Exploring the role of women in Botswana family-owned businesses

UN Nyakudya
orcid.org 0000-0002-8311-100X

Thesis accepted for the degree Doctor of Philosophy in Business Administration at the North-West University

Promoter: SP van der Merwe

Graduation May 2020
Student number: 25620827

ABSTRACT

"*If we are going to see real development in the world then our best investment is women*" - Desmond Tutu

This study provides an insight into how family-owned businesses in Botswana can become more competitive by creating an environment that encourages women to start businesses, retain them in the business, and make them more productive. It is essential to create an environment that establishes practices that tap into the vast potential of female human capital for gaining lasting competitive advantage for sustainable growth and diversification of the country's economy. The focus of the study was on experiences of women in family-owned businesses, with emphasis on their roles, challenges, and gender dynamics, their perception of success, the support they get, and enablers they need to improve their performance in family businesses. This research's major aim was to explore the roles women play in family-owned businesses and recommend a framework on how women can successfully play their roles of a business partner, a wife, a mother, a super and efficient housekeeper, and have time to pursue other personal interests in a family business context that is embroiled in challenges from the family, business, community and the woman herself.

Qualitative research was carried out in Gaborone and Francistown, and data was collected from ten women whose families own one or two small to medium family businesses, and the women are part of the businesses. The results showed that the number of women in leadership roles in family-owned businesses is very high. Out of the ten interviewed businesswomen, nine lead the family business, and one woman's family business is headed by the husband. Five of the women operate as co-preneurs with their husbands, whereas two of the seven married businesswomen manage the businesses on their own. Although the married businesswomen are in the management of the business, they consult their husbands on decisions as they want to get the approval of their husbands who are the heads of the families, whereas others, lack either confidence or technical knowledge to make decisions. Most women

prefer family business as they work flexible hours, with relatives and, without limitations. The study reveals that women who have children continue to be homemakers, doing duties like childbearing and rearing, and at the same time carrying out business activities. Being in business has brought the women, a sense of self-fulfillment and pride.

Finally, the study recommends that families can tap into the human capital of female members of their families by offering them support: in their homes with family chores and raising the children; through government and private sponsored programs; sending women to school for skills; assisting them in building networks and, lastly the women should rise-up, get educated and acquire entrepreneurial skills, and seize existing opportunities to get into the business.

Keywords: Family-owned businesses, roles, challenges, female capital, networking, women.

ACKNOWLEDGEMENTS

The journey I went through in the process of acquiring this qualification was made smooth and less painful by many individuals who were inspirational advisors and mentors. To God All Mighty, I give thanks for granting me the strength, tenacity, insight, and wisdom to deal with all the challenges I faced during the journey of obtaining this qualification. At times I felt like giving up, but YOU gave me the strength to push on up to the end.

To my husband Morvyn and, two sons Tafadzwa and Takunda, your support and love assisted me in keeping focus. To my daughter in law, Samantha, I appreciate your weekly video calls, checking on my health and welfare, and always reminding me that, it was your wish to attend my graduation. To my granddaughter, Tanatswa, I leave a legacy of strong, capable, hard-working, and all-rounded women, who can make it in their way; it may not be education but leave an indelible mark in whatever you do.

To Professor Stéphan van der Merwe, I am, and will always be grateful to you for your encouragement, guidance, interest in my research, and continued support. You saw me grow intellectually. To Francois Watson, you were remarkable with your insight on how to manoeuvre through all the maze of data. Thank you.

I would like to thank the administrative staff at the School of Business and the library at NWU Potchefstroom Campus for their assistance. Finally, I would like to thank the participants of this study, whose contribution added significant value to this research.

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LIST OF ACRONYMS

BDC	Botswana Development Corporation
BEP	Business, Economic and Political Environments
BIDPA	Botswana Institute of Development Policy Analysis
BITC	Botswana Investment and Trade Centre
BNYC	Botswana National Youth Council
CEDA	Citizen Entrepreneurial Development Agency
CEO	Chief Executive Officer
CONFUCIAN ASIA	Cluster consisting of China, Hong Kong, Singapore, Japan, South Korea, and Taiwan
ESP	Economic Stimulus Package
GEM	Global Entrepreneurship Monitor
GDP	Gross domestic product
HR	Human resources
IFC	International Finance Corporation
IFERA	International Family Enterprise Research Academy
ICT	Information and computer technology
IT	Information technology
LEA	Local Enterprise Authority
LIMID	Livestock Management and Infrastructure Development
NDB	National Development Bank
OECD	Organisation for Economic Cooperation and Development
SADC	Southern Africa n Development Community
SIDA	Swedish International Development Agency
SMEs	Small and medium enterprises
SMMEs	Small, medium and micro enterprises
UN	United Nations
UNESCO	United Nations Education and Scientific Organisation
UNFPA	United Nations Population Fund
USAID	United States Agency for International Development
WHO	World Health Organisation

CHAPTER 1

NATURE AND SCOPE OF THE STUDY

1.1 INTRODUCTION

Women have been regarded as an "untapped source of economic development," (Fazalbhoy, 2014:118) as they remain undermined by inequalities that prevent their countries from attaining sustainable, equitable, and inclusive development (Ferrant & Kolev, 2016). In a bid to achieve economic growth, governments have advocated for the construction of infrastructure, support of global competitive core competencies, and intensive accumulation of human capital through training of skills (Schwab, 2018:20). What has been absent in the effort is how to include women in a more meaningful way that fully addresses the "structural drivers of gender inequality" (Samans & Zahidi, 2015:3). Effective participation of women in the development of economies has become a *sine qua non* (Tende, 2016:30) and Botswana is no exception. Equitable economic growth can be gained through empowering women (Pounder, 2015:19) and improving their education as a way of improving their performance (Knowles, Lorgelly & Owen, 2002:119).

Currently, the economy of Botswana needs to find new revenue streams and diversify from the following economic forces: strong dependence on diamonds; a high import bill; and high dependence on the public sector (Jefferies & Sejoe, 2016:12; Mutoko & Kapunda, 2017:1). Citizens are expected to take part in the economic diversification drive through establishing new small, micro, and medium enterprises (SMMEs), or to grow the existing ones (Themba & Josiah, 2015:12). One of the strategies towards the expected economic diversification drive is to support the small and medium enterprises (Mutoko & Kapunda, 2017:1). In Botswana, family-owned businesses are regarded as part of the small to medium enterprises (Gumbo, 2015:210), and they are expected to spearhead the economic diversification drive (Mutoko & Kapunda, 2017:2). They can only fully participate in the economy of Botswana through applying strategies that optimise female human and social capital, as the role of women in contributing towards modernisation of economies and facilitation of entrepreneurship

is increasing in importance (Gupta & Aggarwal, 2015:69; Bruton, Ahlstrom & Obloj, 2008:1; Lerner, Brush & Hisrich, 1997:315).

Cesaroni and Sentuti (2014:358) assert that fewer women are participating in family businesses as compared to men, and most of those who do, are not involved as owners, managers, directors, or decision-makers. In family-owned businesses, women's roles are not fully recognised and appropriately remunerated due to gender discrimination and stereotyping, socio-cultural and personal reasons (Cesaroni & Sentuti, 2014:358). Therefore, it becomes necessary to develop and strengthen women's human and social capital through developing a framework that will be utilised by family businesses for optimal participation of women in economic growth and diversification of the economy in Botswana.

This chapter presents an understanding of what this study proposes to achieve. It starts by analysing the background and proceeds to define the main terms of the study. Thereafter, it presents the problem statement, research objectives, scope, research methodology, limitations, contributions, the layout of the study and concludes with a summary of the chapter.

1.2 BACKGROUND TO THE STUDY

Most countries are relying on family businesses to spearhead economic diversification and growth as they are major creators of employment as well as contributors of a substantial share of Gross Domestic Product (GDP) (Parada, Muller & Gimeno, 2016:220). Botswana is one such country that aims to grow and diversify its economy (Sekwati, 2011a:82) and, family-owned businesses as part of SMEs have a vital part to play in this endeavour (Mutoko & Kapunda, 2017:2). These businesses fail to make the anticipated contributions due to the underutilisation of human and social capital embodied in women as they are relegated responsibilities that are regarded as feminine and emotionally linked to female identity (Guo & Werner, 2016:377).

Studies have shown that women are generally hard-workers and can produce more outputs as compared to men, but they are constantly side-lined when it comes to

"impactful economic" participation due to systematic problems (World Economic Forum, 2018). Optimal utilisation of women in economic development is best achieved by improving systems and mechanisms that develop and support female human and social capital (Buame, Asempa & Acheampong, 2013:396).

Morrison, Raju, and Sinha (2007:1) have noted that gender inequality in developing economies is a major hindrance to economic growth. Ruhan and Canan (2012:103) concur when they state that the development and growth of any economy are dependent on effective consideration of gender equality. Studies in development economics have also concluded that female capital has grown in importance over time and now wields more power than male human capital in economic growth changes (Adom & Asare-Yeboah, 2016:405; Mujahid, Muhammed & Norman, 2013:16; Ren & Wang 2011:140). In Ghana, for instance, an annual 2.5 percent growth in economic growth can be attained due to an improvement in gender equity through the accumulation of female capital and economic participation of women (Buame *et al*., 2013:396). In India, women lack opportunities that prohibit them from reaching maximum levels of productivity (Mitra & Singh, 2016:779).

Equally important to economic growth is social capital accumulation by women, as noted by Hassan, Baharom, and Mutalib (2017:525). In business economic theory, human and social capital, when effectively applied have the capability of performing as change agents on the productivity of employees, leading to organisational success (Joseph & Aibieyi, 2014:55) and ultimately to the economic growth of a nation (Sehrawat & Giri, 2017:1506).

Women fail to fully participate in family-owned businesses due to the barriers they face (Houghton & Strong, 2004:35). In turn, this also reduces their contributions to national economic diversification and growth. The full economic participation of women leads to more contributions towards the growth and diversification of any economy (Jones, Snelgrove & Muckosy, 2006:293).

This study is based on the premise that family-owned businesses are a fundamental part of economic diversification and growth, and how women are treated forms a crucial aspect of governance and successful management of these businesses.

Therefore, it becomes necessary to develop and strengthen women's human and social capital through developing a framework that will be utilised by family businesses for optimal participation of women in economic growth and diversification of the economy in Botswana. To this end, it is, therefore, necessary to comprehend the women in family businesses by analysing their chronicles, feelings, and experiences, as these will be an anchor to the framework meant to improve the roles women play in family businesses.

1.3 DEFINITION OF CONCEPTS

The following concepts have been briefly defined as they form the backbone to the study: family-owned business, small and medium enterprises, human capital, female capital, social capital, 'familiness' and gender equity and equality. This section defines them in brief, as full definitions are done in the reviewed literature section.

1.3.1 DEFINITION OF FAMILY-OWNED BUSINESSES

Harms (2014:281) asserts that there is no agreement on the meaning of family-owned businesses. On the other hand, Nugroho (2017:12) believes that the definition should generally include any enterprise that is administered and managed by several members of a family, sometimes from several generations to sustain the business for generations to come.

This study adopts the definition of Venter, Van der Merwe, and Farrington (2012:71) who defined family businesses in terms of the extent of equity, administration of daily operations, and decision making in the business. Their definition is a "small and medium family business is a business where a single-family owns at least 51 percent of the equity of the business; where a single-family can exercise considerable influence in the business; where at least two family members are concerned with senior management of the business; and where the business employs fewer than 100 full-time employees".

1.3.2 DEFINITION OF SMALL AND MEDIUM ENTERPRISES

Just like family businesses, there is also no common definition of small and medium enterprises, but these businesses are categorised according to international institutions, national laws, and industry (Berisha & Pula, 2015:18). The most common definitions are based on words that describe size or quantities of measurables like employees, annual turnover or annual balance sheet (Berisha & Pula, 2015:18). Gibson and Van der Vaart (2008:3) concur with the fact that there is no general definition of SMEs but the best way to define SMEs is by measuring the volume of a business' annual turnover as compared to looking at other factors like value of assets and number of employees.

This study adopts a definition of SMEs from the 1999 Botswana Government Policy on Small, Medium, and Micro Enterprises (SMMEs) as illustrated in Table 1.1.

Table 1.1: Botswana SMEs thresholds

Category	Number of Employees	Annual Turnover
Microenterprise	Less than 6	Less than P60 000
Small enterprises	6-25	Between P60 001 and P1 500 000
Medium enterprises	26- 100	Between P1 500 0001 and P5 000 000

Source: Botswana (1999)

As per Table 1.1, the Botswana Government Policy on SMMEs (Botswana, 1999) defines micro, small, and medium enterprises as follows:

- Micro enterprises are "enterprises that have mostly unstructured operations; may have a maximum of six employees; but normally have one or two employees, including the owner; and the business might be part-time operations; have an annual turnover of P60 000; most of them are owned by women and they are estimated to be almost 50 000 micro-enterprises in Botswana".
- Small enterprises are "enterprises that have structured operations; may market their goods and services to medium and large-scale enterprises; have an annual turnover of between P60 001 and P1 500 00; have less than 25 employees; and are estimated in number to be 6 000 in Botswana".

- Medium enterprises are “enterprises that have a more outward-looking approach to marketing their products; may be involved in exporting and selling their products to big enterprises; have big opportunities for growth; have between 25 and 100 employees, and an annual turnover of between P1 500 001 to P5 Million; are estimated to be between 400 to 500 in number in Botswana”.

This study will focus on small and medium enterprises as defined by the Government of Botswana 1999 Policy on SMMEs. Some authors (Gumbo, 2015:210; Nkwe 2012:30; Sathyamoorthi 2002:563) have also used the same definition in their studies.

1.3.3 DEFINITION OF HUMAN CAPITAL

Buame *et al.* (2013:403) define human capital as “skills, knowledge, and attitudes required to succeed”. In the same vein, OECD (2001:18) regards it as “knowledge, skills, competencies, and abilities embodied in individuals that facilitate the creation of personal, social and economic well-being”. Adom and Asare-Yeboah (2016:402) state that the standard of education, training in business, and capabilities attained during employment are the components of human capital.

For purposes of this study, human capital is defined following the definitions of (Alnachef & Alhajjar, 2017:1154; Buame, *et al*., 2013) and, is defined as, skills and competencies that are necessary to carry out tasks in an organisation which is entrenched in human beings. It is the foundation of increased productivity and competitive advantage of organisations and, it can be improved continuously by acquiring new competencies through education and training.

1.3.4 DEFINITION OF FEMALE CAPITAL

A plethora of literature on the notion of female capital exists, but no single conclusive definition has arisen. Several authors have written about female capital (Abraham, Ohemeng & Ohemeng, 2017; Tverdostup & Pass, 2017; Cooray, Mallick & Dutta, 2014; Jones *et al*., 2006; Terjesen, 2005; Fujimoto, 2004) but, none of them has defined the term in specific words. Some researchers (Cooray *et al*., 2014; Jones *et*

al., 2006) have used the term 'female human capital' as part of the titles of their submissions. Others have titles that include terms like gender-specific human capital (Tverdostup & Paas, 2017) feminine capital (Fujimoto, 2004), and female labour (Abraham *et al*., 2017). Jones *et al*. (2006:291) refer to female capital when they state that "… the promotion of gender equality and the development of female capital increases a country's prosperity". The term exists as a concept that has been researched by several authors, but it seems that none of them has a specific definition of it.

For this study, female capital is derived from Joseph and Aibieyi (2014:57) and Adom and Asare-Yeboah (2016:407) who state that the human part of human capital denotes the person who has the knowledge, skills, competencies, and experiences. Therefore, in this study, female capital denotes the inborn and learned capabilities which are genetic or obtained through the process of socialisation, schooling, and where training is entrenched in women and is necessary for accomplishing their tasks.

1.3.5 DEFINITION OF SOCIAL CAPITAL

Social capital is an actual or potential resource that is acquired by an individual due to their link to a network that can either be formal or informal and benefits all players in the relationship (Bourdieu, 1986:248). Bowey and Easton (2007:171) define it as an asset that is in the form of economic or informational nature and is possessed by an individual, and it is affected by, or it affects other actors through social interaction. Players can be organisations or groups of organisations, departments, individuals, groups of individuals, and they gain from one another through reciprocal connections that provide networks through which actors gain support (Chang, 2009:844).

For purposes of this study, social capital is a metaphor which advocates the use of connections for benefits. It provides the necessary and useful supports and is an aggregation of assets, real or virtual, that accumulate to a person or a cluster of people by owning a robust network of established relationships of shared acquaintances and acknowledgment. The networks provide necessary information that is beneficial to an organisation and is also linked to an individual's job.

1.3.6 DEFINITION OF 'FAMILINESS'

'Familiness' refers to resources and competencies that are intricate, immaterial, dynamic, and unique to a family business because of family involvement (Habbershon & Williams, 1999:12). The resources and competencies are a product of the interactions of the individual, family, and business entity, and they affect performance outcomes of the family business (Habbershon, Williams & MacMillan, 2003:441). The uniqueness of family businesses is grounded on their twofold nature of family embedded in the businesses, creates an exceptional milieu for human capital which can either create a benefit for the business or it can be a constraint (Habbershon *et al*., 2003:441). Parker (2004:56) confirms that the structure of family businesses creates unique capabilities like a set of customs, values, beliefs, and ideologies that guide the family and prevent it from contradicting the family and the business.

For this study, familiness is defined according to Cano-Rubio, Fuentes-Lombardo, Hernandez-Ortiz & Vallejo Mortos, 2016:78) and, it encompasses the following: human resources issues on experiences and reputation; administrative issues in the form of decision-making and learning; process resources in the form of relationship, social interactions, and networks; perceptive dimensions which include shared vision, a common language which is unique to the family, shared stories and culture; and relational dimension in the form of a sense of belonging, norms, obligations trust and culture.

1.3.7 DEFINITION OF GENDER EQUITY AND EQUALITY

Gender is a socially created attribute of women and men such as duties, traditions, and associations of and, amongst groups of men and women, it can be transformed and varies from society to society (UNFPA, 2005). In another contribution, Christodoulou (2005:1) asserts that gender determines how males and females are valued, perceived, and are anticipated and allowed to think and act in each context. (Christodoulou, 2005:1) further suggests that in most societies, there are variances between males and females, designated responsibilities, undertaken responsibilities, and disparities between women and men in tasks assigned, actions undertook, access to and administration over resources, and prospects in making decisions.

For this study, gender roles are defined according to UNFPA, 2005 and, it refers to responsibilities and roles that are determined by culture, society, and family, and are based on whether one is a male or female. Gender equality is defined according to UNESCO (2003:5) and, it refers to the freedom both men and women must have to develop their capabilities and make selections without restrictions imposed on them by stereotyping from families, society, and culture. Equality implies that entitlements, tasks, and opportunities do not depend on whether one is a man or a woman.

1.4 PROBLEM STATEMENT

Much of the documented work on family businesses have indicated that the role of the female member is highly marginalised, and her potential is not fully utilised (Lewis & Massey, 2011:108). In most cases, the woman occupies minor duties which are stereotyped as feminine such as, administration and accounting (Dusseja, 2017:125; Guo & Werner, 2016:377; Dumas, 2011:9). A woman in a family business often takes roles that are invisible in the decision-making process, is second to the men's cultural business activities and, is inadequately appreciated and compensated (Cesaroni & Sentuti, 2014:358; Vadnjal & Zupan, 2009:159). For instance, Sehrawat and Giri (2017:1507) state that women are unable to fully participate in economic growth due to gender inequality.

Females and males have the same competencies, but females achieve less than males due to discernment and some factors that deprive them of human and social capital (Samkange, 2015:1173). In the same vein, Wilson, Kickul, and Marlino (2007:387-388) assert that men are more active in entrepreneurship as compared to women worldwide and the major gaps are in middle-income nations. The same authors also argue that to optimally capture the talents of women, there is a need to develop a "vibrant pipeline" of women. However, the current pipeline of women is weak (Wilson *et al*., 2007:388). It is, therefore, up to policymakers to let women reach the same levels of competencies as men through the removal of discrimination against women (D'Amato, 2017:301) and strengthening their capabilities (United Nations, 2010).

The discrimination of women is more acute in family businesses where women are traditionally expected to be running households and men are breadwinners (Abdullah & Ismail, 2016:527). In addition to the discrimination, in a family business set-up, a woman faces a dilemma emanating from the overlap of family and business, as there are no boundaries between home and business (Cesaroni & Sentuti, 2014:360). In family businesses, roles are confused and objectives of the family, its principles, behaviours, and rules may take-over those of the business (Al-Dajani, Bika, Collins & Swail, 2014:221). As a result of the overlap between family and business, the woman's family duties at home often cross over to the business and remain unofficial, thereby reducing her participation in the business (Cesaroni & Sentuti, 2014:360).

A plethora of literature on women in family businesses exists in Europe, America as well as Asia (Guo & Werner, 2016; Pan & Tian, 2016; Remery, Matser & Floren, 2014; Heilbrunn, Abu-Asbeh & Abu-Nasra, 2014) but not much in Africa. Gupta and Levenberg (2010:156), also assert that literature on family business is mostly Western-centric. Even though women are a fast-growing population of entrepreneurs as they make a substantial contribution towards innovation, job and wealth creation in countries across the globe, yet they remain immensely understudied (De Bruin, Brush, and Welter, 2006:585). Some literature is available in Botswana on women in business and, on family-owned businesses, it is based on succession and knowledge transfer (Chirau, 2014; Gumbo, 2015), culture, values, and strategy for success (Ntseane, 2004; Hovorka & Dietrich, 2011), and it appears that there is little or no specific literature on roles of women in family-owned businesses in Botswana.

Realising that women face multitudes of challenges; this study focuses on exploring the roles of women in family-owned businesses to propose a framework that can be utilised to improve their performance in these businesses. The aim of this is to enhance the participation of these businesses towards economic growth and diversification of the economy of Botswana.

1.5 RESEARCH OBJECTIVES

This study was guided by the following primary and secondary objectives.

1.5.1 PRIMARY OBJECTIVE

The primary objective of this study is to propose a framework that can be used to optimise the role of women in family businesses.

1.5.2 SECONDARY OBJECTIVES

To achieve the primary objective, the following secondary objectives were formulated:

The literature will be reviewed to fulfill the following objectives:

- To review the Botswana business environment.
- To review the different types of capital: human, social, and 'familiness' and their influence on the economic participation of women.
- To review women in leadership and gender equality.
- To review the nature of family-owned businesses.
- To review the motivating factors for women to enter family-owned businesses.
- To review the opportunities available to, and challenges women face in family-owned businesses.
- To review the position of women in succession planning in family-owned businesses.
- To review boundary and role theories and how they affect women in family-owned businesses.
- To review roles women, play in family-owned businesses.
- To review strategies to improve the performance of women in the family-owned business.
- To review success factors for women in family-owned businesses.

The empirical objectives are as follows:

- To explore the roles of women in family-owned businesses.
- To explore the factors that motivate women to enter family-owned businesses.
- To explore the opportunities available to women in family-owned businesses.
- To explore the challenges faced by women in family-owned businesses.
- To explore the views of women on the succession of family-owned businesses.
- To explore the influence of education and networking on women in family-owned businesses.
- To explore success factors for women in family-owned businesses.

Conclusions and recommendations objectives are:

- To interpret the findings of the study and make appropriate conclusions.
- To recommend ways that can be used to maximise women participation in family-owned businesses.

1.6 SCOPE OF THE STUDY

The purpose of this study is to propose a framework for the effective utilisation of female capital in family-owned businesses in Botswana. Below is an explanation of the field of the study, the sector under investigation, and the geographic demarcation of the study.

1.6.1 FIELD OF THE STUDY

The field of this study is entrepreneurship with specific reference to women in small and medium-sized family-owned businesses.

