NO, why did you not make use of their services?

Appendix B

Questionnaire

Quantitative Method ANONYMINITY CODE:

Answers are anonymous. You are requested to construct a personal code by following the instructions given below. This code will ONLY be known to you, and thus presents no danger of harming your anonymity or the confidentiality of the information given herein.

	Example	Your code
1. Give the first and last letter of the city or town in which you were born	Johannesburg = JG	
2. Give the first and last letter of your mother's maiden name (surname before she got married)	Mnisi = MI	
3. Give the first and last letter of your Father's name	John = JN	

QUESTIONS

The programme's main focus was on exploring ideas and to develop a business model. Due to the nature of the programme and the timeframe certain content was only briefly introduced in order to provide some background. In consideration of the before mentioned, please complete the following questions.

22. The programme assisted me in developing *adequate knowledge* to initiate and manage my business in the following areas:

		Strongly Agree 5	Agree 4	Undecided 3	Disagree 2	Strongly Disagree 1
1	Creativity skills/ Idea generation					
2	Opportunity recognition					
3	Conceptual thinking					
4	Identifying key partners					
5	Identifying key business activities					
6	Value proposition					
7	Customer relationships					
8	Identifying customer segments					
9	Identifying key business resources					
10	Distribution channels					
11	Cost structure					
12	Revenue streams					
13	Market research					
14	Brand development					
15	Marketing strategy					
16	Cash flow management					
17	Budgeting					
18	Register companies					
19	File taxes					
20	Financial plan development					
21	Operations plan development					
22	Business Strategic plan development					

23. What business training content would you have liked to be addressed more intensely?

24. How would you rate the programmes impact on developing the following *skills* into the participants?

		Strongly Agree 5	Agree 4	Undecided 3	Disagree 2	Strongly Disagree 1
1	Creativity and Innovativeness					
2	Opportunity recognition					
3	Conceptual thinking					
4	Risk taking ability					
5	Initiative taking ability					
6	Problem solving attitude					
7	Decision making					
8	Persuasion ability					
9	Presentation skills					
10	Planning					
11	Communication					
12	Networking					

25. What skills would you have liked to be addressed more intensely?

26. How would you rate the programmes impact on developing the following *abilities* into the participants?

		Strongly Agree 5	Agree 4	Undecided 3	Disagree 2	Strongly Disagree 1
1	Self-confidence					
2	Self-esteem					
3	Persistence					
4	Pro-activeness					

27. What abilities would you have liked to be addressed more intensely?

THANK YOU FOR PARTICIPATING IN THE STUDY