1.6.2 SECTOR INVESTIGATED

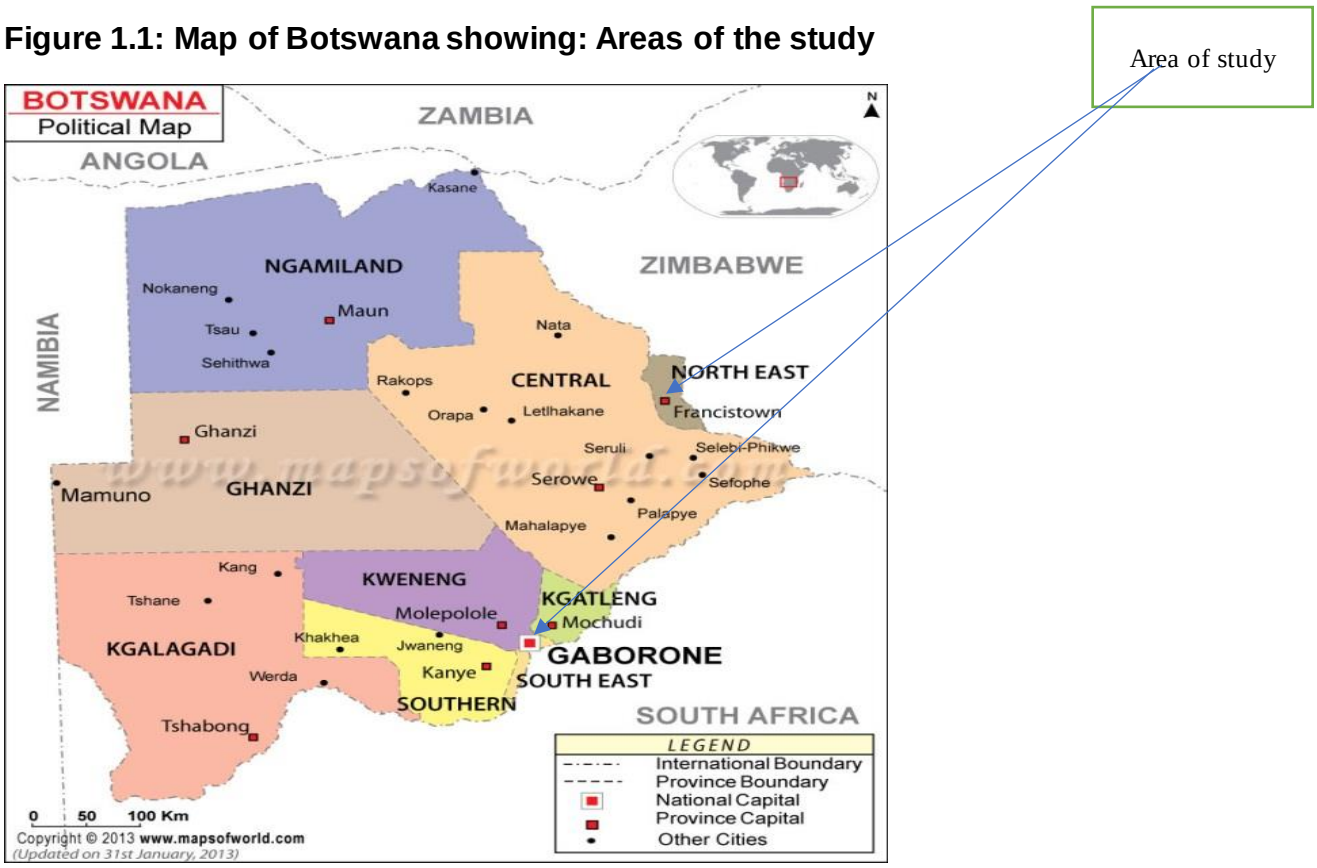
The sector to be investigated in this study is SMEs. The study specifically focuses on women in family-business that fit under the definition of SMEs in Botswana as explained under section 1.3.2. The definition states that small enterprises are: “businesses that are structured and have business links with large and medium firms

as their markets, have less than 25 employees and an annual turnover of between P60 001 to 1 500 000. Medium enterprises have between 25 and 100 employees, a turnover of between P1. 5 to P5 million, export their products, have larger firms as customers, and good growth opportunities" (Botswana, 1999).

1.6.3 GEOGRAPHIC DEMARCATION

The study is confined to family businesses in Gaborone and Francistown in Botswana. These two cities are the hub of economic activity in the country as they have more than 75 percent of the economic activities of Botswana (Business Botswana Directory, 2016/17). The map of Botswana, Figure 1.1 shows the location of the two towns, Gaborone and Francistown.

Figure 1.1: Map of Botswana showing: Areas of the study



Source: www.mapsofworld.com (2016)

Gaborone is the capital city of Botswana, as such, it is the administrative centre and the central point for business investment (KnowBotswana.com, 2010). Most key businesses, government offices, businesses for government, private sector, and non-governmental organisations are found in Gaborone (KnowBotswana.com, 2010). Francistown is the second largest town in Botswana. Due to its geographic location, it links Botswana to Zambia, Zimbabwe, and other countries like Congo, Malawi and the Democratic Republic of Congo. It is both a mining and administrative town and is a base of doing business in Botswana North. It has several shopping malls, notably the Barclays Plaza and the Galo Shopping Centre (KnowBotswana.com), which are appropriate as business centres.

1.7 RESEARCH METHODOLOGY

A research methodology is a "theory of how the study is undertaken, including the theoretical and philosophical assumptions upon which research is based and the implications of these for the method or methods adopted" (Saunders, Phillip & Thornhill, 2016:720).

The study was conducted in two phases: a literature review and an empirical study.

1.7.1 LITERATURE REVIEW

The reviewed literature illustrates how the study is related to the broader scholarly and historical context of the topic (Boote & Beile, 2005:4). It illustrates what has been presented before; strengths and weaknesses of existing studies and ensures that the research has not been carried out (Boote & Beile, 2005:3).

The literature for this study is reviewed in three chapters. The first chapter is on Botswana. It explores the economic situation of Botswana.

The second literature review chapter is on specific theories that underpin the study, and these are:

- Human capital
- Female capital

- Social capital
- Familiness
- Gender equality
- Women in leadership.

The third literature review chapter is specific to family-owned businesses, and covering the following aspects which form part of the research objectives:

- The nature of family businesses.
- The economic and non-economic contributions of a family-owned business.
- Women in the succession of family-owned businesses.
- Opportunities that are available to women in family-owned businesses.
- Challenges women face in family-owned businesses.
- Boundary and Role theory and how they affect women.
- Strategies that will assist women to improve performance.
- Women in business in Africa.
- Success factors for women in business.

The research utilises local and global literature. The reviewed literature is from the following sources, amongst others, Botswana Government websites, journals, books, newspapers, and internet sources.

1.7.2 EMPIRICAL RESEARCH

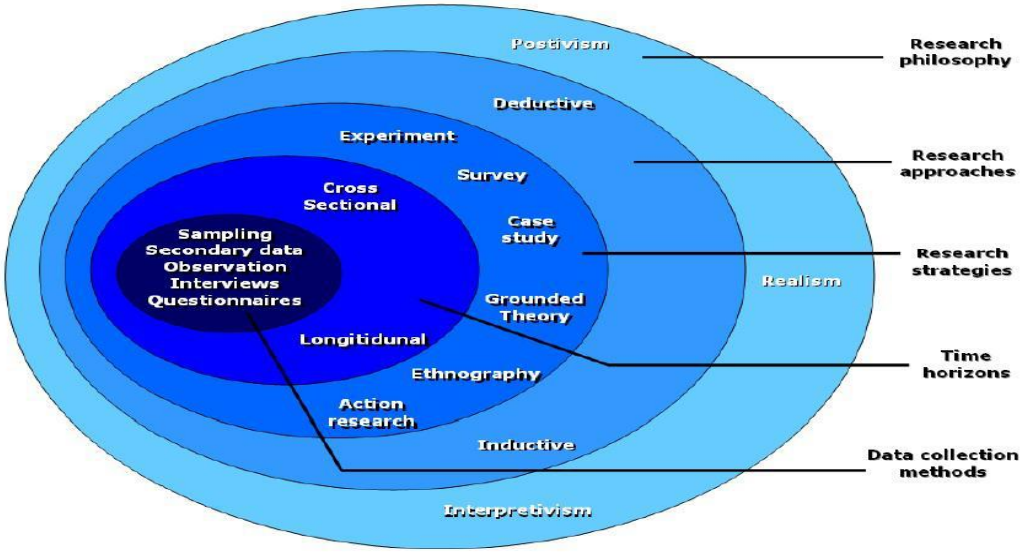
The second phase of the methodology was an empirical study. This involved collecting primary data, analysing data followed by the presentation of the findings. A qualitative research methodology was used in this study to explore and comprehend the meaning assigned by participants to their roles, challenges, and perception on succession, opportunities, succession planning, and success in family-owned businesses (Cresswell, 2014:33). In this study, primary data was collected from a sample of ten women (seven in Gaborone and three in Francistown) using semi-structured interviews.

The methodology was carried out in stages, as per the research onion suggested by Saunders Phillip and Thornhill (2009:108) as per Figure1.2

1.7.2.1 Research philosophy or paradigm

The first stage in the research was to select a research philosophy. The research philosophy assisted in the selection of the research strategy and methods used, the type of data collected and how it was gathered and analysed, and how the research questions were answered (Altinay, Praskevas & Jang, 2016:87).

Figure 1.2: The research onion



Source: Saunders, Phillip & Thornhill (2009:108)

Wong (2014:131) identified four major philosophies, which are: positivism, constructivism/interpretivism, critical realism, and realism/pragmatism. This study used the interpretivism or constructivism philosophy. Interpretivism believes reality is from the interpretation of the people who have experienced it, is personal, and best assumed in the interpretation of the individual's meaning and not how the researcher defines it (Elliot & Timulak, 2005:147; Rowlands, 2005:83). Therefore, in this study, the researcher comprehended and interpreted the phenomenon of women in family-owned businesses through women's experiences in the family businesses. The second stage was to select an appropriate research approach. The commonly utilised

methods of broad reasoning in research are deductive and inductive (Rothchild, 2006:2).

1.7.2.2 Research approach

The inductive approach seeks to find “the meaning” in a form of reflections and opinions of the participants rather than the frequency of occurrence (Ali & Birley, 1999:104). This study used the inductive approach which assumes that “the reality is best explained through the eyes of participants (Henwood & Pidgeon, 1993:16).

1.7.2.3 Research design

Chong and Yeo (2015:258) define qualitative research as an investigation of subjects in their normal environment and creating a sense of the investigated phenomenon by transforming and making sense of the one being studied through analysing the gathered data. In this study women in family-owned businesses were studied in their normal environments and the researcher analysed the data and gave it meaning based on the meanings of the participants (Fick, 2009:12).

1.7.2.4 The strategies/instruments

Instruments for collecting data include experiments, surveys, case studies, focus groups, debates, narratives, interviews, questionnaires, and surveys (Canals, 2017:390). This study used semi-structured interviews as an instrument for data collection and, this is a methodical way of gathering data through asking questions, then prudently listen, note, and record answers (Altinay *et al.,* 2016:135).

1.7.2.5 Pilot study

Before the full-scale study was carried out, a preliminary study involving two women was carried out in Gaborone. The purpose of this pre-study was to “refine the data collecting instruments, specifically the semi-structured interview schedule so that participants had no problems in answering the final questions. It was discovered that the participants of the pilot study were not clear to what success was as they were

confused between business success and success in terms of other personal achievements. This led to the creation of two questions on success, one on success at a business level and, the other on success on a personal level (Saunders *et al.,* 2016:473; Altinay *et al*., 2016:162).

1.7.2.6 Time horizons

Time horizons are the periods in which the research should take place, and there are two-time horizons, which are cross-sectional and longitudinal (Saunders *et al*., 2009:155). The cross-sectional study is about a specific phenomenon to be studied at a time, whereas, the longitudinal one is a study of change and development that takes place over a period (Saunders *et al*., 2009:155). This study is cross-sectional as it was a once-off study of women in family-owned businesses.

1.7.2.7 Study population and sample

A population of a research study is "an aggregate of all items in the field of inquiry" (Kothari, 2013:55). The research population for this study is all female members of families who own businesses and are involved in the businesses which are in Gaborone and Francistown, Botswana. Gaborone and Francistown have been specifically picked due to the concentration of businesses since the two towns have over 75 percent of all businesses in the country (Business Botswana Directory, 2016/17).

A sample is a representative segment or subgroup of the entire population to be studied in the research (Altinay *et al*., 2016:113). In this study, the sample is the women in family-owned businesses who adhered to the study criteria. Due to constraints on resources such as time, budget, and lack of logistics and control, the researcher did not cover all females in family-owned businesses in the country, therefore, a sample was suitable (Saunders *et al*., 2016:274). The Business Botswana 2016/17 database was used as a source from which the sample of participants of this study was drawn. A full description of the sampling process of the study was done in section 5.7.2.

1.7.2.8 Semi-structured interview schedule

An interview schedule in the form of the interview questions, rules, and guidelines for the implementation and administration of the interviews was utilised in the study to ensure reliability and consistency, and, to have enough preparation (Qu & Dumay, 2011:239; Boyce & Neale, 2006:5). It made the interviews more comprehensive and systematic, outlining in advance the issues to be explained and questions to be answered by participants (Jacob & Furgerson, 2012:2). The study schedule was constructed following the reviewed literature and the objectives of the study. (Refer to Appendix 1).

A list of the questions to be asked was drawn as a measure of ensuring that every interview follows the basic lines of inquiry, but remain flexible (Jacob & Furgerson, 2012:2). The interview schedule provided topics or subject areas and the interviewer had the freedom to explore and ask questions that were to explain and clarify a topic or subject that had been predetermined. A consent letter (Appendix 2) informing the participants of the procedures and their rights was sent (Jacob & Furgerson , 2012:20).

1.7.2.9 Collection of data

A cross-sectional study in which semi-structured interviews with individual female members of family-owned businesses was carried out. Six of the interviews were carried out at the offices of the participants, whilst 4 were done at their homes. Three of the interviews done at the participants' homes were in Francistown. Participants were relaxed as the interviews were carried out in their familiar territory (Gill, Stewart, Treasure & Chadwick, 2008:292). The semi-structured interview schedule was sent to participants before the interviews, for the participants to familiarise themselves with the questions and to comprehend the purpose of the interview. (Refer to section 5.7 for the data collection procedure).

The interviews were recorded using a digital recording device. All interviews were transcribed verbatim as a way of protecting against bias and creating a permanent

record of what the participants had said. Also, field notes were taken after each interview to capture all observations, ideas, and thoughts about the interview.

1.7.2.10 Data analysis

The participants' experience as captured by the transcripts was thematically analysed according to the six stages of Creswell (2009:186). These stages (refer to Table 1.2 and Table 6.1) are: organising and preparing data for analysis, developing a generalised sense of and finding meaning, coding the data, describing and identifying themes, representing findings and, interpreting the data. The analysis was systematic and organised to enable the researcher to trace back the results of the study to the context of the data (Elliot & Timulak, 2005:152). Section 5.8 further explains the process of data analysis for the study.

Table 1.2: Phases of thematic analyses

Phase	Description of the process
Organising and preparing the data	Verbal data was transcribed. Field notes were typed.
Developing a general sense of the data.	A general sense of the data was done by reading the data thoroughly. Notes were written down.
Coding the data	Systematically coding of interesting features of the data and the collection of data relevant to each code was done.
Describing and identifying a theme	Sorting codes in potential themes and gathering all relevant data for each theme was done, followed by checking if the themes work with the coded extracts and the entire data set, then making a thematic map of the analysis
Representing findings	Narratives were used to convey the findings
Interpreting the data	Own interpretation of the meaning of the data in co-joined with literature was done.

Source: Creswell, 2009:186

A software program, Atlas.ti 8® (www.atlasti.com) was used in support of the thematic data analysis. The software simplified the process of getting codes and themes and, sorting data (Beaulaurier, Seff & Newman, 2008:237). Davidson and Skinner (2010:456) recommend the use of this software for analysis because of its advantages of working neater without the usual mess of too many papers, user-friendly, and provision of structure and facilitation of identification of useful direct quotations which are linked to the participants.

1.7.2.11 Tests for rigour

This research meets an acceptable standard of rigour by fulfilling some quality standards and procedures. Discussed below are the different measures that were taken to ensure trustworthiness, conformability, dependability, adequacy of data, and adequacy of interpretation (Creswell, 2014:251). More details of this are found in section 5.9.

Trustworthiness tested whether what had been regarded as the causes produced what had been referred to as the result or checked the establishment of the true cause and effect relationships (Amaratunga, Baldry, Sarshar & Newton, 2002:29). This study achieved trustworthiness through systematic rigour of field procedures and carrying out rigorous and documented processes (Morrow, 2005:252). It adopted suggestions from Creswell (2014:251) such as member checks, use of rich, thick and detailed descriptions, the inclusion of discrepant information, and external auditing by a qualitative research specialist.

Confirmability also is known as neutrality or objectivity and is about confirming whether the findings are from the data collected and the researcher has been able to tie together the data, analytic processes, findings in such a way that the reader can confirm that the results are free from researcher's bias, motivation or interest (Morrow, 2005:252). Subjectivity was checked by ensuring that the results are from the participants and not the researcher when the participants were asked to clarify issues during interviews and a 'rich community' in the form of two participants were asked to verify the findings (Creswell, 2014:251). (Refer to Appendix 6). Transcriptions were used to show that the findings were from the ideas and experiences of participants (Shenton, 2004:72). (Refer to Appendix 5)

'**Bracketing**' is a process of setting aside one's influences on the research by being aware of predispositions and assumptions (Chan, Fung & Chien, 2013:2). The researcher countered her own biases and subjectivity by using an audit trail.

Dependability ensures that the research is done in a manner that enables the same results to be obtained in another similar situation using the same processes (Johnson,

2006:49). This was achieved through using a formal study framework, documentation of all steps and influences on the data collection and analysis, following a schedule, checking for errors, and consistency in codes (Morrow, 2005:252).

Adequacy of data was achieved by reaching a point of 'adequacy' or 'saturation' after ten interviews. Subsequent interviews yielded no new information (Guest, Bunce & Johnson, 2006:59). In qualitative research, the number of participants is not a necessary measure to judge the adequacy of the data, as rigour is gained by the depth and not the breadth of the study (Hammarberg, Kirkman & de Lacey, 2016:500).

Adequacy of interpretation is when the results are interpreted adequately. This was achieved through immersion in data, a process that started at the gathering of data gathering through transcription. The repeated engagements in the data ultimately lead the researcher to gain a deeper understanding of all the components of the body of the data, and how the parts are related to each other. It involved consistent and repeated reading of transcripts, listening to tapes, and reviewing of field notes. All memos, notes, interpretations, queries, and hunches made by the researcher were frequently reviewed and incorporated into the analysis (Morrow, 2005:257).

1.7.2.12 Ethical and confidentiality issues

The most important considerations on ethical issues were privacy, confidentiality, voluntary participation, and risk or harm to participants.

Confidentiality/privacy: Participants were assured of the confidentiality of the information to be collected. No names of participants and their businesses are included in the report. Participants were allocated codes as a form of identification and were assured that no information will be traced back to them and everything is anonymous. All documents of the study were kept in a lockable cabinet and will be burnt after the successful completion of the study.

Voluntary Participation: Participation was voluntary, and the participants were free to withdraw from the study whenever they wished to do so. Participants were informed about the reasons for the study and their role in the study.

There was no anticipated risk or harm to the participants. Attached (Appendix 2) is a letter of consent detailing the issues of privacy, voluntary participation, and harm to participants.

1.8 LIMITATIONS OF THE STUDY

The study had the following limitations:

- The sample may not have been a true representative of female members of all family businesses in Botswana as it was confined to Gaborone and Francistown only, and did not capture the views of women in family-owned businesses in other parts of the country. The findings of this study can, therefore, not be generalised to all women in family businesses in Botswana. A future study which covers the whole country is proposed.
- Time and financial constraints hindered the researcher from spending more time with participants, and to cover the whole country. Querois, Faria, and Almeida (2017:379) assert that in-depth interviews are time-consuming and relatively expensive, and they require a long verification process to compare the information.
- The research relied on a list of family-owned businesses registered as SMEs, and yet there may be some SMEs that are not registered. In the future, a more comprehensive study covering all family-owned businesses is appropriate.

Participants may have been biased. Careful selection of participants was done to cover from across ages, education, and industries to avoid bias (Querois *et al*., 2017:379).

Generalisability is difficult in qualitative research (Creswell, 2014:253), however, the researcher had put in place measures like audit trail and the use of an interview schedule to curb issues on generalisability.

1.9 CONTRIBUTIONS OF THE STUDY

The contributions of the study are covered in Section 7.6 and can be summarised as follows:

- The focus of this study was on how women in family businesses can be empowered to make their contributions to these businesses more significant.
- The study suggests ways of solving the challenges women face in family-owned businesses through the advice offered by the businesswomen (refer to section 6.2.8).
- From the conclusions, a framework was drawn on how family-owned businesses can optimise female human capital by guiding and, supporting them in their endeavours, encouraging them to apply their skills, removing the stereotyping they face and advising them on how to be successful in business, at home, and in the community (Refer to Figure 7.2).

1.10 LAYOUT OF THE STUDY

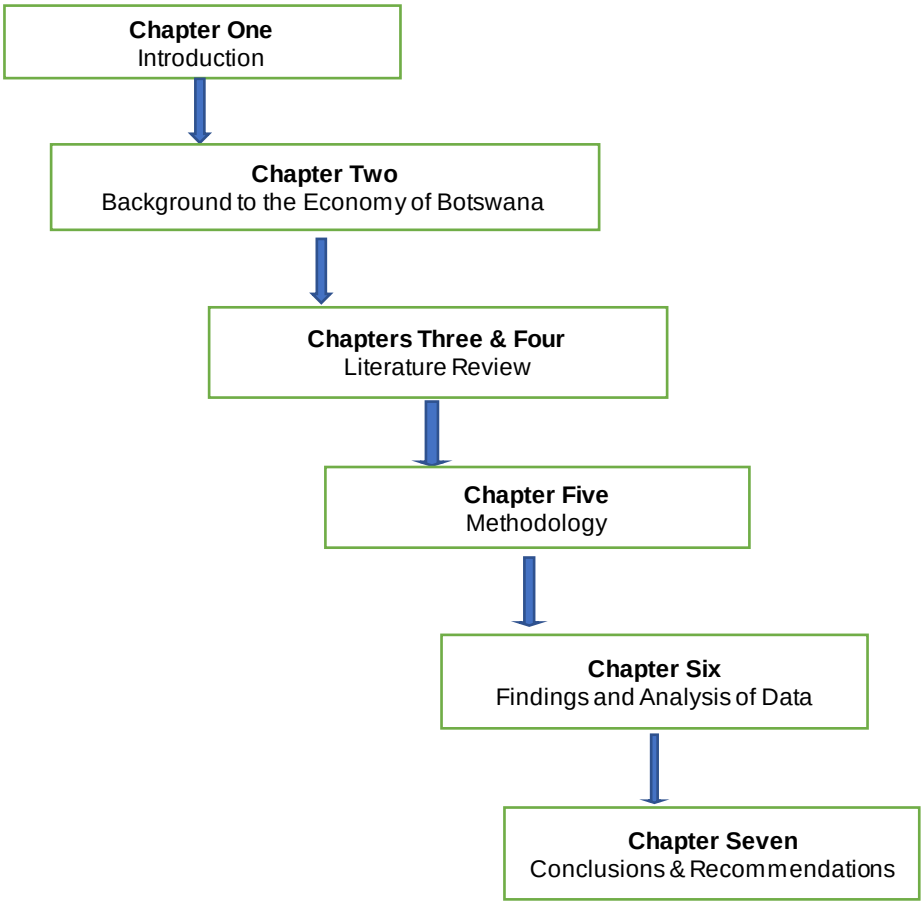
This thesis is contained in seven chapters as illustrated by Figure 1.3.

Chapter 1 focused on introducing the main theme of the research, defining the important terms in the study. The chapter further covered background information of the study, problem statement, and scope of the study, the methodology, and the layout of the study.

Chapters 2 covered the business context of Botswana. It gave a historic, social, spatial, and institutional perspective of the economy of the country. The background on the economy of Botswana, the need for diversifying the economy, investments in human capital, and female capital in Botswana is discussed.

Chapters 3 and 4 covered the concepts that were reviewed. The concepts anchored the study on previous studies, and they form the basis of comparing the empirical evidence from this study to what has been covered in previous studies, what is current and, any future developments. Chapter three reviewed literature on (1) human capital, (2) social capital (3) 'familiness' (4) gender equity, and (5) women in leadership. Chapter four reviewed literature on family-owned businesses and mostly covered issues on women in a family business, like roles, succession, opportunities, challenges, and success.

Figure 1.3: Study flow



Chapter 5 covered the research methodology. It is discussed with special emphasis on how the research was conducted. It discussed the population, the research philosophy and design, how the population and the sample were selected, as well as research instruments selection and justification, issues of validity and reliability and ethical consideration and, data collection and analysis.

Chapter 6 discussed the findings and the analysis of the data and the presentation of the results in line with the stated objectives of the study. The findings were compared to literature findings and the narrations of the participants were included.

Chapter 7 covered a detailed discussion of conclusions, recommendations, the achievement of objectives, and implications for further study.

1.11 SUMMARY OF THE CHAPTER

This chapter introduced the study and provided the topic of the study. It gave the background of the study. The scope of the study was explained, and it elaborated on

the field of study and the geographic area which the study covers. The literature covered by the study was also outlined. The chapter also discussed the methodology of the study and, explained the philosophy, approach, design, time frame, and how data was collected and analysed. The limitations and significance of the study were also explained. Lastly, the layout of the study was explained. The next chapter will discuss the context of the study. It specifically covers literature on the business environment of Botswana with emphasis on the need for diversification and the status of female capital.

CHAPTER 2

BUSINESS CONTEXT OF BOTSWANA

2.1 INTRODUCTION

Research on economic development is best understood within its context, as the context provides the opportunities and set parameters for economic activities (Welter, 2011:165). This chapter discusses the historical, temporal, social, spatial, and institutional context of the economy of Botswana. It explains the economic position of Botswana and the need for diversification in the economic activities of the country. Botswana is a landlocked country in Southern Africa, surrounded by South Africa, Namibia, Angola, Zambia, and Zimbabwe as illustrated by Figure 2.1 (UNESCO, 2014).

Figure 2.1: Map of Southern Africa showing the position of Botswana



Source: Global City Map

The country's landscape is defined by the Okavango Delta and The Kalahari Desert (World Bank, 2018). It is a small country with a population of almost 2.3 million people

(UN, 2017). At its independence in 1966, Botswana was one of the poorest countries in the world (World Bank, 2018). It is now regarded as a higher middle-income country due to its "fast-growing economy, significant mineral wealth, small population and a standing record of sound good governance and macroeconomic management" (World Bank, 2011:1).

2.2 ECONOMIC OVERVIEW OF BOTSWANA

As of independence in 1966, Botswana became one of the fastest-growing economies in the world due to the discovery of diamonds. The economy has grown at an average of five percent per annum over 10 years, from 2006 to 2016 (World Bank, 2016). Whereas, in 2017, the economy grew at a rate of 4.5 percent, was expected to grow at the same rate in 2018, and slow down to 4.0 percent in 2019 (World Bank, 2018). The economic outlook for 2019 is an expectation of growth at 4.5 percent and it is expected to be influenced by mining, construction, services sector, and intensified public investments (Botswana, 2018b).

The budget for the financial year 2018/19 had a total of P67.87 billion for the total expenditure and net lending, which translates to 33.4 percent of the total GDP. Whereas, for the same financial year 2018/19, the total capital budget was at P19.31 billion, representing 9.5 percent of the total budget (Botswana, 2018b). Fiscal expenditure is expected to continue in the identified priority areas of "(i) tackling poverty, (ii) inclusive economic growth, and (iii) job creation" (Botswana, 2018b).

The economy of Botswana is recovering from retardation that occurred in 2015 due to severe drought, weak diamond demand, and persistent water and electricity shortages (Honde, 2017:2). Currently (2018/19 financial year), the economy is dependent on primary products like beef, diamonds, copper and nickel; trade; water and electricity; hotels and restaurants; communication and transport; and construction (Honde, 2017:2). The economic dependence on commodities makes Botswana vulnerable to fluctuations in the international market (World Bank, 2016). Although Botswana is experiencing economic growth, the nation has high levels of inequality and poverty concentrated in rural areas and the southern part of the country (World Bank, 2016). Botswana is progressing slowly on reducing poverty over the medium term and the

2015/16 Multi-Topic Household Survey recorded a fall in poverty to almost 16 percent of the population (Statistics Botswana, 2018).

Botswana's present economic model has created robust state-dependence as the government is the biggest consumer, investor, and employer (World Bank, 2018). The economic model has not added much value to the "innovative value-added manufacturing and services". It also lacks the expected momentum on the private sector-led job creation and poverty alleviation expectations (World Bank, 2016).

2.3 THE NEED FOR ECONOMIC DIVERSIFICATION IN BOTSWANA

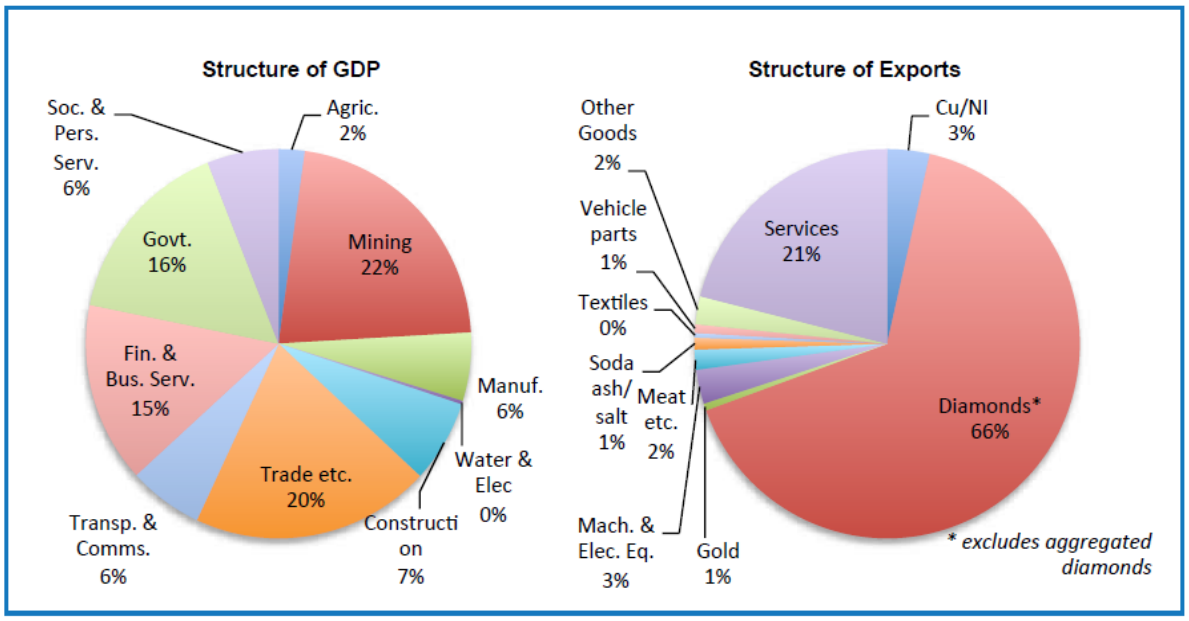
Botswana is dependent on the mining of diamonds, both as a foreign currency earner and a contributor to GDP. Presently, diamonds, the major mineral, are diminishing (Mutoko, 2015:1), and there is a need to find alternative economic activities to diversify the economy as well as to grow it (Sekwati, 2011a:82). Apart from being finite resources, diamonds are also vulnerable to the volatility of international markets (Honde, 2017:2), hence the need for economic diversification.

The contributions of diamonds towards the economy of Botswana has been put at different figures by researchers who have measured different aspects of economic activities at different time frames. The World Bank (2016) states that diamonds alone make up to 80% of the GDP of Botswana. Whereas, Jefferies and Sejoe (2016:12) have not separated the contributions of diamonds from other minerals and have stated that, all mining activities contribute 22 percent of total GDP, and diamonds make up 66 percent of total exports as illustrated by Figure 2.2. Whereas, the government of Botswana state that during the 2006/7 financial year, the mining sector contributed 75 percent of all exports, 42 percent of GDP, and 48 percent of government revenues - mainly in the form of taxes and dividends from mining (Botswana, 2008).

Honde (2017:2) states that diamonds are dependent on the world demand for luxury goods which is very elastic and swings according to the fluctuations of economies. During the 2008 world economic downturn, Botswana lost income due to the reduced demand for luxury goods such as diamonds (Botswana, 2010). The mineral revenues

that include dividends, royalties, annual lease charges, and sundries for the financial year 2008/9 were almost 32 percent less than those for 2007/8 (Botswana, 2008).

Figure 2.2: Composition of 2016 GDP and exports in Botswana



Source: Jefferies and Sejoe (2016:12)

In addition to the need for diversification from the dependence on diamonds, the country also needs to move away from high levels of inequality and poverty. Statistics Botswana (2018) found that "the number of people living below the poverty datum line has dropped by three percentage points from 19.3 to 16.3 percent during the financial year 2015/16. The proportion of people living in extreme poverty (below $1.90 a day) has also reduced from 6.4 to 5.8 percent" during the same financial year. Despite these decreases in the levels of poverty in the country, the number of people living under the poverty datum line is still very high (Statistics Botswana, 2016), hence the need to empower citizens (Sekwati, 2011b:16).

Fast-tracking poverty reduction requires audacious decisions that promote increased "private-sector job creation, higher value-added agricultural production and services, credit expansion, and lower household debt" (World Bank, 2016). Likewise, economic diversification in Botswana can free citizens from dependence on social expenditures through the development of entrepreneurship (World Bank, 2016). Although these social expenditures have been lavish, they have not produced the expected results

(World Bank, 2016). Also, a fast-tracked implementation of economic diversification targets the promotion of production and consumption of local goods and services, thereby reducing the importation bill and encouraging consumption of locally produced goods (KPMG, 2016:2).

Botswana can achieve economic diversification and growth by promoting industrialisation through a change from the primary sector to manufacturing and services (Honde, 2017:2). This can be achieved through "innovative value-added manufacturing or services in the economy" (World Bank, 2016). The World Bank (2016) suggests that Botswana needs to design policies that support and improve the investment climate and stronger human and physical resources.

2.4 INITIATIVES THAT PROMOTE ENTREPRENEURSHIP IN BOTSWANA

Botswana needs to accelerate and develop industries and entrepreneurship, and address challenges encountered by investors (Themba & Josiah, 2015:12). Several institutions, initiatives, and policies have been put in place to address the issue of economic diversification (World Bank, 2011: i). One such initiative is a task force that came up with Vision 2036, which has one of its pillars as "sustainable economic development" (Botswana, 2017b:1). The objective of this initiative is to have intensive efforts towards diversification and initiate policies that keep Batswana from being dependent on government through entrepreneurship. Table 2.1 illustrates institutions in Botswana which are mandated to finance and support businesses (Themba and Josiah, 2015:12).

2.4.1 CITIZEN ENTREPRENEURIAL DEVELOPMENT AGENCY

The Citizen Entrepreneurial Development Agency (CEDA) was established in 2001 by the government and its primary functions are: To provide funding for the development of competitive and sustainable citizen-owned business ventures operating both within and expanding outside the country.

Table 2.1: Government initiatives for assisting entrepreneurship

Institution	Mandate
Citizen Entrepreneurial Agency (CEDA)	Umbrella body for economic development
Local Enterprise Authority (LEA)	Provides advisory and mentoring services
Botswana Investment and Trade Centre (BITC)	Provision of advice on export and foreign direct investment
National Development Bank (NDB)	Funding
Botswana Development Corporation (BDC)	Provision of equity and partnership in business, discounting, and marketing research
Business Botswana	Paid-up members to benefit from Combined voice to government on issues of doing business. Upskilling of employees. Industrial relations and general business advice. Networking.
Botswana National Youth Council (BNYC), Youth Development Fund and Junior Achievement Botswana	Assistance with funding and support to unemployed youths who are out of school
Livestock Management and Infrastructure Development (LIMID)	Assistance and financing in agricultural initiatives in livestock.
Botswana Innovation Hub	Promotion of technology-based innovation and entrepreneurship.
Botswana Institute of Development Policy Analysis (BIDPA)	Research on policy and analysis, advice and capacity building
Economic Stimulus Package (ESP)	Sponsor projects in the following fields: construction, manufacturing, tourism, and agriculture.
Excellence Strategy for Economic Diversification and Sustainable Growth	Coordinate all economic activities by removing bottlenecks and rationalising and reforming institutions that assist entrepreneurs.

Source: Researcher's Compilation

The mandate of CEDA is:

- To foster citizen entrepreneurship and empowerment through the encouragement of local entrepreneurial culture through funding.
- To address the problems of access to finance by the SMMEs due to their inability to meet the security requirements of commercial banks and other financial institutions through credit guarantee.
- To provide mentoring, technical assistance, and other appropriate support to CEDA funded enterprises.

The assistance from CEDA is in the form of financing citizens who want to start, expand, or acquire business opportunities in the following sectors: agribusiness, property and manufacturing, services, and structured finance. To qualify for financing, one must meet the following criteria: the beneficiary should be a citizen of 18 years and above; the project should be viable and sustainable; foreigners should be in joint ventures with citizens; citizen projects that are facing foreclosure and seeking financing; the promoter should be involved in the running of the business - since CEDA provides mentoring. In addition to the above criteria, CEDA also assists clients who meet the following: have a good credit rating, good security, show commitment by

contributing towards the project, and show satisfactory operations of the business (CEDA, 2016).

2.4.2 LOCAL ENTERPRISE AUTHORITY (LEA)

The Local Enterprise Authority was established in 2001 under The Small Business Act 43:10 and it started to operate in 2004 (Botswana, 2004). Its mandate is:

- To assist SMMEs in the preparation of business plans, feasibility studies, and market surveys.
- To improve the business skills and competence of SMMEs through the provision of training and advisory services in entrepreneurship development, technology, marketing, and through appropriate mentoring services.
- To create growth opportunities for SMMEs through securing greater access to Government procurement contracts for goods and services, in consultation with Government Ministries, local authorities, and parastatal organisations.
- To identify SMME firms with export potential and assist them to enhance their productivity and competitiveness for export markets.
- To promote business linkages between SMMEs and big industries, including the purchasing of locally produced goods and services by larger firms.
- To facilitate access to information on support services and sourcing of raw materials by SMMEs through publicity, outreach, and information technology.
- To work with relevant institutions to develop and implement appropriate product and service standards, and to enhance both quality awareness and improvement of SMMEs products and services through training and advisory services that lead to certification of these products and services.
- To monitor and evaluate the impact of functions set out under all points above and to provide mentoring services to achieve the long-term sustainability of SMMEs.
- To work with SMMEs, entrepreneurs, and technology institutions to facilitate innovation, acquisition, adaptation, and diffusion of appropriate technology for effective use by SMMES.
- To facilitate access to funding for enterprise development as well as expanding existing enterprises through regular consultation with financial institutions.

- To make recommendations to the Minister on ways to simplify regulations that impose a burden on SMMEs in terms of compliance, time, effort, and money.
- To ensure that SMME trainers, training institutions, training programs, and materials are accredited following Botswana Training Authority standards or the standards of such other authority as the Minister may approve.
- To facilitate and coordinate the provision of infrastructure and facilities such as factory shells and working space, including serviced land and utility services for SMMEs, in conjunction with local authorities, parastatal organisations, private sector, and the Government.

2.4.3 BOTSWANA INVESTMENT AND TRADE CENTRE (BITC)

The Botswana Investment & Trade Centre was established by an Act of Parliament in the year 2012. Its mandate is to attract and promote investment, develop and promote exports, managing the Nation Brand, encourage domestic investment and expansion, promote locally produced goods to regional and international markets, contribute towards the improvement of investment climate through policy advocacy, increase citizen participation in the economy and create sustainable job opportunities.

The following are BITC's strategic leverage areas:

- Building a competitive and attractive business environment
- National image building and global awareness creation
- Focused, selective and targeted investment promotion
- Sustainable export development and promotion
- The success of the national rollout and a positive impact on special economic zones
- Transmitting into a 3rd generation ITPO (Investment and Technology Promotion Office)
- Effective stakeholder engagement and alignment
- Effective investor facilitation and aftercare (BITC, 2018).

2.4.4 BOTSWANA DEVELOPMENT CORPORATION (BDC)

The Botswana Development Corporation is a company owned by the Government of Botswana. It was established in 1970 under the Companies Act. BDC aims to steer the industrialisation of the country through the provision of both equity and debt financial assistance for viable commercial projects. BDC assists projects which have the following characteristics:

- Pioneer new industries
- Unlock the value in existing industries
- Stimulate private sector growth and foster linkages with local industry
- Drive diversification and exports
- Create significant employment.

The Corporation finances all sectors except large-scale mining. These sectors are manufacturing, agriculture, services, property and infrastructure, and energy (BDC, (BDC, 2016).

2.4.5 BOTSWANA INSTITUTE OF DEVELOPMENT POLICY ANALYSIS (BIDPA)

BIDPA was formed as a panacea to the serious problems which are faced by the nation in a bid to create viable self-sustaining economic diversification and growth. For example, poverty problems persist, growth of formal sector employment is lagging, the HIV and AIDS scourge is still rampant, and these, amongst other challenges, need to be researched on. To this end, the research is necessary to provide policymakers with the necessary information needed to make the assessments and evaluations of the different government interventions (BIDPA, 2016).

2.4.6 THE BOTSWANA NATIONAL YOUTH COUNCIL (BNYC)

The Botswana National Youth Council was established in 1974 through a presidential directive (CAB9/74). Its mandate is to coordinate all non-governmental organisations that deal with youths. Its focus is lobbying, capacity building, research, information dissemination, networking, resource mobilisation and adolescent sexual reproduction

and advocate for development policies and programs that affect youths. It also advises the government on issues relating to the development of youths (BNYC, 2018).

2.4.7 LIVESTOCK MANAGEMENT AND INFRASTRUCTURE DEVELOPMENT

Livestock Management and Infrastructure Development (LIMID) supports farmers with different assistance programs for improving standards of living through livestock husbandry. Beneficiaries should own livestock and have a quotation of the items they require. In the case of cattle, they should have a copy of the cattle brand certificate. Syndicates who seek assistance from LIMID should have certified copies of their constitutions, whereas groups should have a completed partnership agreement (Botswana, 2011).

The objectives of LIMID are to:

- Promote food security through improved productivity of livestock (cattle, small stock, and Tswana chickens).
- Improve livestock management.
- Improve range resource utilisation and conservation.
- Eradicate destitution by providing resources to the poor.
- Provide infrastructure for safe and hygienic processing of poultry products.

Beneficiaries should be Batswana above 18 years of age (Botswana, 2018)

2.4.8 NATIONAL DEVELOPMENT BANK

The National Development Bank of Botswana was formed in 1963 under an Act of Parliament. It is owned by the Government and is controlled by a board of directors. Its main mandate is to provide finances to the country's business sector as well as the public and to earn a satisfactory level of profit for its shareholders.

The Bank is self-sustaining. It provides loans to new and existing businesses which fall under the following categories:

- Agriculture- all agricultural projects.

- Commerce- All retail, service, and tourism industries.
- Industrial- all industrial, manufacturing, processing and mining.
- Real Estate- property development and purchase (office, retail, industry, and commercial residential space).
- Human development- educational loans, residential loans, among others.

The bank finances the following categories: individuals, companies that belong to citizens and are registered; joint ventures and partnerships; locally registered foreign-owned companies; other locally registered and legal entities like trusts (NDB, 2018).

2.4.9 BUSINESS BOTSWANA

Business Botswana is an advocacy association of employers in all sectors of the economy. It was formed in 1971 and is registered under the Trade Unions and Employers Act No 23 of 1983. It is the voice of the business community as it protects the interests of the business community as it has adopted a philosophy of "constructive policy dialogue". Business Botswana adopted the name in 2015 from the Botswana Confederation of Commerce, Industry, and Manpower (Botswana, 2018).

2.4.10 BOTSWANA INNOVATION HUB

The Innovation Hub offers events for training and networking through partner programs and in-house initiatives aimed at capacity building and creating an innovation ecosystem. The Hub offers innovative solutions to start-ups as well as established institutions in the form of network, technical, and research collaboration opportunities locally and internationally. It also offers access to developments of a technological nature and commercial services (Botswana, 2018).

2.4.11 ECONOMIC STIMULUS PACKAGE (ESP)

As from the economic downturn of 2008, the economy of Botswana has been growing slowly and is facing more uncertainty (AFDB, 2012). The Government of Botswana has come up with austerity measures, mitigations, and interventions as a way of curbing the negative growth of the economy in the form of an Economic Stimulus

Package. The primary aim of the economic stimulus package is to "expand the economy through accelerated economic diversification, create employment opportunities, reduce poverty, provide world-class education and improve the health and well-being of Batswana" (Botswana, 2015). The main thrust is to stimulate the economy through increases in public spending on short, medium, and long-term initiatives (Botswana, 2015).

Given the backdrop of the need for economic diversification and economic growth in the country, The President of Botswana availed a sum of US$8.5 billion from the country's foreign reserves to boost a lethargic economy (Botswana, 2016). The President said that "the economic stimulus budget would be spread in all areas, i.e. building construction, road construction, tourism development, increased agricultural production, and manufacturing, with an emphasis on private lead enterprises" (Botswana, 2016). The Economic Stimulus Package is supposed to boost the country's economy by empowering nationals using the Economic Diversification Drive and Special Economic Zones (Botswana, 2017c:6). With the economic support program, citizens are supposed to form new businesses or grow existing ones (Botswana, 2016:7).

Family-owned businesses are also supposed to play a major part in the diversification drive. In Botswana, family businesses form most of the newly established businesses, and these types of businesses range from retailing, transportation, education, manufacturing, tourism and construction (Botswana, 2014a). Gumbo (2015:210) also believes that the Government of Botswana can diversify the economy through encouraging small and medium enterprises which include family-owned businesses.

2.4.12 EXCELLENCE STRATEGY FOR ECONOMIC DIVERSIFICATION AND SUSTAINABLE GROWTH

Sekwati (2011b:16) noted that the Government of Botswana's initiatives to grow and diversify the economy was established with very good intentions, but they have shortfalls like a considerable degree of duplication in implementation, monitoring and accountability. The economy is still dependent on diamonds, the private sector is still

dependent on public expenditures, and also the policies do not have clearly defined timeframes for implementation. To curb the challenges of implementation, the Government of Botswana has adopted The Excellence Strategy which will provide a framework guiding the implementation of all diversification initiatives (Botswana, 2016).

The excellence strategy was formulated to:

- Identify constraints on the speed of economic growth and diversification
- Attract foreign direct investment.
- Come up with regulations and procedures that encourage the development of enterprises.
- Generate conditions that create confidence for economic growth and diversification by creating structures and mechanisms that use existing institutions.
- Reform or rationalise local institutions and make them ready to assist entrepreneurs (Botswana, 2015).

The Government has also adopted the Economic Diversification Drive Master Action Plan that acknowledges the significance of promoting links in the different sectors of the economy to maintain sustainable growth of the private sector (Sekwati, 2011b:16). This should be undertaken with the backdrop of realising that, in Botswana private sector is mainly SMEs, which are also family-owned businesses (Gumbo, 2015:210).

2.5 INVESTING IN HUMAN CAPITAL IN BOTSWANA

On average, The Government of Botswana spends about 9 percent of the country's GDP on education, as investing in human capital is considered as an important aspect of economic growth (World Bank, 2016). This expenditure includes the provision of universal free primary education. In the financial year 2018/19 budget speech, The Minister of Finance, and Economic Development in Botswana, Kenneth Matambo said that it is essential to "invest in human capital" (Botswana, 2018).

For the financial year 2017/18, an amount of P7.97million, representing 17.7 percent of the total budget and being the highest single item on the budget was allocated to education as it forms a crucial component of human capital. For the 2018/19 financial year, a budget of P1.5 billion was proposed for education. This is a significant amount, given that the total budget for all government departments in the financial year (2017/18) is P67.8 billion (Botswana, 2017a).

In 2017, The Botswana College of Open and Distance Learning was transformed into The Botswana Open University, thereby increasing access to tertiary education and training of citizens and strengthening human capital (Botswana, 2017a).

In addition to the annual budget on education, The Economic Stimulus Package has specific initiatives on expenditure on education, and these are:

- Clearing the backlog of maintenance and new construction needed to ensure that all schools are provided with a quality teaching environment.
- The government will construct new classrooms in several primary and secondary schools.
- The government will construct additional science laboratories and upgrade ablution blocks.
- Additional schools will be constructed by the Government.
- The maintenance of existing school facilities is to be accelerated.

2.6 FEMALE CAPITAL IN BOTSWANA

The government of Botswana has made huge strides in promoting female capital and increased the participation of women in the economy by implementing various policies, laws, and programs (Botswana, 2014b:25). Some of the initiatives are as follows: “the elimination of all forms of violence against women and girls; ensuring women’s participation and equal opportunities of leadership at all levels of decision-making in the political, economic and public life; undertaking reforms to give women equal rights to economic resources; as well as accessing to ownership and control over land and other forms of property, financial services, inheritance, and natural resources in accordance to the law” (Botswana, 2014b:25).

Some of the instruments and frameworks adopted by the government of Botswana to protect women are, Access to Justice regardless of gender, Protection of Human Rights and Freedom from Violence (Botswana, 2014b:16). A review of all national laws has been done to make them gender-sensitive and pronouncements have been made to protect women and support gender equality (Botswana, 2014b). The government aims to "provide policy direction and strategic orientation in identifying key gender mainstream outcomes" (Botswana, 2014:9b).

Besides the national laws, Botswana has signed some protocols and treaties on gender which include the following:

> *"Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW); the Optional Protocol to CEDAW; the Beijing Declaration and Platform for Action; the African Charter on Human and People's Rights and Protocols; the International Conference on Population and Development (Cairo 1994), ICPD+15 Plan of Action (2009); and the Protocol to Prevent, Suppress and Punish Trafficking in Persons, Especially Women and Children; and the Solemn Declaration on Gender Equality.*" (Botswana 2014b:15).

Although Botswana has not signed the Protocol to the Charter on Human and People's Rights on the Rights of Women in Africa; and the Southern African Development Community (SADC) Protocol on Gender and Development, the country submits reports regularly to the SADC Secretariat on the country's performance on gender (Botswana, 2014b:15). Although the country is making consented efforts to improve the participation of women in the country, The Department of Gender Affairs reports that there is no public budget that is gender-sensitive (Botswana, 2014b:23).

Overall participation of women in business was at 19.8 percent in 2014, with retailing and commercial properties highest with 37.3 and 36.3 percent respectively (Botswana, 2014b:33). Males dominate in agriculture, which is mainly livestock, but, as the size of the stock gets smaller, the number of women increases. This implies that more women own a smaller stock like pigs, sheep, goats, and chickens which fetch less money as compared to cattle which are mostly owned by men (Botswana, 2014b:29).

In Botswana, there are 120 girls for every 100 boys in tertiary institutions (Botswana, 2014:41). Despite the high number of girls in tertiary education, the number of women in science and technology education has never exceeded 35 percent. Science and Mathematics have been conceived to be male subjects due to socialisation; hence jobs in engineering are for men (Botswana, 2014b:42). More women still occupy low-pay jobs. Even though women in Botswana comprise 49.5 percent of the total population (BotswanaPopulation, 2018), they are regarded as inferior to men and are discriminated against and this is a result of the cultural practices based on patriarchal society (Botswana, 2014b:11).

In 2014, 8.2 percent of Members of Parliament were women, and this is a decrease from 18 percent in 2004 (Botswana, 2014b:22). However, in 2014 the following posts were held by women: Speaker of the National Assembly, Governor of The Central Bank, Attorney General, and the Ombudsperson (Botswana, 2014b:37). There are also women in positions of Permanent Secretaries, Deputy Permanent Secretaries, Director of Departments, and other high posts in diplomatic missions (Botswana, 2014:37). There are four female chiefs out of a total of 35 (Botswana, 2014b:37).

Only 100 women are in the army (Botswana, 2014b:37), a figure which is very low as compared to neighbouring countries like South Africa which has 25 percent of defense forces as women (Hendricks in Vaudran, 2015), given the fact that the force had 94 050 members in 2017 (Hunter, 2017:np). Efforts are being made to educate the communities about cultural and religious practices that discriminate against females, and traditional leaders are resisting on the basis that, gender equality undermines the culture and male leadership (Botswana, 2014b:20).

2.7 SUMMARY OF CHAPTER

This chapter has discussed background information on Botswana and its economic outlook. It further explains why Botswana needs diversification and the programs and initiatives the Government has undertaken to diversify the economy. The importance and expenditure on human capital development have been explored as well as the female capital status of Botswana. The next chapter will discuss the theories and

concepts that underpin this study, and these are human capital, female capital, “familiiness” and gender and equity.

CHAPTER 3

LITERATURE REVIEW ON THE UTILISATION OF CAPITAL

3.1 INTRODUCTION

This study aimed to explore roles women play in family-owned businesses intending to propose a framework that could be utilised to optimise female capital as a strategy of enhancing performance in family-owned businesses, and ultimately lead to the diversification and growth of the economy of Botswana. The literature reviewed in this chapter is on different types of capital that impact the performance of women in family-owned businesses. In these businesses, human and social capital, among other resources, are unique and should be effectively managed to achieve a competitive edge over non-family-owned businesses (Sirmon & Hitt, 2003:339). Also discussed in this chapter are female capital, "familiness", gender-based roles and women in leadership, which also affect the economic productivity of women.

Human capital refers to the skills, competences, and experiences of people (Crocker, 2006:1) and how they can be managed to improve performance (Goldin, 2014:1). Human capital can only operate effectively in a networked environment in which relationships are utilised to achieve productivity, emphasizing the significance of social capital (Sappleton, 2009:193). The performance of individuals in family-owned businesses is influenced by unique resources that are created due to the interactive nature of the family, the business, and amongst family members, a term referred to as "familiness" (Habbershon & Williams, 1999:12). Also important in the performance of women are gender and equality issues, as well as the leadership roles of women in the businesses (Kim & Kim, 2018:141).

3.2 HUMAN CAPITAL

Human capital is a necessity for improving productivity as proclaimed by the European Commission (2017:1). It is the only form of capital that generates value, whereas, the rest of the elements of capital like finances, land, and equipment, have the innate potential (Fitz-enz, 2009: xix). Both developed and developing countries are putting

great effort into developing human capital as a means of fast-tracking sustainable economic growth and achieving organisational goals (Marimuthu, Arokiasamy & Ismail, 2009:265).

If properly managed, human capital enables employees to contribute immensely to the economies of nations through improved productivity in organisations (Bontis, Dragnetti, Jacobsen & Roos, 1999:393). The management of human capital includes, among others, recruiting, training, supervising, retaining and; up-scaling employee skills; and extracting the best out of them (Kucharcikova, Tokarcikova & Blaskova, 2015:50).

3.2.1 BACKGROUND OF HUMAN CAPITAL

The significance of human capital, its importance to productivity, and a realisation that it should be managed goes back to 2000 BC when the selection, training, and knowledge on safety was used to screen tribal leaders in China, whilst apprenticeship was used in Greece (Rotich, 2015:66). Rotich chronicles the evolution in the management of human capital when he states the different periods and the major changes in the management of human capital during the different periods in history. The important phases noted by Rotich (2015:66) are:

- 1700 to 1900 saw the inclusion of employee welfare.
- 1920 to 1930s included motivation, better wages, and working conditions
- 1945 to 1960 focused on labour relations, benefits, use of software and data analysis for payroll, and other uses.
- 1963 to 1980 focused on laws on work-related health and wellbeing and employee participation in decision-making.
- 1980 to 1990s saw a shift from employee administration to employee participation and debate on employees as vital resources to be managed.
- 1990 to present, regards human capital as a competitive advantage source and a strategic management issue characterised by improved processes on selecting, retaining, developing, recognising, rewarding, and motivating employees.

Kiker (1966:481) has a different version of the evolution of human capital when he argued that the importance of managing human capital goes as far back as the 17th century when it was used as a measure of the power of a nation, aggregate costs of war, effects on the economy of investing in education and health, amongst other measures. In another submission, Dash (2012:1) lists other authors dating back from 1776 who have suggested that human capital is an investment which creates a return, and these are:

- Adam Smith (1776)
- Jean Baptiste Say (1821)
- William Roscher (1878)
- Irving Fisher (1897)
- Henry Sidgwick (1901)

Goldin (2014:1) also chronicles the history of human capital when he asserts that the concept of human capital can be traced back to 1770s after Adam Smith observed the fourth category of capital which is not physical but, in the form of talents that are accumulated by human beings through study, education, and apprenticeship. A more formalised use of the concept of human capital was done in 1897 by Fisher, and it was espoused by more economists such as Jacob Mincer in 1958 (Goldin, 2014:1).

Human capital became more widespread from the 1960s when it was further advanced by economists like T.W Schultz, Robert Gibbon, Michael Waldman, James Heckman, and G.S Becker of the Chicago School of Economics (Joseph & Aibieyi, 2014:56). Perepelkina, Perepelkina, and Morozova (2016:7650) also attribute the theory of human capital to Schultz who wrote an article in the 1960s on the necessity of considering human capabilities as a form of capital. In his submission, Schultz asserted recognising that in Western Science, the demand for education is positively related to an increase in the standard of well-being. As early as 1961, Schultz realised that the improvement of skills and knowledge leads to an improvement in the quality of human effort and productivity (Schultz, 1961:1).

Technically advanced nations have recognized the importance of accumulating knowledge and skills through investing in developing them, together with other human

investments like health (Schultz, 1961:3). Schultz (1961:4) attributed the lack of education as a factor that differentiated the salaries of workers in the South from those in the North and West in the US in the 1960s. The differences were accounted for by the differences in the quantity of human investment. Schultz (1961:4) argues that many workers in the South were less educated, poor in health, unskilled, and could not do useful work. Schultz (1961:2) further noted that investing in HR has been left out as a main aspect of economics, but most economists have acknowledged its importance. Schultz (1972:6) attributes most of his work on human capital to Irving Fisher who published a paper entitled "What is capital" in 1896, and later wrote a book in 1906 on the same title.

The human capital theory has gained eminence since the world has embraced a "knowledge-based economy," whereby skills and knowledge are regarded as the drivers of the economy (Crocker, 2006:1). Also, Schultz (1972:9) argues that human capital is very important as its contributions account for three-fourths of the income in an economy, whereas a fourth or less can be attributed to other forms of capital.

3.2.2 DEFINITION OF HUMAN CAPITAL

A preliminary definition of terms has been covered in section 1.3. This section will give different definitions of human capital from different authors. Human capital is defined as the innate and learned capabilities which are inherited or attained through schooling, socialisation, or training (Adom & Asare-Yeboah, 2016:407). Schultz (1972:5) and OECD (2001:16) on the other hand, define human capital as an economic concept basing on the argument that, it is a basis of imminent earnings, or forthcoming gratifications, or of both and it is a fundamental part of a human being.

Adom and Asare-Yeboah (2016:407) claim that human capital theory denotes that, human beings are considered as factors of production which, in economic terms refer to the resources that are employed during the making of goods and services but are not consumed in the process and can be invested in. On the other hand, Alnachef and Alhajjar (2017:1154) define human capital as "skills, knowledge, competencies, and attributes" that are entrenched in people and they facilitate the formation of individual economic and social welfare. Alnachef and Alhajjar (2017:1154), explained human

capital further by giving more details when they assert that, it is an “invisible” asset that improves employees’ productivity and gives an organisation its competitive edge as it is not easy to replicate as compared to other forms of capital.

In the same line of argument, Goldin (2014:1) has defined human capital as a type of capital, which cannot be categorised as physical, but is in the form of talents that are acquired by a person through study, education, and apprenticeship. Ali, Egbetokun, and Memon (2018:2-3) have a broader definition which states that human capital is more than skills acquired through education as it includes all types of investments made for the sake of improving human skills like informal education, acquired experiences, on-the-job-training, and other conditions like health. Similarly, Joseph and Aibieyi (2014:56) also define human capital as skills, knowledge, and capabilities that are needed for the progress and development of society, and there is a need to continuously improve it.

Buame *et al.* (2013:403) define human capital as attitudes, capabilities, and knowledge that are necessary to succeed in carrying out a task. On the other hand, Marimuthu *et al*. (2009:266) refer to human capital as methods that are professional and are associated with education and training to intensify the standard of values, abilities, skills, and knowledge of employees that will lead to an increase in performance and employee satisfaction.

A different perspective of defining human capital in terms of identifying its components was done by Felicio, Couto, and Caiado (2014:354) who assert that human capital is comprised of four categories, which are: “knowledge, experience, professional proficiency and cognitive ability.” Also, Kucharcikova (2011:61) has categorised human capital, but his categorisation, unlike that of Felicio *et al*., has two distinctive approaches, which are: a business economics approach, and a management approach. The business approach considers human capital amongst property and material also as a factor of production, which are all costs of doing business. The management approach regards human capital as part of intellectual capital and is also an immaterial asset. In addition to categorising human capital, Kucharcikova (2011:63) further defines human capital as a combination of knowledge, ability, innovativeness, and skills of an individual which enables an individual to complete a task. The author

further asserts that human capital is never owned by an organisation, but is entrenched in an individual (Kucharcikova, 2011:63).

The African Development Bank (2014:4) regards human capital as an economic term that is necessary for the achievement of 'green' growth. The Bank further describes human capital as the attainment and placement of "talent, skills, knowledge and experiences" of individuals and organisations or societies and their value to organisations, societies, and economies (The African Development Bank, 2014:4).

Fitz-enz (2009: xviii) has a different perspective that regards human capital in terms of its impact on business. In his submission, Fitz-enz (2009: xviii) defined human capital as an amalgamation of factors which have an impact on the level of productivity in an organisation, and these factors are:

- Traits one possesses in the form of energy, intelligence, reliability, commitment, and a positive attitude.
- One's ability to learn in the form of imagination, aptitude, creativity, and "street smarts."
- Team spirit.
- Goal orientation.

Becker (1994:16) defines human capital as knowledge, skills, and health which an individual possesses, and can be invested in through training, education, and medical care. On the other hand, Bontis *et al*. (1999:393) defined human capital in terms of its contribution to the organisation when they note that the combined intelligence, expertise, and skills form the human capital of an organisation, and it gives the organisation a differentiated advantage. Bontis *et al*. (1999:397) further elaborated on the definition when they assert that human capital is a collection of immaterial assets that are entrenched in the members of an organisation. These assets are divided into four categories which are:

- "Competencies (including skills and know-how).
- Attitude (motivation which is created by leadership qualities of the top management).

- Intellectual agility (the ability of organisational members to be 'quick on their intellectual feet').
- Innovation and entrepreneurship (the ability to adapt and cross-fertilise)."

For this study, human capital is defined in terms of its components which are skills: knowledge, ability, experiences and innovativeness, intellectual agility, and competencies which are entrenched in an individual (Ali *et al*., 2018:2-3; Kucharcikova, 2011:63). The components give an organisation a competitive edge when managed effectively (Bontis *et al*., 1999:393). The definition implies that human capital refers to the capabilities and skills that are necessary to carry out a task effectively, and they can be acquired and/or improved.

3.2.3 COMPONENTS OF HUMAN CAPITAL

In several submissions, education is regarded as a fundamental element of human capital (Adom & Asare-Yeboah, 2016:407; Siddique, 2012:355; Sharabati, Jawad, and Bontis, 2010:108). In addition to education, Felicio *et al*. (2014:354) have argued that human capital is made from four constructs, which are: knowledge, experience, professional proficiency, and cognitive ability. They go on to describe each of the four components as follows:

- "Knowledge is the academic level and specific training.
- Experience as competencies gained from engagements in business, leadership/managerial, commercial, industrial, diversified work, and technical/technological nature.
- Professional proficiency is from company-wide knowledge and communication skills.
- Cognitive skills, as the ability to make strategic decisions, risk-taking, innovativeness, perception of risk and threats, and discovery and exploitation of opportunities."

Siddique (2012:355) came up with a list of elements of human capital which has similarities to that of Felicio *et al.* (2014:354). The list is illustrated in Table 3.1.

Table 3.1: List of human capital characteristics

1. Know-how	5. Career development	9. Employment safety	13. Employee share option scheme
2. Education	6. Entrepreneurial spirit	10. Union activity	14. Growth renewal ratios
3. Vocational qualifications	7. Training programs	11. Number of employees	
4. Employee involvement in community	8. The equity issue: race, gender, religion, and disability	12. Compensation plan	

Source: Siddique (2012:355)

The list comprises of the following elements: know-how in the form of knowledge and experience; education through schooling and instruction; vocational qualification in the form of work-related qualifications; employee involvement in the community; career development in the form of progression at work; the entrepreneurial spirit in the form of innovation and creativity; training program; equity issues; race, gender, disability, and religion; employee safety; union activity; the number of employees; featured employee; compensation plan; employee share option scheme; and growth renewal. The first six elements on the list must be possessed by the employee, and the last eight elements must be provided and managed by the organisation.

Kucharcikova *et al*. (2015:49, 50-51) came up with two sets of elements, and the first set is made up of elements that should be possessed by an individual, which are "natural ability, innate and acquired skills, talent and inventiveness". The second set is of elements to be provided by the organisation, and these include:

- Health and safety.
- Investments made by organisations on workers as a way of improving the productivity and performance of the organisation.
- Provision of efficient recruitment practices.
- Offering flexible working hours.
- Improving career management programs.
- Improving remuneration issues.
- Staff evaluation.
- Career development.
- Motivation.

Garavan, Morley, Gunnigle, and Collins (2001:48) note that investment in human resources development is a key component of human capital. Also, they have included common elements such as learning, experience, and knowledge accumulation. On the other hand, Buame *et al*. (2013:403) argue that basic entrepreneurial skills as components of human capital are important in achieving success in business. These skills are decisiveness, goal-oriented, pragmatic, self-confident, flexibility, and resolute (Buame *et al*., 2013:403).

The African Development Bank (2014:3) also identifies the key aspects of human capital as welfare which includes health services, training and education, workforce and employment, and a conducive environment that has safe nets, together all the elements produce human capital and human development. In another argument, Alnachef and Alhajjar (2017:1154) clarify that human capital is made up of the basic components, which are:

- "Flexibility and adaptability.
- Enhancement of individual competencies.
- The development of organisational competencies.
- Employability of an individual
- Higher commitment to the organization."

Schultz (1961:4) argued that human capital involves an investment of the following elements: education; training; health; ability to migrate to areas with lucrative employment; and expenditure on food and shelter in countries where work requires energy and stamina. Schultz (1961:1) further explained the components of human capital as follows:

- Health facilities and services include all expenses that are aimed at facilitating life expectancy, strength, vigour, and vitality of people.
- Training on the job- including apprenticeship.
- Education that is formally organized at elementary, secondary, and tertiary levels.
- Adult study programs that enabled the individual to acquire new skills or improve on existing skills.
- Migration of people to adjust to the changes in work opportunities.

Education is the most common element of human capital, followed by health, and the rest which are but not limited to ability, experience, competencies, training, decisiveness, goal-oriented, pragmatism, self-confident, flexibility and resolute (Buame *et al*., 2013:403; Alnachef & Aljhajjar, 2017:1154). These elements should be embodied in an individual. Equally important are those elements that should be provided by an organisation, and these are compensation issues, provision of training facilities, health and safety, and flexibility at work. Individuals can make significant contributions to organisations if these are managed well (Dae-Bong, 2009:1).

3.2.4 THE EFFECTS OF HUMAN CAPITAL ON PRODUCTIVITY

Most countries, developed and developing, are dedicating time, resources, and efforts towards human capital, as a way of fast-tracking economic diversification and growth (Aluko & Aluko, 2012:162). This is due to the realisation that human capital has a great impact on the performance of organisations and must be strategically managed as one of the most valuable assets of an organisation (Kucharcikova *et al*. 2015:48).

At a broader macroeconomics level, human capital is a crucial element of economic growth which can be created or intensified through investments in research and education, amongst other things (Kucharcikova *et al*., 2015:49). Neeliah and Seetanah (2016:248), also concluded that human capital was very crucial in the growth of economies, and they made this conclusion after finding out that human capital was very important in the economic growth of Mauritius. Also, Crocker (2006:1) noted that human capital theory regarded the welfare of society as not only determined by its physical resources of finances and natural resources but was also dependent on the skills and knowledge of individuals. He also asserts that human capital can be enhanced while any efforts to increase it will yield increases in an economic nature (Crocker, 2006:1).

Erosa, Koreshkova, and Restuccia (2010:3) state that human capital differentiates incomes between countries, not only because it is directly responsible for a country's economic outputs, but because higher capital stocks of human capital encourage physical capital growth by increasing marginal productivity of other types of capital. In a global market, businesses can gain a competitive advantage through investing in

human capital in the form of enhanced skills, competencies, and knowledge (Marimuthu *et al*., 2009:265).

Schwab (2017:v), in a report on global human capital, observed that human capital, although not recognised, is held back due to inequality or outdated policies, and it can drive sustainable and inclusive economic growth. Schwab (2017:7) also noticed and emphasised the error of policymakers as they do not fully invest in human capital, thereby neglecting its full potential, or they invest in minor segments of the economy, forgetting that, everybody deserves an equal chance to advance their skills. Schwab (2017:7) concluded that human capital can become the single significant determinant of long-term success and economic growth.

At an organisational level, Dae-Bong (2009:1) notes that human capital can catapult an organisation's performance and assist it in gaining a competitive advantage. Human capital is also used in organisations as an indicator of success and a means of achieving organisational objectives (Kucharcikova *et al*., 2015:49). Businesses need to implement human capital strategies as a way of achieving cost-effective high performance that also doubles up as an improvement to employee gratification (Marimuthu *et al*. 2009:265). At an organisational level, human capital management involves investment in employees for improving their performance, improving recruiting procedures, refining career management programs, introducing flexible working measures, and improving remuneration (Kucharcikova *et al*., 2015:50), which all lead to improving employee motivation.

Garavan *et al.* (2001:48) suggest that organisations should implement complicated human resources development, workplace education, and training, strategies that develop employee competencies as a way of enabling employees to react quickly and flexibly to the needs of an organisation. An organisation can gain competitive advantage through an assortment of strategies and working conditions and arrangements that enhance each employee's contributions to the business' performance. Organisations can enhance the potential of human capital through investments in human resources development, learning, experience, and accumulation of knowledge (Garavan *et al*., 2001:48).

Marimuthu *et al*. (2009:265) believe that investing in human capital does not only result in achieving organisational goals, but it also leads to long-term survival and sustainability of businesses. Joseph and Aibieyi (2014:55) concur with this belief when they state that, human capital, in the context of business theory, denotes a change agent which when utilised effectively, can change a worker's performance resulting in business success. Also, Alnachef and Alhajjar (2017:1154) agree to this assertion when they state that several research findings relate human capital to higher organisational productivity and perpetual competitive advantage.

In another argument, Kucharcikova *et.al.* (2015:51) assert that human capital, if managed well can lead to financial returns, and is a leading indicator of increased shareholder value, and a more engaged and productive workforce, more loyal customers and improved business performance. The same conclusion was made by Bontis *et al*. (1999:393) when they found out that the human element of an organisation is the unique capabilities to learn, innovate, change and provide creativity which, when managed properly, can guarantee the survival of a business.

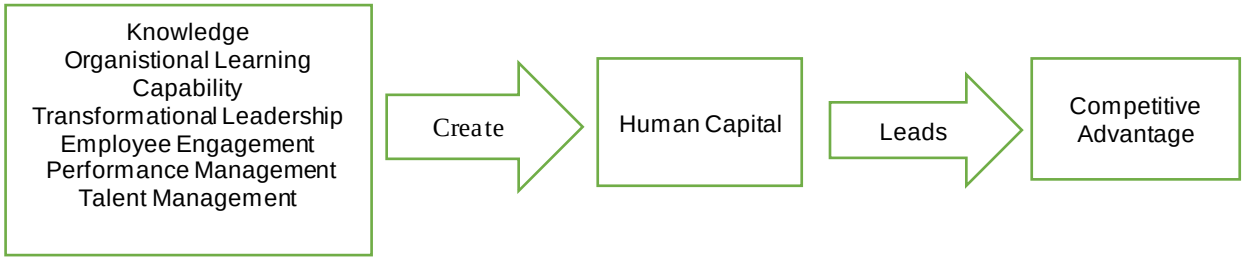
3.2.5 CONDITIONS NECESSARY FOR EFFECTIVE UTILISATION OF HUMAN CAPITAL

The importance of human capital is subjective to its uniqueness, the capacity of reducing risk, and increasing productivity (Marimuthu *et al*., 2009:268). Ali *et al.* (2018:1) concluded that human capital is positively linked to economic growth only under the existence of improved economic prospects and top-quality legal establishments after a study of 132 countries spanning over 15 years. The same authors, in their study, concluded that human capital can be effective if there are policies that make it easy to do business locally and internationally (Ali *et al.,* 2018:1).

At a national level, the impact of strong policies on science, technology, and innovation have been observed to influence the effectiveness of human capital in Central and Eastern Europe (Tiits, Kattel, Kalvert & Tamm, 2008:65). Abramovitz (1986:388) also agrees when he concludes that, human capital cannot be efficient in the absence of the adoption and diffusion of technology. He goes further to explain that social capability is also a prerequisite to the efficiency of human capital. Abramovitz

(1986:388) describes social capability as well-functioning political, commercial, industrial, and financial institutions. Siddique (2012:357) discussed the conditions under which human capital will be effective and the discussion is illustrated in Figure 3.1.

Figure 3.1: Human capital framework



Source: Siddique (2012:357)

The conditions necessary for effective utilisation of human capital as discussed by Siddique are:

- Knowledge acquired by individual employees (level of education).
- Organisational learning in the form of the ability to acquire, integrate, and process new information.
- The capability of individual employees in the form of skills and experiences.
- Transformational leaders are inspirational and are capable of motivating and empowering employees.
- Employee engagement through commitment.
- Performance and talent management.

Siddique (2012:357) further argues that if these elements are present in an organisation, and are managed effectively, they will automatically create and enhance human capital which leads to competitive advantage.

Similarly, Lawler 111 (2009:6) has almost the same argument as Siddique, as the author asserts that human capital can be effective in the presence of the following:

- Top leadership with requisite perception and skills.
- Effective leadership which indoctrinates and develops employees.
- Talented workforce.

On the other hand, Hanushek and Kimko (2000:1184) observed that effective human capital is subjective to conditions like the quality of education. Black and Lynch (1996:264) also agree on the importance of the quality of education to human capital when they assert that human capital is a subject of the level of education. Furthermore, Becker (1994:16) observed that the following factors have an impact on the efficiency and effectiveness of human capital: health, inflation rates, and opportunity costs of investments. Joseph and Aibieyi (2014:58) have maintained that commitment is an imperative component of human capital, as they have observed that, without commitment, skills, and capabilities will not complete the tasks.

Kucharcikova *et al.* (2015:51) also argue that the systems in an organisation can affect human capital. They identified certain functions that must not only be implemented but should be managed efficiently. These are staff recruitment, selection and retention, staff education, staff evaluation, career development, remuneration and motivation, and organisation and HR management.

Some authors on human capital (Kucharcikova *et al*., 2015; Siddique, 2012; Tiits *et al.*, 2008; Abramovitz, 1986), agree that human capital should be managed through processes that enable employees to be at their most optimal level of production. Issues of recruitment, staff training, staff evaluation, career development, remuneration, and motivation are some of the necessary practices. These practices should operate in an environment that has strong policies on technology, innovation, governance, legal, political and financial institutions (Abramovitz, 1986:388).

3.2.6 SHORTFALLS OF HUMAN CAPITAL

Although most authors have concluded that, the management of human capital is beneficial to organisations (Neeliah & Seetanah, 2016:248; Siddique 2012:357; Tiits *et al.*, 2008:65), the human capital theory has shortfalls. Bontis *et al*. (1999:393) criticised the human capital theory as it is immoral to treat people as assets and it is also difficult to measure and manipulate human beings to increase their output. The aspect of improving human capital through education and training falls short of the guaranteed increase in productivity (Bontis *et al.,*1999:393). Investments in human capital are done for the sake of improving productivity, but productivity in an

organisation is an outcome of many factors and some of them cannot be measured (Bontis *et al*., 1999:394).

Goldin (2014:8) also criticised the theory of human capital when noting that, knowledge cannot be measured, and it cannot be accumulated through formal educational systems only but can be gained informally. She also argues that some individuals are less productive even if they are educated, thereby defeating the universality of the impact of education on productivity. Schultz (1961:2) argues that it is not correct to reduce a human being to a marketable commodity that can be invested in like any other capital goods. Also, human capital cannot be effective in the absence of social capital, as an individual, no matter how skilled they are, cannot be effective when working alone (De Fillips, 2001:791).

The next section discusses social capital and how it can be utilised to increase productivity. The section starts with a brief history of social capital, followed by its definition, its characteristics, its impact on the economy, effects of gender on social capital, and the shortfalls of social capital.

3.3 SOCIAL CAPITAL

De Fillips (2001:791) observed that social capital is not a stand-alone concept, as it must be connected to other categories of capital, like human and physical capital. This indicates that social capital is a catalyst for other categories of capital. The existence of social capital creates positive externalities that create benefits to an individual or organisation such as the transfer of useful knowledge and information (Clarke *et al.,* 2016:7). The benefits of social capital can spread beyond civil associations and extends to the growth and sustainability of economies of nations (De Fillipis, 2001:781). Putnam (1993:38) concurred with this notion that the economies of East Asia have grown due to improved social connections and he referred to them as “network capitalism.”

Social capital is composed of the networks of relationships that are based on the norms of behaviour, cooperation, and trust which arise from the ties and is necessary as a source of information and other resources that may be crucial for business

(Sappleton, 2009:193). In business, there is a need for assistance from other people to whom one is connected through formal or informal associations (Renzulli, Aldrich & Moody, 2000:524).

3.3.1 A BRIEF HISTORY OF SOCIAL CAPITAL

The recorded need for social networking for productivity in society goes as far back as 1916 when Lyda J. Hanifan analysed the significance of fellowship, goodwill, social intercourse, mutual sympathy to the collective well-being, and prosperity of a community (Farr, 2004:11). On the contrary, Euda (2010:76) states that social capital rose to prominence in 1961 when Jane Jacobs observed the importance of neighbourliness in cities. Euda (2010:76) further states that in the 1970s social capital became a subject of research on the impact of acquaintances, connections, and personal relationships on society.

De Fillipis (2001:781) has a different timeframe as to when social capital became a topic of research observing that social capital gained prominence in the 1990s in the USA after two teenagers from affluent suburbs shot and killed their classmates. The teenage killings sparked a debate on the effects of isolation and alienation. The issue of 'social disconnectedness' was also raised by Langdon, 1994, and Jackson, 1985.

Field (2008:15) observed that social capital as a concern for policymakers and researchers picked up steam in the 1980s and 1990s through the works of researchers like Pierre Bourdieu, James Coleman and Robert Putnam (Field, 2008:15). Fukuyama (2002:23) agrees with Field after observing that, social capital resurfaced on the research agenda in the 1990s when it moved from research on its effect on changes in society and social gatherings to research on its impact on economic issues. This was due to an observation of the importance of social capital as a vital tool in economic development (Fukuyama, 2002:24)

3.3.2 DEFINITION OF SOCIAL CAPITAL

Grootaert (1998:1) describes social capital as the necessary "glue"- the binding factor necessary to society for economic growth. Field (2008:1) reduced the notion of social

capital to two simple words - “relationships matter.” He further argues that people achieve things easily through working together, achieving the efficiency of society through the facilitation of coordinated action and building as well as maintaining relationships with other people (Field, 2008:1). From Field’s definition, social capital can be regarded as an important interaction that assists individuals to build a society of reciprocal trust that benefits all.

Putnam’s definition (2000:19) also mentions benefits that accrue to individuals due to social capital when he asserts that it is an allegory which advocates the practice of connections for mutual benefits to all individuals in the network, who invest in the network and expect a rate of return on the investment. In the same submission, Putnam (2000:19) equates social capital to ‘civic virtue’ defining it as acquaintances among individuals, the norms of reciprocal relations, and trustworthiness that emanates from the relations. Earlier on, Putnam (1993:167) had defined social capital in terms of its components, such as networks, trust, and norms that may expand the proficiency of society through facilitated organised efforts. The first definition by Putnam (1993:167) is based on a wider societal perspective, whereas, the second definition is on a micro individual level (Putnam, 2000:19).

Bourdieu (1977:55) regards social capital as a benefit gained by one who is connected to other individuals. Later, Bourdieu (1986:249) defined social capital as the summation of the real or perceived resources, either institutionalised or informal relationships of shared acquaintance and recognition. A more recent definition of social capital by Clarke *et al.* (2016:7) is based on the idea that social capital is a catalyst whose presence generates some benefits that accrue to organisations, such as facilitation of the transfer of knowledge that can be crucial to organisational processes.

Lang and Hornburg (1998:4) define social capital as “stocks of social trust, norms, and networks that people can draw upon to solve common problems.” They further described the two categories of social capital, which are social glue and social bridges. They refer to social glue as the extent to which individuals participate in group life. It is about the degree of trust and comfort that individuals feel when participating in the group. The social bridge refers to the connections between groups. Social bridges link

individuals from one group to the bigger external world outside their social ring through associations (Lang & Hornburg, 1998:4).

Hassan *et al.* (2017:525) mention that, social capital is the capacity of employees to secure benefits by being a member of a societal structure that promotes valuable relationships between and among individuals and or groups. It permits access to an assortment of support systems which are information and capabilities and is required for organisational development (Hassan *et al*., 2017:535). On the other hand, Sappleton (2009:192) defines social capital as trust, community engagement, and social networks. Sappleton further defines the phenomenon as applied on an individual basis as an individual's links of relations as well as the customs of behaviour, trust, and collaboration arising from those ties and is linked to their job performance.

This study adopts the definition of social capital from Clarke *et al.* (2016:6-7) who have described it as a collective action, social cohesion, trust, political empowerment, and information communication. From the definitions of Hassan *et al*., 2017:525; Bordieu, 1983:249; Putnam, 2000:19, the study also assumes that the possession of social capital is a trait that enables people/or and organisations to derive benefits from their networks of acquaintances

3.3.3 CHARACTERISTICS OF SOCIAL CAPITAL

Social networking can either be formal or informal, but in both cases, the determining factors are mutual relationships, recognition, and a durable network (Bourdieu & Wacquant, 1992:119). Bowey and Easton (2007:172) have described social capital as networking that is dependent on the reputation, status, integrity, and credibility of the actor in the network. Bowey and Easton (2007:172) assert that actors in social networks gain support if they have:

- Status - the rank of the actor in society.
- Reputation - the perceived character.
- Credibility - believability or competence.
- Integrity - the trustworthiness of the actor.

Field (2008:14) emphasised the need for cohesion, cooperation, and the need for mutual gain as fundamental aspects of social capital. The field also included the need for common values amongst the players in the social network as a necessary condition for social capital (Field, 2008:2). Bourdieu (1977:503) supports the fact that social capital is all about individuals supporting each other further stating that the support should be necessary, useful, honourable, and respectable. Bourdieu and Wacquart (1992:119) added mutual acquaintance, recognition, and a network that has qualities of durability as some of the features of the phenomenon.

The social capital stock of an individual in the form of networks, relationships, trust, and cooperation is associated with outcomes of their occupations (Sappleton, 2009:193). The more diversified the networks, the wider the sources of information gained through indirect ties to other people who are beyond the direct circle (Renzulli *et al.,* 2000:527). Therefore, an individual who possesses a high level of social capital has the advantage of gaining more knowledge and intellectual resources through networking and relationships gained through the social networks (Huvila, Holmberg, Ek & Widen-Wulff, 2010:296). Lin (1999:461) noticed that some individuals can have the advantage of accessing social capital due to their "strategic locations and/or hierarchical positions."

3.3.4 THE IMPACT OF SOCIAL CAPITAL ON ECONOMIES

To get results, sometimes people choose to sidestep the official structure and talk to others they know and trust, such as family, trusted friends, and colleagues in less stressful non-bureaucratic circumstances. This assertion is confirmed by Clarke *et al*. (2016:7) who state that less complicated and less costly systems replace more expensive, formalised and more sophisticated systems that may be difficult to maintain in the absence of trust.

Social networks are quicker and produce more satisfactory and better results (Clarke *et al*., 2016:7) when there are shared values and trust amongst players (Field, 2008:3). Bourdieu (1986:248-249) argues that social capital is acquired through the belonging of an individual to a network. An individual can get credit from the relationships by either belonging to a family, a social group, a school, a class, or a party (Bourdieu,

1986:249). The importance of networks in economic productivity has also been suggested by Field (2008:1-2), when he stated that, social networking enables people to interact in the building of societies to oblige themselves to one another and to interweave a social fabric and sense of belonging, trust, and tolerance that benefits all.

Serageldin (1999:iv) states that economic growth opportunities require an increasing stock of social capital amongst other forms of capital. Goodwin (2003:1) agrees with the same notion when noting that, economic capital is not enough for economic production and needs to be combined with other forms of capital such as human and social capital. Field (2008:8) also concurs when asserting that, social capital links the individual skills and experiences at a micro-level and daily activity to the level of societies, communities, and institutions.

Social capital has been regarded as the solution to a weakness presented by other forms of capital like human capital and physical capital as it adds value to these other forms of capital by taking care of the importance of relationships in business (Coleman, 1988:S101; OECD, 2001:13). Hanifan (1916:139) reiterates that other forms of capital cannot be productive without social capital in the form of relations which build "goodwill, fellowship, sympathy and social intercourse among those that make up a social unit."

Coleman (1988:S89) notes that human capital is complemented by social capital, implying that the individual's skills are not enough and must be complemented by social networks. Euda (2010:78) also agrees to the fact that social capital is complementary to human capital as it builds the trust that enables individuals to work together. Euda's (2010:78) argument is that social capital binds the people together in the organisation, as it builds teamwork, trustworthiness, and bonds.

The importance of social networks in economic development has been proclaimed by Field (2008:11) who observed that social capital is significant in economic planning as it is a necessary ingredient in technological development, business innovation, poverty reduction, economic development, health promotion, crime reduction, and social inclusion. Greve and Salaff (2003:4 & 6) agree with this when asserting that, social

capital is utilised by entrepreneurs at the stage of the business formation when they get support in the form of knowledge, access to raw materials, capital, credit and distribution channels.

Social networks are an asset inherent with information that can be used by a business as a source of distinction and competitive advantage strategies (Dodd, 2016:293). In most developing countries, where businesses are dependent on government as the largest buyer of goods, services, and construction works, personal relationships provide the much-needed information on tenders (Turley & Perera, 2014:vi). The need for social capital in business is also observed by Sappleton (2009:193) who suggests that social capital as the trust and cooperation that arises from social networks and, is necessary for job-related results.

Putnam (1993:38) attributes the growth of "Asian Tigers" to an improvement in social capital referring to this model of economic growth as "network capitalism". However, De Fillips (2001:794) disputes the fact, and he argues that, by 1997, the Asian Tigers had fallen, therefore, there is no correlation between social capital and sustainability of economies.

Besides being a rich source of information, social networks also provide psychological support and emotional strength needed to handle daily problems (Renzulli *et al*., 2000:525). In their observation, Growiec and Growiec (2012:1-2) have noted that, in developed countries, the patterns of social capital are such that, people are normally willing to maintain social bonds with people who are not like themselves. In developing countries, people usually restrict themselves to family. Growiec and Growiec (2012:2) concluded that family-closed networks are very insistent to the extent of dragging both social trust and economic growth. The same authors further proclaim that society will not develop if it is trapped in a distrust of dissimilar people which imposes considerable transaction costs, slackens the flow of information, averts the application of technology, and restricts the cooperativeness of people (Growiec & Growiec, 2012:2).

3.3.5 EFFECTS OF GENDER ON SOCIAL CAPITAL

Breugel (2005:4) argues that, in most cases, men and women use social capital for different motives. Women use their solidaristic social networks for challenging any unfavorable status quo and for the benefit of the whole community, emanating from their natural and ethical care beyond self and family. On the other hand, men use their solidaristic networks to maintain a status that favours them and to exclude those who challenge the status quo (Breugel, 2005:4).

Both men and women can use social capital for transformative purposes, and as a source of power to make any desired change (Breugel, 2005:4). However, feminists deal with social capital in dissimilar ways as they might seize a chance to express their need for changing the biases, they face due to gender (Franklin, 2005:2). Social capital may be used to reproduce gendered power structures, challenge the same power structures, and can assist women in mobilising power to challenge society (Bruegel, 2005:2).

Huffman and Torres (2002:794) have noted that women find it difficult to get high powered jobs which are dominated by men due to the absence of networks with men who are already employed. Also, Piterman (2008:10) observed that women do not own innate abilities to form alliances with hierarchical settings which gives them the ability to negotiate for positions at workplaces. Piterman (2008:10) also noted that women do not fit into the culture of “mateship” as they are not into networking opportunities like drinking at the pub or games of golf.

Social capital tends to create externalities that benefit organisations and, men have a greater stock of social capital, therefore, businesses tend to employ and promote men as compared to women (Clarke *et al*., 2016:7). Since, in general, men tend to have more social networks as compared to women, women are at a disadvantage in business (Hassan et al., 2017:525; Renzulli *et al*., 2000:524). A lack of trust towards outsiders restricts the base of social capital to close friends and family only, whereas, a community that trusts all its members have a wider social base (Fukuyama, 2002:27).

3.3.6 SHORTFALLS OF SOCIAL CAPITAL

Social capital is considered naively optimistic, as it is regarded as a source of positive relations that benefits all individuals in society as it includes and assists, but can also exclude and deny (Field, 2008:3). Some networks like "old boys associations" exclude those who do not belong to the group (Field, 2008:3). As a characteristic of social capital, human beings tend to form groups in solidarity with other members of the group at the expense of those who do not belong to (Heckathorn & -Rosenstein, 2002:38). This tends to form fragmentation and rivalry amongst groups in a society with many bonded networks and groups (Fukuyama, 2002:30). Also, in fragmented societies, members of a group tend to cut themselves away from information from other groups (Lang & Hornburg, 1998:7).

Fukuyama (2002:27) argues that social capital is a way of looking at culture as it refers to how people communicate and cooperate in several activities. The impact of social capital on economies is difficult to quantify as it is equally hard to quantify culture. Also, not all cultures have the capacity to foster economic growth, as not all norms and values are equipped to enhance economic growth (Fukuyama, 2002:27).

Lang and Hornburg (1998:4) argue that the quantity and quality of social capital are not related to the financial status of the people in a social network. Some communities like affluent suburbs have an abundance of financial capital and very low social capital, whereas, low-income areas, are endowed with very high social capital (Lang & Hornburg,1998:4). This disputes the argument that there is a perfect correlation between social capital and economic development.

Fukuyama (2002:29) observed a weak point of social capital that emanates from no consensus on the definition of the term. There is, therefore, no accepted standard for measuring or including it into predictable economic models. Fukuyama also notes that social capital is not a public good, but a private good that results in positive and negative externalities, therefore, it being private makes it impossible for policymakers to include it in economic development agendas. A prominent weakness of social capital is that it cannot be transmitted using conventional methods like human capital, although it can be inculcated through the sharing of values and norms and shared

experiences (Fukuyama, 2002:34). In some professions like accountants, engineers, and medicine, social capital can be passed on as part of training for the profession (Fukuyama, 2002:34).

The importance of social capital is being diluted as observed by Beem (1999:20) who believes that, it is dependent on face to face human encounters which are currently declining due to changes in family structures. Families no longer believe in civic involvement due to suburban sprawl. People are now spending more time traveling and less on leisure, and electronic entertainment is taking up the place of group leisure time (Duany, Plater-Zyberk & Speck, 2000:np).

In some instances, social capital can be retrogressive, when individuals from networks like traditional social groups, tribes, lineages, and kinship groups are in solidarity with their ways of doing things, which may be old fashioned and are resistant to change (Fukuyama, 2002:34). In such instances, there is a need for "creative destruction of social capital" and the creation of modern networks that overhaul traditional and retrogressive norms and beliefs of societies (Fukuyama, 2002:34). The introduction of modernised networks that cut across status, traditional ethnic, and status boundaries and serve as the source for current economic organisations, can be introduced to create a new source of social capital (Fukuyama, 2002:34).

Social capital is closely associated with corruption in societies which "demand that politicians help their friends and relatives first before they assist the general", hence the need to closely look at the interconnectedness of social capital, democracy, and economic development (Fukuyama, 2002:35).

3.3.7 SUMMARY ON SOCIAL CAPITAL

A society that has many virtues, but isolated individuals are poor in social capital (Gudmundsson, 2012:69), and as such, individuals do not gain from social networks because the networks are non-existent. Social capital provides trusted relations, a spirit of cooperation as a source of valuable knowledge, and stability, and shared objectives which lead to competitive advantage (Putnam, 2000:19). An entrepreneur needs to interact with networks that provide sources of information or resources in the

form of equipment, finances, space, reassurance, advice, information, guidance and assistance (Birley, 1985:107). Baron and Markman (2003:42) posit that an entrepreneur's social competencies, which are based on their networks and reputation, assist them to gain access to individuals and organisations which are important for the success of their businesses (e.g. potential customers, financiers, suppliers and to attract skilled employees).

3.4 HUMAN AND SOCIAL CAPITAL IN FAMILY-OWNED BUSINESSES

Human and social capital theories can be used to explain the relationship between an individual's performance and their skills and networks (Lee, Phan & Yoshikawa, 2008:67). An individual's skills, experiences, and social capital in the form of contacts with external communities and professional contacts add considerable resources to family businesses (Corbetta & Salvato, 2004:125). The need for human and social capital in family businesses is more intense in countries that have limited capital and a small labour market, as they reduce the uncertainty which the family business may face in such small economies (Pfeffer, 1978:26).

3.4.1 HUMAN CAPITAL IN FAMILY-OWNED BUSINESSES

Human capital refers to skills, knowledge, and technical ability to handle expectations of the business, but in family businesses, it includes emotional strength and capacity to manage the family and non-family members (Broncano, Rubio-Andres & Jimenez-Estavez, 2014:95). Families are the most lasting form of organisations which are "united by trust, affection, respect as well as suffer from conflict, tension, and anxiety, and have a special way of communicating that connects the past, present, and future" (Basco, 2017:248). Because of their nature, the management of human capital in family-owned businesses becomes complicated as they must cater to the emotions, tensions, and issues of trust (Basco, 2017:248).

Clinton (2016:176) asserts that some family businesses do not aim to be productive and contribute to the national economy but pursue family objectives. They have a

different agenda which is non-economic, and the agendas are based on family values, such as creating jobs for family members and conserving family bonds (Sivalogathasan & Wu, 2013:144; Dawson, 2012:3). Therefore, they require human capital which is different from that of other forms of business as they do not follow economic agendas only.

Family businesses need a high level of human capital as there is a complication of aligning the individual needs of family members and the business' objectives (Sharma, 2012:288). Human capital alignment to business strategies leads to higher levels of return on investment and higher profits (Kidwell & Fish, 2007:2). Family human capital is different from ordinary human capital, as it has attitude and motivation, and this has been referred to as "having a heart" (Broncano *et al.,* 2014:95). Clinton (2016:16) and Broncano *et al.* (2014; 95) agree on the complications in family human capital, concluding that human capital in family businesses is complicated as it includes factors like:

- Extraordinary commitment.
- Long-term orientation and willingness to forgo short-term gains and preserve the business for future generations.
- Alignment between the human capital pool and the strategic goals of the business.
- Intimate view based on warm, emotional, and friendly relations.
- A need to inaugurate new employees into the inner sphere of the family.
- A need to manage relations with esteem, dignity, and pride.
- A need to protect family prestige, reputation, and social standing.
- Disregard of merit and rationality.

Although human capital management through HR management is now acceptable in family businesses, such systems are not regarded as important and necessary as some family business owners strongly resist implementing the systems (Kidwell & Fish, 2007:1). Other family businesses are accepting formalised HR systems as the business grows, requiring division of labour, hierarchical structures, and more formalised systems of administration (Kidwell & Fish, 2007:2). As the business is still small, HR tends to be formalised for employees and not for managers/owners (Kidwell

& Fish, 2007:2). New generation family businesses also tend to have formalised HR systems (Kidwell & Fish, 2007:2) as they tend to implement formal HR practices which include:

- Staffing
- Training
- Compensation
- Performance management
- Employee involvement.

3.4.2 SOURCES OF HUMAN CAPITAL IN FAMILY-OWNED BUSINESSES

Family businesses can gain a competitive advantage from the utilisation of human capital through the "commitment and dedication of family members, the culture, the values and reputation of the business" (Kammerlander & Holt, 2018:176). In family businesses, human capital is mostly shaped from two distinct sources, which are the individual's ability and the education the individual has attained through formal and informal ways (Carillo, Lombardo & Zazzaro, 2013:13).

Purg, Saginova, Skorobogatykh and Musatova (2016:4) noted an important element of the success of human capital in family businesses when they state that "not just vision, passion, and expertise, but an environment they manage to create, where people feel they belong, care, work for some shared values", increases the performance of the family business. The environment created by human capital in family businesses fosters a culture in the internal and external environment that illustrates a shared understanding that all individuals are part of a large system, in which everyone has a crucial role to play (Purg *et al*., 2016:4).

Organisational culture is a key component of human capital in family businesses (Dawson, 2012:4). In family businesses it is based on nepotism characterised by the hiring of relatives, regardless of merit (Dawson (2012:7). Tyler and Blater (2000:92) also concur when they state that, family businesses are not consistent and neutral when making human capital decisions. Some family businesses have a culture of training employees which leads to positive gains on human capital, whereas others

have a culture of hiring relatives only regardless of qualifications (Barnett & Kellermans, 2012:843).

The hiring of relatives has positive implications through the upholding of family traditions and passing the business on to future generations (Barnett & Kellermans, 2012:843). On the other hand, it has negative impacts on the perceived distributive justice on non-family members on issues of compensation, performance appraisals, promotions, and job status (Barnett & Kellermans, 2012:843). The favouritism of family members on human capital management and decisions depends on the magnitude of family influence in the business (Barnett & Kellermans, 2012:843).

Rather than basing decisions on merit and rationality, family businesses may set their operating parameters based on the family members' emotional capital (Barrena-Martinez, Gomez-Molinero & Lopez-Fernandez & Romero-Fernandez, 2017:44), and these have an impact on family members' careers, wealth and livelihoods. In most cases, the family decisions are given a priority over those of the business (Barnett & Kellermans, 2012:841). Broncano *et al*. (2014:96) also state that families tend to pursue long-term attention on the needs of each family member.

Attitude, motivation, and alignment of individual needs to the business objectives are some of the components that make the human capital of family businesses unique (Dawson, 2012:4). Human capital in the family business is termed as a combination of the 'hand, head, and heart' (Dawson, 2012:4). Head refers to the capacity to perform and the heart is the willingness and commitment to perform, whereas, hand refers to the skills (Dawson, 2012:4).

In their taxonomy of family human capital, Hoy and Sharma (2009:5) included intellectual and psychological dimensions. They explained that, in family businesses, human capital is a product of complex social systems which include commitment, emotions, compassion, and forgiveness (Hoy & Sharma. 2009:5). How strong the systems are in influencing the human capital of family businesses depends on the visibility of the family in the business and the sustainability of the transgenerational intentions (Anglin, Reid, Short, Zachary & Rutherford, 2017:22). Families tend to influence human capital in their business due to their influence through ownership and

management, voting rights and the power to select the managers (Rau, Astrachan & Smyrnios, 2018:200).

The success of family businesses is strongly correlated with gaining human capital acquired through working in the family business or a business of other family members (Fairlie & Robb, 2007:226). Necessary human capital is acquired through the transgenerational transmission of knowledge or informal learning acquired through growing up in the business context (Fairlie & Robb, 2007:226). Successors tend to take after their predecessors in attitude towards risk and entrepreneurial ability due to the apprenticeship process. The process also makes the successor gain confidence in managing the business. Fairlie and Robb (2007:225) further assert that children of business owners are most likely to be self-employed due to the human capital accumulated through contact with the business during childhood.

Informal learning in a family business is mostly achieved through the transfer of knowledge from one generation to the next, especially from the founder to the second generation (Kammerlander & Holt, 2018:176). The authors further explained that the knowledge could be, both tangible and intangible about the business' internal processes and the outside environment, in the form of "mental schemata, beliefs, skills, and abilities that are passed on". The success of the transfer of knowledge is dependent on four factors as proposed by Szulanski (1996:30-31). The four factors are characteristics of the knowledge in terms of tangibility/intangibility; the source of knowledge; the recipient of knowledge; and the content. Szulanski (1996:30-31) further explains that the success of the process of transferring knowledge from founder to successor depends on the simplicity and unambiguous nature of the knowledge; a motivated and willing learner; the duration of and the context of the learning process; and the relationship between the learner and the teacher/mentor.

Cabrera-Suarez, De Saa-Perez, and Garcia-Almeida (2001:41) have observed that successful transfer of knowledge in family business results in the transmission of valuable knowledge that is tacit and specific to the operations and strategies of the business. Sometimes, the knowledge is based on family relations, as good relations result in successful transmission of knowledge, whereas, bad relations have setbacks in the process (Cabrera-Suarez *et al.,* 2001:41).

3.4.3 FAMILINESS

Sanchez-Famoso (2015:70) has drawn a line between social capital in ordinary business and that of the family business by asserting that, in family businesses, social capital is unique and gives the family business some competitive advantage as the social capital is nearer and more intense. Habbershon and Williams (1999:12; 2001:18) also agree when they confirm that, a family business has a competitive edge over other types of businesses due to the unique resources that are dynamic, complex, intangible, and distinctive to family businesses only.

Arregle, Hitt, Sirmon, and Very (2007:73) also assert that, in family-owned businesses, there are two sets of social capital due to the dual nature of the business, namely business and the family. Coeurderoy and Lwango (2012:417) are also in agreement as they state that, the interwoven nature of the family and business creates a form of social capital that is unique. Family businesses have some form of resource that other types of business do not possess and cannot replicate, and this has been identified by Venter and Kruger (2004:17) and termed 'familiness' by Habbershon and Williams (1999:12).

Family social capital is the resource that supports and can be drawn from by members of families which own businesses (Chang, Memili, Chrisma, Kellermans & Chua, 2009:282). The support can be in the form of the family members' willingness to contribute resources of either financial or non-financial nature, as well as emotional support (Chang *et al*., 2009:280).

'Familiness' starts with the founder of the family business. Venter and Kruger (2004:17) propose that it is proper to start with a synopsis on founder capital when discussing 'familiness'. The creator of a family business is regarded as a source of capital because he/she is an entrepreneur and innovator, and the entrepreneurial and innovativeness can be passed on to the family (Chandler & Hanks, 1994:78).

Social networks, political and economic connections of the family make up a very strong source of capital in family businesses (Carillo *et al*., 2013:3). Interpersonal relationships between family members and outsiders make the family access

resources which are in the outsider's control and it makes the family business successful (Carillo *et al*., 2013:9). Political connections give family businesses a competitive edge as the family members can influence the execution of rules, seize public resources, and avoid expropriation (Carillo *et al*., 2013:10).

In most cases, connections are formed by the founder who cultivates and introduces the heirs to the networks. Networking can only be effective in communities that are affected by interpersonal relationships and connections for businesses (Carillo *et al*., 2013:3). The importance of connections diminishes as the business is passed from one generation to the next. The connections made by previous generations become obsolete from one generation to the next, making them less important as compared to talent and skills possessed by an individual (Carillo *et al*., 2013:4). Also, the use of connections leads to misallocation of talent, as success is measured according to connections instead of the skills and experiences of an individual (Carillo *et al*., 2013:4)

3.4.4 HOW TO UTILISE 'FAMILINESS'

Tapping into the founders' entrepreneurial capital can lead to gaining the necessary skills, vision, intellectual and emotional energy and commitment which are all necessary for successful performance in the family business (Erikson, 2002:282). Constantly referring to the founder's' legacy in the form of vision, practices, beliefs, and philosophy for guidelines when making strategic decisions makes the founder's capital useful (Ogbonna & Harris, 2001:25; Kelly, Athanassiou & Crittenden, 2002:39). However, Venter and Kruger (2004:18) warn that it is necessary to learn from the best as some founders are rigid and resist change.

From family relations, individuals in family businesses can gain knowledge, learn from practices, norms, and behaviours that control them and make them gain from pooled resources (Coeuderoy & Lwango, 2012:420). In family-owned businesses, family members form "structural network ties, cognitive shared visions and relational dimensions of trust, norms, obligations, and identification, which provide information access to capabilities and associability (van Wyk, 2012:9893). Family members can gain from shared responsibilities and build an identification process and

belongingness that emphasises trust and nurtures interpersonal cooperation (Duh & Belak, 2009:38).

It is easy for the family members to make decisions or apply acceptable sanctions using social devices from the family when rules have been violated by family members (Coeurderoy & Lwango, 2012:421). The application of family acceptable sanctions reduces the risk for family members to make errors in decision-making as well as errant behaviour without applying stringent organisational rules and regulations (Coeurderoy & Lwango, 2012:423). The principles entrenched in the family decreases the need to validate the organisational processes (Coeurderoy & Lwango, 2012:423). Decision-making becomes faster as discussions, negotiations, and the need for explaining internal systems are replaced by mutual understanding (Coeurdroy & Lwango, 2012:423). However, the same authors, (Coeurderoy & Lwango, 2012:430), argue that the gains brought about by "familiness" in family businesses decreases as the business expands and is passed on to future generations where more coordination and formalisation is required.

3.4.5 THE NEGATIVE EFFECTS OF 'FAMILINESS'

Whilst familial ties result in mutual objectives and principles that enhance performance, different views on these objectives and principles can have very negative effects on performance (Neubaum & Voordeckers, 2018:238). Opportunistic tendencies are reduced as family members adhere to trust and group values (Coeurderoy & Lwango, 2012:423). However, the opposite can be true, when some family members may become opportunistic and may misappropriate the family business assets, knowing that other family members may not hold them accountable (Coeurderoy & Lwango, 2012:425). In the absence of heterogeneous groups, social capital is difficult to create in a business that has complex relationships (Arregle *et al.,* 2007:74). Neubaum and Voordeckers (2018:238) note that some family members can become free riders because of altruism.

Coeurderoy and Lwango (2012:418) argue that the involvement of the family results in provisional benefits during the first stages of the business, and as the business grows, the generations increase, hence, the need for more coordinated mechanisms,

communication, decision-making rules, and internal processes, thereby decreasing the benefits of social capital.

Sirmon and Hitt (1999:339-340) do not completely agree with the fact that 'familiness' results in a competitive advantage in family businesses, as they assert that, it can generate both advantages and disadvantages, depending on how the resources are managed. Whereas, Habbershon and Williams (1999:12) state that, the chance to create a performance-related advantage for a family business is conditional to the given business and the environment it operates under, and business and family processes. Also, Sanchez-Famoso, Maseda, and Iturralde (2013:178) have disclaimed the fact that the set of resources unique to family-owned businesses creates advantages for the business. Sanchez-Famoso *et al.* (2013:178) assert that the impact of these resources in the family businesses is not yet known, hence the need for further research on the subject.

3.5 FEMALE CAPITAL

Two award-winning global icons have attested to the need for women's participation and empowerment as a prerequisite to national growth. The former and late 11th President of India (2002-2007), Doctor A.P.J. Abdul Kalam stated that "empowering women is a prerequisite for creating a good nation since the empowerment of women leads to social stability. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society, and ultimately a good nation" (Indirapriyadharshini & Bruntha, 2017:483). Desmond Tutu also confirmed the need for including women in any agenda of national economic growth when he said, "If we are going to see real development in the world, then our best investment is women" (US Government, 2014:68). UNICEF (2011) has also reiterated the need for including women in economic activities, starting from educating girls when they adopted the old African adage "educate a girl, you educate a nation." This is based on the argument that educating a girl results in social benefits for the current generation and those that follow as an educated girl; marries later and will have healthier children who are well-nourished and better educated; is productive in the home; is better paid; can protect herself from diseases and is more active in political, social and economic decisions (UNICEF, 2011).

McElroy and Weng (2016:3) also acknowledge the importance of women beyond getting an education, when they assert that, the world is no longer looking at how women enter and are accepted in organisations, but the issue now is, how women can become leaders in their different fields of endeavor.

3.5.1 DEFINITION OF FEMALE CAPITAL

It has been established in chapter one (refer to section 1.3.4) that, no author has clearly defined female capital, but several authors (Abraham *et al*., 2017; Tverdostup & Pass, 2017; Cooray *et al*., 2014; Jones, *et al*., 2006; Terjesen, 2005; Fujimoto, 2004), in their submissions have acknowledged its existence. The term, human capital in this study, from which female capital has been derived, was defined as "skills, knowledge, and experience possessed by an individual and is viewed in terms of its values to an organisation or country" (Sehrawat & Giri, 2017:1507). In this study, the term 'human' in human capital has been substituted by female, therefore, female capital in a business is the knowledge, skills, and experiences owned by females and are regarded in terms of their contributions to a business.

3.5.2 CONTRIBUTIONS OF FEMALE CAPITAL TO NATIONAL ECONOMIES

As the advancement of gender equality and the progress of female capital intensify, the wealth of a country also increases as argued by Jones *et al.* (2006:293). Sehrawat and Giri (2017:1506) shared the same opinions when they assert that, female capital is important and has a positive relation to economic growth in India. This conclusion was made after a study in India spanning from 1970 to 2014, using annual data collected from the World Bank, found out that an improvement in female capital has a significant impact on economic growth in the long and short term, whereas, male capital is positive but not significant.

South Asia has been noted as an economic active sub-region, but its potential is not being realised due to inequalities which include gender inequalities in social and economic life (United Nations, 2015). This prevents the region from attaining inclusive and equitable growth.

In a study on the contributions of women to economic growth, Buame *et al*. (2013:396) carried out a mixed-methods cross-sectional study using 50 questionnaires with a return rate of 66 percent, and they concluded that women in Ghana make significant contributions to the economic growth of the country in terms of job creation, innovation, and reduction in unemployment and poverty.

Knowles *et al.,* (2002:118) also affirmed this by suggesting that, development economics conventional thinking states that investment on female capital through education and health, has more rewards than investing in men. The implications are that female education will open chances for women to take part in the economy, and the results are of great value to the growth of the economy. Also, Morrison *et al*. (2007:3) raised a similar point when they concluded that, improvements in female capital increases female earnings which leads to reduced current poverty, revitalises short-term growth by increasing expenditure on consumption and stimulates long-term growth through increased savings.

An increase in women's earnings increases their bargaining power in family decisions and has an indirect effect on the promotion of child welfare, control over resources, more allocation to food items and health, and less expenditure on alcohol, tobacco, and recreation (Morrison *et al*., 2007:4). Despite its significant contributions to economies of countries, female capital's recorded value of production in quantitative terms of labour supply and qualitative terms of achievements in education are lower than those of men worldwide (Lawanson, 2008:1). However, Morrison *et al.* (2007:1) have concluded that increases in prospects for females lead to accelerated rates of economic growth, poverty reduction, and an overall increase in human development outcomes.

For the successful revamp of policies on women empowerment, there is a need to comprehend the predicaments women face (US Government, 2014:68). Therefore, the next section will discuss the literature on the challenges that preclude women from optimal participation in economic development.

3.5.3 HINDRANCES TO THE UTILISATION OF FEMALE CAPITAL

Due to the disparity between men and women, developing countries have high levels of poverty and stunted economic growth (Lawanson, 2008:1). Women tend to be less favoured informal employment due to their low level of education as compared to men (Abraham *et al*., 2017:1489). In agreement, Sackey (2005:1) argues that it is less favourable for women to be employed as compared to men since the formal labour sector is dependent on education and acquisition of skills that tend to be met more by men than women.

The importance of education is also related to a reduction in female fertility and household responsibility, thereby increasing the opportunity for women in the formal labour market (Abraham *et al*., 2017:1491). Aguero and Marks (2010:802) propose that there is a negative relationship between the number of children and the female labour force, as an extra child reduces a woman's participation in the labour force. This implies that women who are employed have lesser children compared to those who are unemployed, also, more single and independent women have fewer children and are more represented in the labour market.

Single women have a higher chance of getting employed as compared to those who are married, as they are free to take up jobs in any location since they have no geographic considerations which are determined by family obligations (Aguero & Marks, 2010:801). Also, single women are more likely to take up blue-collar jobs because of the need to earn a salary, unlike married women who may be dependent on their husbands (Mammen & Paxson, 2000:144).

In addition to education, Sharabati *et al*. (2010:108) added experience and expertise as well as innovation and creativity as necessary conditions that are contingent on the productivity of an organisation, and women lag in these conditions (Sackey (2005:1). Brockbank and Traves (1995:9) further added more qualities of successful career women when they stated that they need to be networked to influential contacts, sophisticated politically, and ambitious.

Although the glass ceiling is no longer considered as a barrier, as many organisations are taking initiatives of equal employment, other organisations are still complacent on promoting women to positions of power (Brockbank & Traves 1995:4). Women may find it difficult to be accepted in markets as well as by customers because of perceptions created by gender asymmetries, thereby exacerbating their marginalisation (Adom & Asare-Yeboah, 2016:404). The level of participation and influence of women in business and society is dependent on their human capital and how society perceives them (Adom & Asare-Yeboah, 2016:405).

Another hindrance to women's capacity of engaging in economic activities is the combination of a shortage of social amenities (electricity and water) and the perception of women as dutiful wives and adoring mothers (Ren & Wang, 2011:141). The duties of being a wife and mother, combined with those of fetching water and firewood, leaves women with no/or less time for business and formal employment (Ren & Wang, 2011:141). They also have observed that in China, women are regarded as homemakers and their domain is the home and not the workplace.

Brockbank and Traves (1995:5) have observed that women themselves may decide to prioritise family over their careers, despite the initiatives of some corporates on promoting women. This is in line with the conclusions made by Adom and Asare-Yeboah (2016:406) about women in Ghana who may neglect formal employment and go for traditional duties like child-care, cooking, food processing, and managing homes. This may not be by choice but imposed on women by the influence of a society which makes women feel subdued and inferior and lacking in capacity to rank with men due to customs, beliefs, and tradition (Nwoye, 2011:310). In some cases, women are hindered and barred from taking up employment by society, and even by national laws, like in Afghanistan as observed by Mammen and Paxson (2000:143).

3.5.4 DEVELOPING FEMALE CAPITAL

Investing in female human capital is a vital aspect of sustainable economic growth and development of nations (UN, 2015). The United Nations (2015) under the umbrella of the Economic and Social Commission for Asia and the Pacific has come up with a policy document that outlines key challenges and policy choices to "unlock women's

potential and unleash benefits for all." Some of the issues in the policy framework include the provision of finance and credit to women, sharing of best practices, regular interactions between women in the region for networking, building regional integration for information sharing as well as for business deals.

Forgha and Mbella (2016:38) have noted that, in developing nations, the more educated a woman is, the higher the chances of her getting employment and providing her services towards economic growth. Therefore, there is a need to make consented efforts to educate the girl child (Abraham *et al.,* 2017:1489). The importance of education is also related to reduced female fertility and household responsibility, thereby increasing the opportunity for women in the formal labour market (Abraham *et al.*, 2017:1491). Yakubu (2010:85) reiterates the positive relationship between labour force participation and education from the 2008 quarterly labour force survey in South Africa. Yakubu recommended that there should be deliberate and planned interventions aimed at improving women's statuses and the promotion of gender equity and the empowerment of women. A similar conclusion was made by Sehrawat and Giri (2017:1506) after studying the participation of women in the economy of India. They recommended that India must devote attention to the development of female capital through investing in female education and health.

Babson College in the US has been carrying out some work on raising awareness and prospects of women entrepreneurs who intend to grow their businesses, and two of their projects are The Diana Project and The Goldman Sachs 10 000 Women Initiative (Babson College, 2019). The main aim of The Diana project is to assist women in acquiring finances and other resources needed in running a business and to educate the providers of resources and policymakers on the importance of supporting women entrepreneurs. The project is international, was launched in 2003, and, so far has 300 researchers in 35 countries. The researchers' findings are utilised as a framework for the implementation and training programs that assist women entrepreneurs. The project offers an international platform from which international researchers share their research agendas and findings, all oriented towards women entrepreneurs (Babson College, 2019).

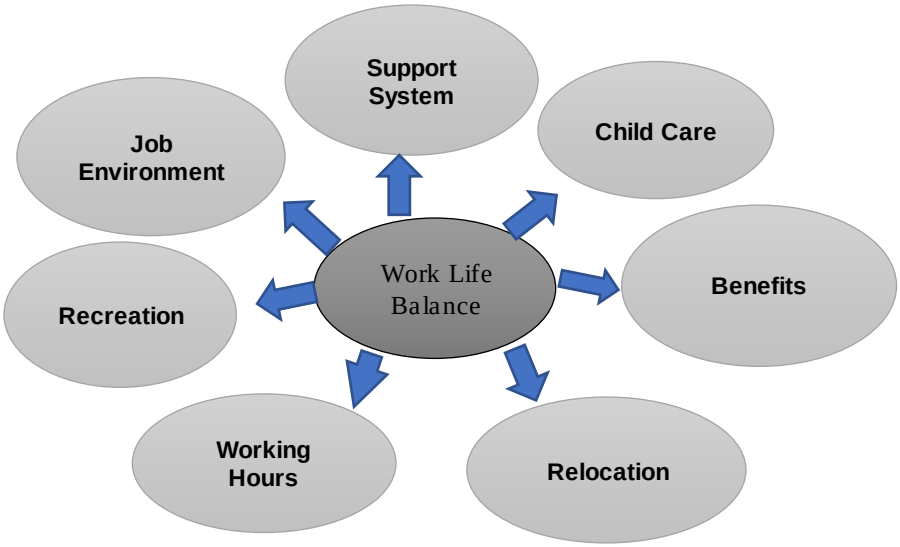
Launched in 2008, the 10 000 Women Initiative was aimed at providing “business education, access to mentors and networks, and links to capital for 10 000 underserved women operating businesses in developing communities.” By 2013, the initiative had reached its target of 10 000 women. From the findings of the reports in 2013, it was concluded that education and training of the women resulted in “an increase in revenues, job creation, increase in women’s contributions to their communities and education on leadership styles. The report also showed that the initiative impacted the women from diverse countries differs in the way they developed their capabilities, grow their businesses, and making business decisions (Babson College, 2019).

The 2016/17 Global Entrepreneurship Monitor (GEM, 18) reports that most countries are making consented efforts in inclusive growth by including women in entrepreneurship. The report’s findings are that, in 2016, “female entrepreneurship increased by 10%; 163 million women started businesses in 74 countries; 111 million were managing established businesses; the gap between men and women in bu siness narrowed by about 5 percent”. Out of the 74 countries examined by GEM (2018), the total women entrepreneurial activities ranged from 30 percent in Jordan, German, Italy, and France; 37 percent in Senegal. In Indonesia, the Philippines, Vietnam, Mexico, and Brazil. Women's participation in entrepreneurship was equal or slightly higher than men (GEM, 2018). Retail and wholesale make up about 60 percent of women entrepreneurial activities in developing nations and one third in developed economies (GEM, 2018).

Many organisations are advocating for equal employment opportunities and this is also combined with legislation on equal employment, suggesting that, women who wish to progress can do so (Sehrawat & Giri, 2017:1506). Chawla and Sharma (2016:181) also assert that organisations should leverage by retaining female talent, which is a pivotal area in the current competitive business environment, and the need for diversification along gender lines is accepted as a strategic practice. Carli and Eagly (2016:514) suggest that women’s problems are not insurmountable as access to networks and mentors, and reduced responsibility for a child and family care and other domestic responsibilities can enable women to operate effectively as leaders in businesses.

In a survey done by The Catalyst (2013:20), the views of women on their empowerment were that it is up to the individual to balance her personal life with the demands at work. This requires the woman to exercise her choice in a matter of trade-off between marriage and having children on one hand and following her career footsteps up the corporate ladder on the other hand. Santhi and Sundar (2012:82) suggested a framework (Figure:3.2) that could be used by women to balance work and life. This was done after observing that, many women in India are taking up jobs in IT, and this requires working: more hours, during the weekend, during the night, for many clients who require different deadlines at different time zones across the world and at more than one geographic location (Santhi & Sundar, 2012:83). To be successful in the IT industry with its high salaries, one needs to have no disturbances during working hours as the job requires "psychological attachment of mind and good physical fitness" (Santhi & Sundar, 2012:83).

Figure 3.2: Constructs of quality of work-life balance



Source: Santhi and Sundar (2012:84)

Santhi and Sundar (2012:84) suggested that a successful woman needs to balance life at home with life at work. She needs to have: a strong support system, both at work and home; satisfactory childcare; appropriate work benefits; an opportunity to relocate, if her job requires her to do so; reasonable working hours which enable her to go back

home and have time with her family; recreation time to wind down and regather her strength; job environment that has no discrimination and has potential for growth.

3.6 GENDER-BASED ROLES

Gender determined roles are ideas and practices which are socially constructed and determine which duties and activities are assumed to be suitable for men and women (UNESCO, 2003:6). This divide labour into female and male roles which are social (Kapasi, Sang & Sitko, 2015:339), not permanent but regarded by society as natural and permanent (Reeves & Baden, 2000:8).

Gender roles are described as family, culture, and society's expectations on characteristics, responsibilities, aptitudes, behaviour, and roles of men and women (ILO, 2007:89). This results in context-specific forms of who is responsible for what by gender and how this is perceived. Gender-based roles are acquired through learning, can alter over time, are different between and within cultures, and can also change due to political status, physical and mental stability, age, and ethnicity (UNESCO, 2003). Gender is crucial in social analysis, as it explains how the subordination of women (or the domination of men) is socially created (Marlow, 2014:104). It is also not constant, is man-made, and is not biologically prearranged; therefore, can be changed or eradicated (UNESCO, 2003).

Women's perceived roles in society can change through deliberate efforts (Marlow, 2014:105). An example of deliberate inclusion of women in decision-making roles was made in India in 2001 when a National Women Empowerment Policy was established to eradicate all forms of discrimination against women and to set aside 33 percent of government positions for women (Sanker, 2016:2). However, female roles are less valued as compared to those of men. In general, women are expected to fulfill the maternal role of bearing and raising children, taking care of needy family members, managing households, and home-based production like food gathering and processing (Donovan, Pieper & Ponce, 2007:197). The same notion applies to entrepreneurship were, women are regarded as intruders in a men's realm (Marlow, 2014:1040).

3.6.1 GENDER-MAINSTREAMING

Gender-mainstreaming is a process that integrates gender into mainstream institutions as a way of achieving gender equality and improving the relevance of gender in developmental agendas (UNESCO, 2003). UNESCO (2003) summarises gender-mainstreaming:

> "*The process of assessing the implications for women and men of any planned action, including legislation, policies or programs, in all areas and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring, and evaluation of policies and programs in all political, economic and societal spheres so that women and men benefit equally, and inequality is not perpetuated. The goal is to achieve gender equality".*

Sharing the same objectives with gender-mainstreaming are gender-responsive objectives, which are programs and projects whose aim is to correct gender imbalances (UNESCO, 2003) which are more acute in developing countries, where men tend to be more related to productive roles - paid work (Jayachandran, 2015:66), and women are inclined to low grade jobs which tend to have lower salaries (World Bank, 2012:201).

Both men and women have the freedom to "develop their abilities and make choices without the limitations set by stereotypes, rigid gender roles, and prejudices" (UNICEF, 2011). Gender equality is based on the premise that both men and women exhibit different behaviours, and the different behaviours, objectives, and requirements of both men and women are carefully evaluated, weighed, and favoured equally (Reeves & Baden, 2000:10). Equality does not imply that men and women are the same, but their entitlements, tasks, and opportunities do not depend on whether one is a man or woman (UNESCO, 2000:5).

In the development context, specific measurements and monitoring are employed to ensure that at a minimum, programs, policies, and projects implemented do not leave women worse off than men in their peer groups and families and that measures are taken to compensate for historical and social disadvantages (USAID, 2007:2). As

gender is a determinant factor of who does what in society and women tend to be the followers and men the leaders, it becomes necessary to discuss women in leadership

3.7 WOMEN IN LEADERSHIP

Women are underrepresented in leadership, and those who take up leadership positions are negatively judged (Jonsen, Maznevisk & Schneider, 2010:552). Although the numbers of women attaining high posts are rising, the rate at which they are rising is very slow, given the fact that women make up 51 percent of the total world population (World Bank, 2016). However, Rosin (2010) in her article in the Atlantic, asserts that, except for a few cases, "the greater the power of women, the greater the country's economic success".

3.7.1 BARRIERS WOMEN FACE AS LEADERS

Women still face discrimination at the workplace, despite all the efforts in increasing diversity and equal employment (Carli & Eagly, 2016:514; Kiser, 2015:598; Williams, 2004:17). This is defined as a 'glass ceiling', a term that originated in Wall Street in the 1970s (Pai & Vadya, 2009:106). The concept of 'Glass Ceiling' is about the discrimination of minority groups who are qualified but fail to attain positions of power in the workplace or any organisation (Helm 2006:311). 'Glass ceiling' could be a result of regarding leadership and management positions, as positions suitable for men and not for women as noted by Beal (2017:10) when he asserts that society regards women in leadership as if they are acting like men' or when they succeed, they are regarded as "succeeding in a man's world."

Johns (2013:6) asserts that women have lower aspirations, inappropriate expectations, lack confidence, and assertiveness, that have failed them to be top managers. Johns (2013:6) further argues that women lack mentorship, exhibit too much or too little independence, competitiveness, and assertiveness for developing them to managerial positions. This is in line with the arguments posited by The Catalyst (2003:19), which states that there are two categories of barriers to women's advancement, which are either institutional or self-imposed. On the institutional side,

the following factors are barriers to women leadership as posited by The Catalyst (2003:20):

> *"…exclusion from networks of communication, gender-based stereotypes, lack of role models, lack of significant general management or line management experience, displaying a behavioural style that is different than the organisational norms, lack of awareness of organisational politics, lack of mentoring, inhospitable corporate culture and lack of opportunities for visibility within the organisation*."

Carli and Eagly (2016:514) used metaphors to express the situation of women in leadership. They state that women are in a "labyrinth" and they face a "glass ceiling" whilst they are standing on a "sticky floor". The labyrinth represents the challenges women face, and the glass ceiling represents the discrimination that precludes women from promotions and the "sticky floor" represents the reduced chances of getting promotions. On a personal level, The Catalyst (2003:19) reports that 26 percent of women who took part in a survey in 2003 reported that, personal hindrances like "commitment to personal and family responsibilities" are the major impediments to promotions for women at work.

3.7.2 THEORIES FOR AND AGAINST WOMEN LEADERSHIP

Leadership theories form a background of leadership in an establishment, and family-owned business is no exception. Some theories support that leadership is for men, some of them are "Think manager-think male" (Schein, 2001:683), and 'The Great Man Theory" which existed from the 18th century (Jogulu & Wood, 2006:237). The phrase "think manager-think male" implies that Schein (2001:683) regards that leadership is an occupation reserved for men. Antal and Izraeli (1993:63) are also of the opinion that "management is associated with being male." Schein (2001:683) notes that, regardless of the country and differences in culture, women are regarded to be less likely to have the requisite characteristics of a manager. The author concluded after observing that British, Chinese, Japanese, German, and US male students who were studying management believed women were less likely to possess characteristics that are fit for managerial positions.

The language used in most management theories and studies is gender-biased and sexist, in which the leader is referred to as “him, he, his” (Irby, Brown, Duffy & Trautman, 2002:306). Most attributes that are associated with women leaders are not included in the theories, and these attributes are non-aggressive, concern with others, welfare and artistic, unlike male attributes, which are aggressiveness, competitiveness, independence, directive, autocratic, and self-reliance (Jogulu & Wood, 2006:238). Jogulu and Wood (2006:238) argued that women are more social leaders and men are task-oriented ones, therefore, organisational leadership favours for their task orientation.

Contemporary theories in leadership embrace women as leaders. In the 1990s women’s characteristics were found to be suitable for managerial positions as they have characteristics that favour employee participation. Women began to advance in leadership as they were viewed as transformational leaders whose attributes were cooperation, collaboration, and collective problem solving, and decision making (Eagly & Johnson, 1990:235).

3.7.3 GENDER-BASED LEADERSHIP TRAITS

Previously it has been believed that women have leadership values which are different from those of males as argued by Sonfield and Lussier (2012:112) when they stated that, female managers were “more cautious, less confident, less competitive, easier to convince, and had mediocre leadership and conceptual skills” than did male managers. However, it is now believed that male and female leaders are not different in achieving success as leaders, but they are different in their orientation towards leadership (Gipson, Pfaff, Mendelsohn, Catenacci & Burke, 2017:32). This is so, because, women believe in joint leadership, empowerment of employees, qualitative analysis of data before decision making, nurturance, reflection and celebration practices, constructivism, and community building (Eagly & Karau, 2002:574). On the other hand, male attributes in leadership are regarded as aggressiveness, competitiveness, independence, and self-reliance (Moran, 1992:478).

De Mascia (2015:1) further states that there is a move towards a more transformational leadership style that accentuates emotional intelligence and

interpersonal skills and most studies have concluded that women are better at emotional aspects of management. De Mascia (2015:1) goes on to state that, women's leadership style encourages employee engagement, creates a shared vision, considers individuality, provides a role model for high ethical behaviour and encourages trust and respect. Eagly and Johnson (1990:235) concluded that women are “friendly, pleasant, interested in other people, expressive and socially sensitive”. The requisites of successful management are currently characterised by traits found in women as noted by Omar and Davidson (2001:40). These characteristics include “relational orientation, nurturing and caring.” These are different from leadership qualities possessed by men who are “aggressive, competitive and task-oriented” (Jogulu & Wood, 2006:246).

Despite having the requisite attributes for effective leadership, women still do not occupy as many leadership positions compared to men as noted by The Catalyst (2003:1). The Catalyst (2003:1) reported that in 2003 only 13.6 percent of corporate board seats in the US were occupied by women. In the US, in 1940, only 4 percent of women were in top management. This figure rose in 1970 to 16 percent. The figure never changed until 1980 (Jogulu & Wood, 2006:239). The number of women gets less as we move up the corporate ladder as women comprised less than a quarter of senior positions in 2016 across the globe (Grant Thornton, 2016). About one-third of businesses have no women in senior roles (Grant Thornton, 2016). In the US, women make up to almost half of the workforce, but men occupy the most senior positions in the business and political arena (The catalyst, 2016). In bigger corporations, women occupy mostly clerical, cleaning jobs, and make tea for the businessmen (Schein 2001:680).

Out of a total of 195 countries (Worldometers, 2018), only 22 (McCullogh, 2015) had women presidents or prime ministers as of 2015. The following names are well-known females who occupied top posts in their countries, and it includes those who have left the positions: Ellen Johson Sirleaf (Liberia), Gloria Macapagal Orroyo (Philippines) Benazir Butto (Pakistan), Angela Merkel (Germany), Indira Gandhi (India), Julia Gilliard (Australia) and Margret Thatcher and Theresa May (UK). World- wide, less than a quarter of parliamentarians are females (Inter-Parliamentary Union, 2016).

Rwanda is the leader in prioritising female representation in both the private and public sectors. It is the first country in the world to have more than half of its members of parliament as women (World Economic Forum, 2017). At 88 percent, Rwanda has the highest female labour participation. Also, the wage gap between men and women is narrower in Rwanda at 88 cents per dollar earned by men, compared to 74 cents per dollar earned by men in the US (World Economic Forum, 2017). The advance of women in Rwanda, although it is a good policy, was only necessitated by the death of hundreds of thousands of men during the 1994 genocide (World Economic Forum, 2017).

Studies have concluded that men and women have the same characteristics necessary for effective management, yet there is a gap in the actual numbers of managers (Sexton & Bowman-Upton, 1990:29).

3.8 SUMMARY ON DIFFERENT TYPES OF CAPITAL

Human and social capital increases an individual's capacity of realising and exploiting opportunities and accumulate other useful resources, and it assists in the accrual of new skills and knowledge (Unger, Rauch, Frese & Rosenbusch, 2011:341). Although the core relationships between human capital and success are positive, it remains uncertain about the extent of the relationship and under what circumstances human capital is related to success (Unger *et al.,* 2011:341). Social capital in the form of networks is a useful tool for entrepreneurs who intend to save time and increase their span of action, but it may lead to time-wasting, fruitless and frustrating efforts (Dubini & Aldrich, 1991:305). Gender equality and equity have a positive impact on economic growth (UNESCO, 2003), and familiness is another form of capital that family members can gain from (Habbershon & Williams, 2003:451). The chapter firstly reviewed the literature on the different forms of capital and their relationship to the productivity of businesses and economies of nations. It went on to discuss gender-based roles and women in leadership theories. Chapter four reviews the literature on family-owned businesses.

CHAPTER 4

LITERATURE REVIEW ON FAMILY-OWNED BUSINESSES

4.1 INTRODUCTION

This chapter reviews the literature on family businesses. The focus of the literature is on women in family-owned businesses, and it forms the backbone of the interview questions for this study. The chapter starts by defining and explaining the nature of family businesses. It goes on to explore the economic and non-economic importance of these businesses. It also reviews the literature on the following: the impact of culture, in the family businesses; challenges they face; opportunities available to them; their motives for joining family businesses; women and succession planning, and the initiatives for improving the performance of women in the family businesses.

4.2 NATURE OF FAMILY BUSINESSES

Academic studies of family businesses have increased as a realisation that family businesses are an important sector contributing immensely towards the growth of any country's economy (Cortes & Botero, 2016:233; Alderson, 2015:140; Al Dajani, Bika, Collins & Swail, 2014:219). Cappuyns (2007:39) also agrees that family-owned businesses have become a component of economic revolution. Worldwide, family-owned businesses are a pertinent economic phenomenon (Ferramosca & Ghio, 2018:13; Madueno, Jorge & Gardey, 2011:6). They are part of an ancient entrepreneurial form, as most other forms of economic activities originate from family businesses (Lee *et al.,* 2008:67). They played a crucial role as a pillar of prehistoric economic activities and civilizations, like that of Greece which was controlled by families (Bird, Welsch, Astrachan & Pistrui, 2002:337). These families spearheaded the economic developments of the early phases of the industrialisation age and continue to play a crucial role in the economic development of many nations (Bird *et al*., 2002:337).

Family businesses can spearhead economic growth due to their nature of nurturing talent across generations, loyalty to the business, and long-term orientation (Tatoglu, Kula & Glaister, 2008:168). They are also prevalent in all industries and they are categorised in different legal forms, extending from large stock exchange-listed companies, through medium and small enterprises, down to the micro 'pop and mom greengrocer down the road' (Ferramosca & Ghio, 2018:13). In Africa, most small and micro enterprises are family-owned (Sarbah & Owen, 2013:177). Whereas, on an international basis, most SMEs are family-owned, and there is a predisposition in most countries to regard SMEs as family-owned businesses (Mandl, 2015:68; Venter & Farrington, 2009:135). However, there is also a recognition that family businesses are not composed of SMEs only, as there are large corporations which are family-owned, and these commercial colossuses include Samsung, Hyundai, Walmart, Ford, Mars, Lego, Cargill, and Henkel (Venter & Farrington, 2009:136)

4.3 DEFINITION OF FAMILY-OWNED BUSINESSES

Before defining family, it is pertinent to understand what a family is. The definition is borrowed from organisation theory proposed by Klein and White (1996:np) who defined a family as "more than a social organization; it is a social institution because it includes all the beliefs and practices of and about all of the families on a particular society and geopolitical context, the ways it is connected with other families and other social institutions (Klein & White, 1996, np). It lasts for a considerably longer time than most social groups. It is intergenerational and has both affinal and biological relationships amongst members. It is governed through a social process, religious and secular rules, obligations and rules, and collective laws and informal treaties. Members are biologically linked to a lager kinship organisation (Klein & White, 1996:np).

A preliminary definition of family-owned business was done in section 1.3.1 and it was discovered that there is no agreement on the definition of family-owned businesses (Oudah, Jabeen & Dixon, 2018:3; Galvan, Martinez & Rahman, 2017:244; Venter & Kruger, 2004:14). However, most definitions have a variety of combinations of the following variables: governance, management, ownership, and generational succession (Duh, 2010:46). Some definitions are based on the country and institute

defining the term, like that of Oudah *et al*. (2018:3), which is according to the United Arab Emirates business sector, and it states that a family business is a business "in which at least 51 percent of the shares are owned by a single-family and at least one member of the management team is chosen from the owning family."

Chrisman, Chua, and Sharma (2005:556-7) categorised the definition of family-owned businesses into two sets which are the "components of involvement approach and the essence approach." The "components of involvement approach" are constructed on the premise that family participation is the only required condition to fulfill for an enterprise to qualify as a family-owned business. Whereas, the "essence approach" is of the understanding that, the family should be involved and there must be a focus on behaviours that produce uniqueness in the intention, vision, and "familiness" due to the involvement of the family. Chrisman *et al.* (2005:557) further explain that family businesses should be defined using the differences between family and non-family enterprises, that is, the influence of the family on the business.

Similarly, Sonfield and Lussier (2012:111) have asserted that many families consider their businesses as family-owned based on the degree of family ownership, level of family participation, and daily supervision of the operations of the business. The authors go on to categorise a business as family-owned when the owner-managers make a deliberate effort to make family concerns a major objective of the business' performance and profitability is considered as a secondary outcome. The maximisation of family benefits pushes the owners and managers to continue pushing the family agenda by supporting, developing, and preparing the younger generation for taking over the business in the future. Whereas, Shanker and Astrachan (1996:108) have defined family business in terms of a ratio of proprietorship, voting control, power over strategic decisions, active management by family, and participation of several generations.

Sisara, Sladoliev, and Grubisic (2013:19) define family businesses as an enterprise that provides jobs and income for a family and is owned by the family. Di Belmonte, Seaman, and Bent (2016:353) in their research they asked participants whether they considered their businesses as family businesses, and if so, why. Most of their core participants stated that their businesses fall under the category of family businesses if

"the business is owned by the family; and the family benefits from the business; the business may be held under a trust; ownership may be held by one-person and other family members benefit from the business, and the business has been in the family for generations; the family is responsible for nurturing, maintaining, keeping and passing on to next generations" (Di Belmonte, 2016:353)

Yuldinawati and Oktadanio (2016:198) categorise any business which has an equity of over 50 percent being owned by a single or two families as family-owned. Besides ownership, Yuldinawati and Oktadanio (2016:198) also concluded that any business as family-owned when it exhibits the following characteristics: the business aims to survive for the benefit of the future generations of the family, and there is the involvement of the family members in the management of the business.

The Family Business Association of South Africa (FABASA) has added the dimension of listing on the stock exchange to their definition of family businesses when the Association asserts that a family business is an enterprise in which:

- "Most of the votes are held by the person who established or acquired the business (or by his or her spouse, parents, children, or children's direct heirs).
- At least one representative of the family is involved in the management or administration of the business.
- Where the company is listed, the person who established or acquired the business (or his or her family) possesses 25% of the voting rights through his or her share capital.
- At least one family member sits on the board" (FABASA, 2014).

Similarly, PriceWaterhouseCoopers (PWC, 2014) in their 2014 family business survey defined family business along with the same terms as FABASA when they stated that a family business is a business where "most votes are held by the person who established or acquired the firm or their spouses, parents, child, or child's direct heirs; at least one representative of the family is involved in the management or administration of the firm; in the case of a listed company, the person who established or acquired the firm (or their families) possess 25% of the right to vote through their share capital and there is at least one family member on the board of the company."

4.4 THE UNIQUENESS OF FAMILY-OWNED BUSINESSES

Family businesses are different from any other forms of business because they are comprised of two different but interwoven realms: the business and the family (Mari, Poggesi & De Vita, 2016:477; Glover, 2014:276). Distelberg and Sorenson (2009:65) state that the family business is comprised of three systems, i.e. the family, the business, and ownership, each with its values and demands. Parada *et al.* (2016:220) also share the same opinion as they note that the uniqueness of family businesses is that they involve highly intricate interrelationships between two systematically separate but inextricably joined social structures, the family and the business.

Venter and Farrington (2009:138) assert that the family business demonstrates a difference in other forms because of the overlap of the manager/owner relationship. Payne (2018:169) asserts that family businesses are characterised by two "interdependent, multifaceted, and changing entities, the family and business, that are nested, one within the other." In agreement is Rau *et al.* (2018:200) who note that family businesses are different from other businesses that have anonymous owners due to them having known owners. Pieper and Klein (2007:301) also conclude that family businesses are unique because they encounter family and business issues at the same time, and they are forced to make decisions on business profitability and growth, whilst dealing with the family's complex social and emotional relationships. KPMG (2018:2) also assert that family businesses are exceptional, and at the centre of this exceptionality are the family forces at work, the business, and proprietorship which all play vital roles in making decisions and offer both challenges and opportunities.

Habbershon, Williams, and MacMillan (2003:441) also concur on the interwoven aspects of family businesses when they argued that, in the family business, the interface of the business, family, and individual members generate distinctive systematic circumstances and areas that have an impact on performance. Habbershon *et al*. (2003:454-455) further argue that the family business is comprised of the following three parts which are:

- The family - representing the history, traditions, and life cycle of the family.

- The business - representing the strategies and structures utilised to generate wealth.
- The individual family member- representing the interests, skills, and life stage of the participating family owners/managers.

Habbershon *et al*. (2003:452) furthermore posit that the performance of a family business is linked to the interaction of the family, business, and individual systems and it is incorrect to isolate the business and family factors when formulating strategies for the success of a family business.

4.5 STRENGTHS OF FAMILY-OWNED BUSINESSES

Anderson and Reeb (2003:1301) assert that family businesses tend to perform better at maximising value as compared to non-family enterprises. Also, Memili (2015:425) concluded that family businesses perform better than non-family businesses, and this is more so, under the control of a founder or a descendant of the founder. McConaughy, Walker, Henderson, and Mishra (1998:1) also agree when they state that family-owned businesses that are managed by founding members perform better than non-family businesses due to the commitment and passion of the founding member. Whereas, Venter and Farrington (2009:138) attribute the good performance of family businesses to higher trust within the family, better communication, consolidated decision-making, and lower monitoring costs.

Hirigoyen and Poulain-Rehm (2014:244) have a different perspective on why family businesses perform better than non-family enterprises, as they assert that, family businesses want to keep good relations with their stakeholders, nurture all their relations and have a long-term orientation and involvement in the community as a way of preserving their legacy. Also, better performance can emanate from the avoidance of any unrest and bad publicity in the business, as bad behaviour is regarded as a way of tarnishing the image of the business as well as of the family (Hirigoyen & Poulain-Rehm, 2014:244). In the same vein, IFC (2008:12-13) attributes the good performance of family businesses to the dedication and commitment of family members to the

business, as family members are willing to see the business prosper, not only for themselves but also as a legacy for future generations.

Family businesses derive some prowess which is unique to this type of business, and this emanates from the idea of belonging to two interwoven realms, the family and the business (Alcaraz, Kelly, Rodriguez & Gomez, 2009:192). Whilst, KPMG (2014:2) observed the following characteristics, namely common among surviving family businesses which give a family business an impetus in their performance; business first attitude; family unity; and adoption to ensure continuity. Basco and Rodriguez (2009:82) concluded that family businesses put more emphasis on both family and business have better results in both, and these results are better than those of other types of enterprises. Anderson and Reeb (2003:1307) also agree when they state that family businesses tend to be better at value maximisation than non-family businesses on the S&P 500.

A notable strength of family-owned businesses is their survival rate. In South Africa, the recorded oldest family business is Boplaas, a farm owned by the Van der Merwe family which has been operational since 1743 (Isaacs & Friedrich 2011:6). Goto (2014:83) also noted the 10 oldest businesses in each of the following countries, Switzerland, Italy, and Japan, amongst the 30 listed businesses, only two are not family-owned and the oldest amongst the family-owned is Kongo-Gumi in Japan which was formed in AD 578. In line with the longevity of family businesses, it is the issue of succession planning, as it affects the survival of the family business. The transition from one generation to the next is a determining factor on the longevity of the business as, a mistake in the planning process can lead to financial losses and can even lead to the closure of the business itself (Grassi & Giarmarco, 2008:39).

Goto (2014:80) characterised family businesses that last long as having conflict management, written code of governance and plans, and toned-down relations. The Forbes Magazine (2007) also noted that family businesses survive longer because they operate along family lines. From the facts stated by the magazine, family businesses that last long resolve all their conflicts within the family, are governed by rules and regulations, keep their disagreements and disputes within the family for the

sake of building a legacy, and family members continue working for the family even if they feel like resigning (The Forbes Magazine, 2007).

Bleene (2016:1) notes that two-thirds of family businesses terminate after the first generation, but those which survive beyond the first generation have an average life span of 30 years. Whereas Grassi and Giarmarco (2008:39) put the survival rate of family businesses from the founder to the second generation at more than 70 percent, and almost one third survive to the third generation and yonder. IFC (2008:13) put the survival rate to the third generation at five to 15 percent. This is a general rule except for some family business which is still operating since 578 AD (Goto, 2014:83)

4.6 WEAKNESSES OF FAMILY-OWNED BUSINESSES

Carlock and Ward (2001:1) observed that in some families, the family is the root cause of break-ups in family businesses due to bad relations in the families, when difficulties like lack of trust, unreasonable family demands on the business, unresolved personal differences and conflicts lead to the closure or sale of the business. Whereas IFC (2008:13-14) notes that, family-owned businesses have weaknesses which are the same as those of other types of businesses, and these are poor management, inadequate control of costs, inadequate funding (IFC, 2008:13-14). In addition to the general weaknesses, IFC (2008:14) has observed that family businesses have their unique reasons for failure, and these are:

- Complexity – complicated management due to the impact of family on the business.
- Informality – many family businesses are run by the family for the family and there is no interest in setting up defined procedures and practices until the point when the business and family grow bigger, leading to many conflicts and inefficiencies.
- Lack of discipline – disciplinary cases in family businesses are not attended to as seriously as they are in most businesses, as the objective of the business is to maintain family unity.
- Attracting and retaining skilled employees outside the family may be difficult due to the unfavorable career paths of non-family members.

- International expansion and diversity of markets and products may prove to be difficult due to the lack of experienced employees.
- Succession planning issues – succession is an emotional issue to the founder as it reminds the founder of age, mortality, and forfeiture of control. Also, it is becoming more complex as the generation gap is becoming wider due to having children later, and the wider the gap, the more complicated the succession planning due to the increased number of players who will be interested in taking over the business.

4.7 ECONOMIC CONTRIBUTIONS OF FAMILY-OWNED BUSINESS

The importance of family-owned businesses can never be underestimated as they are the most fruitful business enterprises, and they contribute significantly to economies of countries (Indirapriyadharshini & Bruntha, 2017:483). Osunde (2017:1) agrees when he asserts that family businesses are the most common type of business ownership, and their impact on the global economy is very significant and stands at 70 percent of GDP. Galvan *et al*. (2017:243) and Poza (2010:24) state that "family businesses are the primary engines of economic growth in free economies all over the world." Venter and Farrington (2009:132) and Galavan, Martinez, and Rhaman (2017:243) share the same opinion when they state that, family businesses are not just the most common type of business, but they are also increasing in their influence in economic growth and are also increasing in numbers.

The importance of family-owned businesses has led many researchers to undertake studies on them. The following researchers are amongst some who contributed to the body of knowledge on family businesses in South Africa alone; Phikiso and Tengeh, 2017; Gomba and Kele 2016; Visser and Chiloane-Tsoka, 2014; Isaacs and Freidrich, 2011; Van Der Merwe, 2007; Venter, Boshoff and Maas, 2005; Venter and Farrington, 2009. In all their submissions, they have observed that family businesses make immense contributions to the economy of South Africa.

The contributions of family businesses include but are not limited to "employment and wealth creation as well as poverty reduction within families and communities as well as countries (Tio & Kleiner, 2005:142). Venter and Farrington (2009:132) further state

that family-owned businesses offer more opportunities for economic growth. Katz and Green (2011:66) raised the same point on the importance of family businesses when they stated that, in the USA, they make up over half of the businesses and they produce over half of the new jobs, and they are about 10.8 million such businesses. It is argued that "many of America's largest companies- Anheuser-Busch, Wrigley, Hallmark, Dell, Motorola, making up to about a third of the S&P 500 companies are family-owned" (Katz & Green, 2011:66). The Conway Center for Family Business (2017), reports that in the USA, family businesses make up 64 percent of GDP; contribute almost 62 percent of total employment and create 78 percent of all new jobs. The Economist (2016) also reports that over 85 percent of companies worth more $1 billion in South East Asia are family-owned, whereas, in Latin America, the figure is 75 percent, and in Sub-Sahara Africa, it is at 35 percent.

Table 4.1 shows the contributions of family-owned businesses in Europe. The table depicts that the contributions of family businesses in European countries are as follows: it ranges from 55 percent in Netherlands and Sweden; from 65 to 70 percent in Belgium and The United Kingdom; 75 percent in France and above 80 percent in Austria, Cyprus, Czech Republic Denmark, Spain, Finland and Greece; and 95 percent in Germany (European Commission, 2015:40-46).

Venter and Farrington (2009:135) estimate the volume of family businesses to be between 80 and 90 percent of total business, whereas, Isaacs and Friedrich (2011:277) attribute the contributions of family businesses in South Africa between 50 and 70 percent. Isaac and Friedrich (2011:277) also state that these businesses have grown from 800 000 in 1995 to 2.5 million in 2005 and are growing at a rate of 150 000 per annum. In Botswana, family businesses are mostly newly formed, and they range from transport, manufacturing, tourism, and services (Botswana, 2014).

Table 4.1: Overview of family business-relevant issues in Europe

Country	Share of family businesses	Share of employees	Share of GDP or Value-added	Other Indicators	Source
Austria	80% of all businesses with 70% of craft	N/A	N/A		Austrian Institute of SME Research, Economic Performance Database (3rd quarter 2007)
Belgium	70% of all businesses, and 52% of the 100000 biggest companies	N/A	N/A	40% of the gazelles in the Wallon region	Estimates of the Institut Voor het Familiebedrijf and the Instutut de,l Enterprise Familie on the basis of IFERA, 2003
Cyprus	85-90 of all businesses. Including more than half of the existing public limited companies.	40-50 %	About 50%		Expert's opinion
Czech Republic	84% of all businesses	N/A	N/A		Czech Statistical Office, 2007
Germany	95% of all business (97% among companies with an annual turnover of less than EUR1million turnover; 86% of companies with EUR1-5Million turnover; 74% of companies with turnover of EUR5-10Million: 34% of companies with more than EUR50 million.	57%	42%		Hauser/Wolter, 2007
Denmark	85.7 % of publicly traded and 97% of closely held enterprises	N/A	N/A		Bennedsen/Nielsen, 2001
Spain	85% of all businesses	N/A	70%	65% of the family businesses are in the 1st generation, 25% in the 2nd generation, 9% in the 3rd/4th and 1% in later generations	

Country	Share of family businesses	Share of employees	Share of GDP or Value-added	Other Indicators	Source
Finland	80% of all businesses	75%			Heinonen/Toivonen, 2003
France	75% of medium-sized and 20% of large (3000 or more employees) 49.2 % of the 500 largest manufacturing enterprises		59% of the 500 largest manufacturing enterprises turnover.		Allouche/Amann, 1995; Srear/Thesmar, 2004.
Greece	80% of all enterprises	N/A	N/A		Grant Thornton, 2006
Italy	65-98% of the total business; 93% of manufacturing companies with less than 50 employees; 1/3 of the 369 biggest enterprises.	N/A	N/A		PriceWaterhouseCoopers, 2007
The Netherlands	55% of enterprises with 1-9 employees; 60% of those with 10-99 employees; 45% of those with 100 or more employees.	40%	N/A	50% of GDP	Floren, 2002
Portugal	70-80%	About 50%	2/3		Expert's opinion
Sweden	54.5% of all enterprises and 26.4% of large (employing more than 500 employees) enterprises	34.7%	29.5%		Emling, 2000
United Kingdom	65% of private-sector enterprises; 69% of SMEs.	41.9% of private-sector employment	38.2 of private sector turnover	40.7 % of GDP	IFB report, 2008 and GEM report, 2006.

Source: European Commission (2015:40-46)

Family-owned businesses earn more foreign income compared to ordinary corporations, and Kachner, Stalk & Block (2012:np) estimate their foreign earnings at 49 percent compared to 45 percent from non-family enterprises.

4.8 NON-ECONOMIC CONTRIBUTIONS OF FAMILY-OWNED BUSINESSES

Dawson (2012:3) states that not all family businesses have the objective of contributing to national economies, as some pursue non-economic benefits like creating jobs for family members and preserving family bonds. Such businesses are known as life-style enterprises, and they are not like other forms of businesses whose objective is to create wealth (Dawson, 2012:3).

Family-owned businesses contribute in terms of "long-term stability, commitment to communities they operate in, responsibilities they feel and values they believe in," are unmeasurable and more valuable for countries, especially in times of financial crisis (Dawson, 2012:13). Vassiliadis and Vassiliadis (2014:242) concur when they state that family businesses bring long-term stability, are responsible to the communities they operate in, and values to society. This contribution is attributed to the fact that family-owned businesses do not always base their decisions along business lines (Phillips, Osorio & Alves 2018:749). Kachner *et al*. (2012:np) concur when they argue that, family businesses are mainly concerned with downstream progress which looks to a legacy for future generations which could be non-financial, unlike non-family businesses which are run by chief executive officers who tend to concentrate on upstream results in a bid to beat the performance of their predecessors.

Another benefit to the community is the attitude of family businesses towards the quality of products, which builds a recognised family brand that the family is proud of (Astrachan & Botero, 2018:5). The identification of the family name with reputable goods and services leads to the high maintenance of quality in family businesses (Astrachan & Botero, 2018:8). Blomback and Brunnige (2013:329) also state that brand heritage is crucial as it gives businesses an inherent uniqueness that is not easily imitated by competitors. This is also confirmed by Godfrey (2005:783) who states that a business' reputation is a function of reputational evaluation of not only its

products, brand, and innovation but also its moral aspect as evaluated by different stakeholders. In line with preserving the brand image, Blomback & Brunnige (2013:330) posit that family businesses keep the name of the business clear from scandals as a way of building a better-recognised brand. Thereby, society gains from reputable and ethical business practices and better quality of products and services (Goorin Shapira & Co, 2017:np). One such example is Waltons, which was founded by Sam Walton who was talented, practised ethical business standards, and could run the business according to his own rules and regulations, earning him a competitive edge. His family can run the business successfully by emulating his principles (The Economist, 2016).

Family businesses also benefit society by prolonging employee tenure through higher-faith and familiarity with employees (Erdem & Atsan, 2015:224. The same authors categorise the relationship of trust between family businesses and non-family members as semi-family membership, which is based on trust and obligations. The symbiotic relations with non-family members make both parties, the business and the non-family members employed by the business to benefit (Erdem & Atsan, 2015:226). Not only do they have strong relations with employees, but family businesses also have enduring, fluid, reciprocal, and commonly beneficial relationships with customers, business partners, and society. These relations far exceed the opportunity and duration of standard market dealings (Miller & Le Breton- Miller, 2005:32).

Family businesses play an important role in investing in the businesses as they tend to shy away from external investors due to fear of bringing in non-family control to the business (KPMG, 2014). They also shy away from non-family investors as they want to keep the family secrets within the family (KPMG, 2014). Sarbah and Owen (2013:179) agree when they assert that the major sources of financing in family businesses are investments from family and friends and retained earnings. Michiels and Molly (2017:381) agree with the fact that family businesses mostly finance their capital from either retained earnings or funds from family members as they want to keep control within the family and independence from non-family investors. This brings in less need for restructuring the business with any new injection of capital (Wasserman, 2003:155). This also lessens the burden of any government when it comes to interventions in the economy emanating from the need to boost economic

activities through the funding of the private sector (Wasserman, 2003:155). An example of government intervention to boost the economy was in Botswana in 2015 when the government rolled out the Economic Stimulus Package to boost the economy (Pansiri & Yalala, 2017:53).

Most family businesses practice prudent financial controls as noted by Motylska-Kuzma (2017:363) who concluded that financial decisions in family-owned businesses are based on a variety of reasons. The first reason is to avoid a loss, and the second reason is the same as per KPMG's (2018) observation of keeping control in the family. This is also beneficial to communities as there is a balance between financial gains and the preservation of the business and its perpetuation for the benefit of future generations (Kachner *et al*., 2012:np).

A unique contribution of family businesses related to South African densely populated areas noted by Isaacs and Friedrich (2011:278), is that family businesses bring in a new culture of creating employment in a society that is entrenched in an attitude of job-seeking. This reduces the levels of poverty, crime, and society ills like the abuse of drugs. The founder of family businesses in areas rife with poverty is regarded as a hero and a role model in society as observed by Rosenblatt, de Mik, Anderson and Johnson (1985:2), who assert that, family businesses bring in heroism in financial "freedom, success and security" to the families. Family businesses also bring a variety of goods and services within reach of communities (Isaacs & Friedrich, 2011:281).

Family businesses bring in a connection between money and family (Rosenblatt *et al.,* 1985:2). The authors argue that a child who has been brought up in a family that owns a business has more expertise in managing cash as well as more skills in general management because the child gets introduced to the business when they are still young. The bond between family and business and the relationship between money and hard work is passed on from one generation to the next in family businesses and is referred to by Rosenblatt *et al*. (1985:2) as a psychological legacy.

Another contribution of a family business is the introduction of innovation. Kachner *et al*. (2012:np.) argue that, although there are a few family businesses like Michelin and Walmart who have remained the same since they started operating, many, like Tata,

Cargill, LG, and Kochi Industries are now more diversified than the ordinary corporation. The non-economic contributions by family-owned businesses include availing goods and services, introducing a culture of hard work, providing employment opportunities, perpetuating the longevity of businesses, managing finances prudently, innovating and alleviating governments from spending on social grants for the citizens (Bizri, Jardi & Bizri, 2018; Michiels & Molly, 2017:381; Motylska-Kuzma, 2017).

4.9 WOMEN IN FAMILY-OWNED BUSINESSES

Pyromalis, Vozikis, Kalkateras, Rogdaki, and Sigalas (2006:422) assert that there will be an increase in "female inheritance, ownership, and management of family businesses over the period 2000 to 2020". Also, Welsh, Memili, Kaciak, and Ochi (2014:286) observed that women entrepreneurs are growing in developing countries, and most of them are in family-owned businesses. Dhiman and Kaur (2011:21) agree that the future of family businesses depends on women. This is contradictory to observations of Dumas (2011:9) who stated that the contributions and influence of women have not been recognized. Cabrera-Fernandez, Martinez-Jimenez, and Hernandez-Ortiz (2016:69) agree with Dumas as they also have observed that the existence of women in companies is low, particularly in managerial posts and positions on boards of directors.

Although much of the documented work on family business has indicated that the role of females is highly insignificant, leaving her to be a minor in the business set up (Dusseja, 2017:125; Guo & Werner, 2016:377; Dumas, 2011:9), Sharma (2004:14) noted that, if women are utilised astutely, the women's intuition, observations and emotional capital can contribute towards the success of a family business. Whilst, Cabrera- Fernandez *et al*., (2016:70) have noted that countries now tend to reduce inequality at work by diversifying the workplace by introducing more women in the top managerial positions and placing some as members of the boards of directors. Sharma (2004:14) also noted that the status of women has changed as women are now taking over the management of family businesses alongside men, and in some instances, they are competing with the men.

When comparing the observation of Folker (2008:157) who stated that women play subdued roles in family businesses, to Indirapriyadharshini and Bruntha (2017:484) who noted that women are occupying major posts in the family business, it can be concluded that there is no consensus on the role of women in family businesses. On one hand, women's roles are understated and subdued, and on the other, women play roles at the apex of the family businesses. Therefore, it can be concluded that women face both opportunities and challenges in their roles in a family-owned business and, it becomes logical to look at both opportunities and challenges of women in the businesses. Before delving into the details on challenges and opportunities for women in a family business, it is important to understand why women join family businesses and the issues surrounding women in the succession debate in such businesses. The next section is going to cover the motivators for women to join family-owned businesses

4.9.1 MOTIVATIONS FOR WOMEN TO ENTER FAMILY-OWNED BUSINESSES

This section will start by discussing motives for women to join or start businesses in general then, it will discuss the motives for entering or starting family-businesses. Stokes and Wilson (2010:37) divide motives for starting businesses to push and pull factors.

Pull influences are intrinsic and push factors are extrinsic (Ismail, Shamusddin & Chowdhury, 2012:3). Push factors emanate from unfavorable circumstances that push an individual to form a business (Stokes & Wilson, 2010:38), whereas, pull factors are positive factors that satisfy rather than give separate results to the business owner (Stokes & Wilson, 2010:37). Push factors are “necessities which are created by circumstances such as unemployment, redundancy, recession, inadequate family income, dissatisfaction with current job and a need to accommodate work and home roles” (Ismail *et al.,* 2012:3). Whereas pull factors are “need for independence, a challenge, improved financial opportunity, self-fulfillment, desire to be own boss, the flexibility of balancing family and work, potential to develop a hobby, seeking personal achievement, need to be reckoned in society, and to be role models and influence other people (Ismail *et al.,* 2012:3). Moore, Petty, Palich, and Longenecker (2010:12) include individuals’ need to take up risk, decide on their own and enjoy the benefits of

owning a business in the form of being their boss as a driving force to get into the business.

Stephan, Hart, and Drews (2015:4) came up with seven motives for formulating businesses, although they did not divide them into push and pull, the motives comprise of the same factors as the pull and push dichotomy proposed by Stokes and Wilson (2010:37-38). The need for independence, to exploit opportunities, turning a hobby into a business, and getting satisfaction suggested by Stokes and Wilson (2012:37-38). The same authors observed that financial motives are not drivers for most people whereas, Moore *et al.* (2012:11-12) mention that it is necessary to make a profit.

The list of motivators by Stephan *et al.* (2015:4) comprise of: "achievement, challenge, learning, independence, autonomy, income security, financial success, recognition and status, family and roles, dissatisfaction, and community and social motivation." The same authors suggest that any individual can have multiple motives for starting a business, and these include personal motives as well as business-related motives, whereas, contextual motives include national and regional conditions that encourage starting up businesses like macro-economic factors, formal and informal institutions (Stephan *et al,* 2015:5). The conclusions from Stephan *et al* (2015:19) are that, in high-income countries, entrepreneurs enjoy the autonomy they get from operating their businesses.

In family-owned businesses, the motivators for women can also be divided into push and pull Dumas (2011:13). Pull motivations are exhibited by daughters who have been raised with a perception that the family business is theirs, and they want to play an active role that contributes to the success of the business for the current and future generations. Whereas, the push factors are the reasons that were not prearranged, and the female member of the family is pushed into the business due to unplanned circumstances (Dumas 2011:13). Furthermore, Deacon, Harris, and Worth (2014:325) assert that women enter family businesses either as a personal choice or as an invitation to cover a post no male wants in the business.

Deng (2016:27) agrees with both Dumas (2011) and Deacon *et al.* (2014) on the push factors, as the author asserts that, daughters are pushed to join family businesses due

to the need of perpetuating the interests of the family (refer to succession planning in section: 4.9.2). Deng (2015:27) further argues that the father will push a daughter into the business if she has the following characteristics, a high level of devotion, affection, respect, duty-bound, and obedience to join the business. Overbeke, Bilimoria, and Somes (2015:2) also agree with the role of the founding father in the appointment of a daughter to a position in a family business, as they argue that, the father's verdicts on the daughter's efficacy is a deciding factor in the choice of the daughter. Family practices and philosophy are additional factors that highly affect the chances of a woman becoming a family entrepreneur (Robinson & Stubberud, 2012:19).

Blenkisopp and Owens (2010:362) argue that the family can determine the participation of a woman in a family business since the husband's support, family tradition, and culture are important factors to be considered in the decision for women to be in business. In the absence of spousal support in the form of emotional, psychological, practical or an amalgamation of all, it is difficult for a woman to participate in a family business. In a case of a husband and wife sharing the same vision, goals, and risks, it becomes easy for the woman to join her husband in the same business (Van Auken & Webel, 2006:49). The husband's preparedness to tolerate the changes required by the wife's business participation is crucial in improving both business and family life.

Barret (2014a:231) argues that women are influenced to join family businesses due to factors such as, amongst others, entrepreneurial imagination, empathy, and self-organisation. These should be supplemented by human capital factors like area and level of education and entrepreneurial experience (Hisrich & Fulop, 1997:284), and the capability of the woman to recognise entrepreneurial prospects and exploit the prospect (Kickul, Jianwen, Gundry & Lakovleva, 2010:52). Argument by Kickul *et al*. is based on research on women who lead family businesses. Dhiman and Kaur (2011:18) have a similar notion when they argue that family businesses are started by someone who has the confidence, courage, and passion, is creative, and can see opportunities.

Bensemann and Hall (2010:240), in their research on women who are in family-owned rural tourism accommodation business in New Zealand, concluded that the women

joined the businesses for reasons that included acquiring a certain lifestyle, provision for retirement income, making new acquaintances, pursuing a hobby and the experience of less conflict in work-life balance. Closely linked to reasons why women join the family business is the issue of succession, as some women enter, or are denied entering family businesses through succession (Overbeke *et al*., 2015:1). The following section explores the literature on women in succession planning in family-owned businesses.

4.9.2 WOMEN IN THE FAMILY-OWNED BUSINESS SUCCESSION PLANNING DEBATE

Observations by Lingas (2013:5) are that sons are favoured as successors as compared to daughters. The author (2013:5) further gives reasons why women are not included in the succession plan, and these are attributed to the extent of notions and cultural norms and attitudes about women in both economic and social establishments. In general, daughters are not encouraged to take educational courses that will assist them in business and are left out in the family business decision-making process (Lingas, 2013:5). This excludes them from the necessary grooming as a way of preparing them to take over the family business (Overbeke *et al*., 2015:4).

Dumas (2011:10) also argues on the same lines when she notes that, daughters are not given the same developmental chances and encouragement to take over the businesses as compared to their brothers. The author states that daughters are excluded from early training in the business, thus, the daughter lacks experience and readiness to take over the business. The sons then develop an interest in the business, and they develop a foundation for the roles they will take in the family. Unlike daughters who are invited into the business far much later after their brother had already laid down their foundations in the business (Lingas, 2013:5). Because of the late socialisation into the business, daughters are regarded as heirs in the absence of sons (Lingas, 2013:5), and this has been perceived as "gender inequality" in succession by Gherardi and Perrotta (2016:28).

A predecessor will select a female who has good relations with stakeholders like other family members, suppliers, customers, amongst others (Deng, 2015:40). Good

relations are an indicator of the successor's ability to continue running the business efficiently. Mokbher, Gi, Rasid, Vakilbashi, Zamil, and Seng (2015:334) also assert that the incumbent successor should have good relations with family members, and these should include trust, communication, loyalty, support, and commitment. The relationships should not be marred by family mayhem, jealousy, sibling rivalry, conflict, bitterness, and resentment (Mokbher *et al*., 2015:334; Morris, Williams & Nell, 1999:70).

Phillips *et al.* (2018:751) note that the concept of primogeniture, when the eldest son is poised to inherit the family fortunes, is still rife in family-owned businesses. Remery, Matser, and Floren (2014:80) agree on primogeniture when they assert that, traditionally, the first son is always considered as a successor to the family business. Deng (2015:41) also confirms a widely accepted phenomenon that, the first son is the preferred successor. Dumas (2011:120) noticed the acceptance by society for a son to take over the family business, but in the case of a daughter taking over, the media will make it a newsworthy item because it is a rare occasion.

Remery *et al*. (2014:80) have put across a fresh argument on the reasons why females are not considered as successors of family businesses and, they based their argument on a belief that women are limited in the succession processes due to their inability to balance work and family and, owing to their inclination to household chores rather than business roles. Sometimes, women are left out in succession due to a lack of ambition as successors of the family business. The lack of ambition can emanate from the traditional belief regarding entrepreneurship as a men's realm and women consider themselves as less competent to handle the challenges that come with the profession (Remery *et al*., 2014:83). In agreement is Gherardi and Perrotta (2016:30) who have observed that in case of an only child who is a girl, when she takes over the family business, she is the first to perceive that, if she had a brother, she would not be the successor. Morris *et al*. (1996:70) also agree that succession can also be affected by self-efficacy which comes from the level of formal education, training, work experience, years of work within the family business, motivation to join the business, and self-perception.

Alternatively, some of the ambitious women, when they take over the family business, prefer joint ownership rather than full responsibilities for the business (Remery *et al.,* 2014:80). The age of the business, as well as the type of industry, has an influence on the succession of the business as argued by Remery *et al*. (2014:85), when they observed that, women tend to take-over old and more stable businesses which are in retailing, wholesaling and communications.

Lingas (2013:5) brings into the succession debate a dimension of founding father's perception of the tenacity of the daughter when he argues that a father may feel that the daughter needs to be protected from the harsh world of dealing with the running of the business. Therefore, daughters may be left out as a way of protecting them. Alternatively, the founding father can opt for a daughter as a successor to the business when the sons have been diverted to other professions which are regarded as "social achievements" (Gherardi & Perrotta, 2016:36).

Overbeke, Billimoria, and Perrelli (2013:201) claim that daughters who take over family businesses are still few. He explains that a son-in-law is a preferred heir, and this leads to complications in case of a divorce. Also, married daughters' new surnames can upset the symbolic, emotional value attached to the business's brand and identity. Whilst, Tirdasaria and Dhewantoa (2012:70-71) note that successors in a family business are generally the eldest son, but with education in the field of such businesses, families are now selecting successors who are capable to manage the business rather than basing the selection on gender and age. Dumas (2011:11) also observed that, due to changes in culture, improved chances of higher education, and a generation of younger fathers who are tolerant to females in the workforce, families are now opting for female members of the family to take over the management of the family businesses.

4.9.3 OPPORTUNITIES FOR WOMEN IN FAMILY-OWNED BUSINESSES

Opportunities are either created or discovered (Alvarez & Barney, 2007:11). The creation theory suggests that opportunities are non-existent, and they have to be created, whereas, discovery theory states that opportunities are already available, and it is up to the entrepreneur to seize them.

Vadnjal and Zupan (2009:159) assert that women in family businesses in Slovenia now have an opportunity to play very crucial roles in the businesses since they are now more educated, have fewer children, and are now regarded as heirs to the family businesses. With the accumulation of human capital through education, availability of financial opportunities, and improved economic conditions, more women are now grabbing the opportunity to enter and manage family businesses (Indiraprydharshini & Bruntha, 2017:483). Kaushik (2013:6) and Brush and Cooper (2012:1) also concluded that more women are turning to entrepreneurship as a career leading to an increase in the number of women in business.

The role of decision-making in family-owned businesses is being revolutionised, as it was traditionally reserved for the senior male member who, in most cases is the business founder or the senior male in the family (Lyman, Salganicoff & Hollander, 1985:47). Now women are also becoming decision-makers in these businesses as noted by Perman (2006) in her Business Week article entitled 'Taking the Pulse of Family Business', when she said: "one of the two broad trends are visible in the realm of family businesses as we get comfortable in the 21st Century more and more of these businesses will be taken over by women, continuing a trend that has been visible since the turn of the century". Frishkoff and Brown (1993:66), furthermore stated that women are now taking challenges as stakeholders, successors, managers, policymakers, and owners in family businesses.

Women are now joining family businesses, and some are occupying leadership positions as noted by Al Dajani *et al*. (2014:221) who believe that women are moving into the leadership of family businesses as there are changes in family patterns, demographic compositions, and in employment patterns which have occurred over time. Jimenez (2009:53) asserts that family businesses offer women opportunities and advantages in their career paths as they can undertake positions of leadership and management in the family business. The engagement of more women in business has superseded just engagement and gone beyond to embrace women into leadership roles in these businesses as suggested by Remery *et al*. (2014:81).

Also, not only are women taking up leadership roles, in some cases, they are exhibiting better skills than men in various areas of managing businesses. Peake and Marshall

(2017:138) identified the following areas in which women are better than men in managing a family business, for instance, an orientation towards personal relationships; greater influence from family history; and a greater connection with customers and employees. Also, Sonfield and Lussier (2012:114) assert that women have the following values, i.e. communalism, interactive, teamwork, helpfulness, and strong interpersonal skills, values which are part of the requisite skills for success in a family business. Folker (2008:159) notes that women are better at multitasking as they consider business first and family first. This act of balancing family and business is a necessary characteristic possessed by women and is a vital factor for the success of the business (Faraudello & Songini, 2018:74).

The oldest recorded family business in the USA, Zildjian Cymbal Company of Norwell was founded in Turkey in 1632 and is now being run by Criaigie Zildjian, the firm's first female CEO who is the 14th generation owner of the family business (Pinksterboer & Matlingly,1992:147). This illustrates the acceptance of women as leaders in organisations in most countries, notably North America and Western Europe (Constantinidis & Nelson, 2009:43). The authors furthermore observed that "there has been an increasing cultural acceptance of women in top leadership roles, developed concomitantly with the rise in the percentage of organisations expecting females to succeed as leaders of family firms - from 25% in 1998 to 34% in 2003 in the United States."

Sharma (2006:36) illustrated that women are now leading family-owned business as it named some women who are managing family businesses, and these include, but not limited to Marcy Syms (Syms Corporation); Gina Gallo (E&J Galo Wineries); Abigail Johnson (Fidelity Investments); Gail Regan (CARA Operations); and Martha Billes (Canadian Tire). Indirapriyadharshini and Bruntha (2017:484) have also observed some women in India who are leading family businesses, and the names of these women are: Isha Ambani of Reliance Industries who is now with Mckinsey and Co; Nisa Godrej and Tanya Dubas of Godrej Group; Radhika Piramal is the managing director of VIP industries; Sulaja Firoda Motwani is the managing director of Kinetic Motor Company; Lakshmi Venu heads Venu Srinivasan.

Remery *et al*. (2014:81) also point out some opportunities for women in family businesses when they state that some family businesses offer women decision–making posts, better jobs, flexible work schedules, access to male-oriented jobs, job security and leadership opportunities which may not be available in the corporate world with its glass ceilings. Barret (2014a:235) also agrees when she states that, family businesses offer women access to male "dominated industries" such as construction and provide more latitude for job security

While most non-family businesses cannot afford to hold a position open for an employee out on medical, personal, health, educational, or recreational leave, most family businesses will have a paid job waiting after a prolonged period of absence (Dhiman & Kaur, 2011:20). Karatas-Ozkan, Erdogan, and Nicolopoulou (2011:206) mentioned the greatest opportunity of women in family-owned businesses as the chance of working with people they know and trust and the satisfaction of working controlling both the home and the business. The same authors also stated that women get more encouragement and support from the family (Karatas-Ozkan *et al.*, 2011:206).

4.10 THE INFLUENCE OF CULTURE ON FAMILY-OWNED BUSINESSES

Utrilla and Torraleja (2012:4612) observed that the value of a family business is not measured by its commercial-worthy, as the family might overlook financial goals in favour of family goals. Therefore, a discussion on family culture is crucial as the impact on the performance of women in the family business is anchored on the family's worthy which is not commercial but, fulfilling family demands which are embedded in the family culture (Bhat & Shah, 2013:1).

Gupta, Levenberg, Moore, Motwani, and Swarz (2011:134) noted that each region has different cultural aspects that affect family businesses. The same authors have observed that, in the Anglo region, the demarcation between family and business is very clear to an extent that the business has no obligation of taking care of the family members, neither should the family members make available their resources to the business when in financial crisis. The opposite is true in Confucian Asia, were boundaries between family and business are permeable and the business is a financial

source for the family, and the business can make demands on the social capital of the family in times of financial difficulties (Gupta, Levenburg, Moore, Motwani & Schwarz, 2011:134).

Brice and Richardson (2009:248) confirm that, in most cases, the influence of family in the business takes precedence over the business decisions, therefore, decisions are based on the values, culture, and family beliefs that are embedded in the family. De Bruin and Lewis (2004:640) also affirm that in family business relationships are based on emotional ties and trust, with a marked division of labour, distinct responsibilities, and symbolic careers that ignore merit and are based on family values. Brice and Richardson (2009:248) have made a general observation of culture in family businesses when they concluded that, culture in a family business is a product of principles and perceptions, which tend not to have formalised codes of conduct or principles, are not written, but are expected to be followed by all members.

4.10.1 IMPACT OF CULTURE ON WOMEN IN FAMILY-OWNED BUSINESSES

Entrepreneurship has been and is still regarded as a masculine process and requires the behaviours of men (Bensemann & Hall, 2010:230). Following the gendered perspective of labour, most family businesses have unequal sharing of labour and rewards based on traditional husband and wife gendered roles (Deacon *et al.,* 2014:330). In family businesses, since there are permeable boundaries between family and business (Phillips *et al*., 2018:748), women who are part of the family business may be treated in business in the same manner as they are treated in the family home.

The traditional separation of roles may transcend from the home into the business when more often, the role of the woman is restricted to administration, clerical and "doing the books" and still maintain family responsibilities of childcare and home management (Blenkinsopp & Owens, 2010:360; Bensemann & Hall, 2010:240). In several cases, the cultural family set-up dictates that the woman should take the role of 'household manager, and the woman is relegated to roles which are feminine and strongly entrenched in tradition and emotionally linked to male and female identities (Guo & Werner, 2016:377). This encompasses roles like, taking care of the house and

preparing meals, house cleaning and laundry, instilling values, and caring for children whereas, the men assume the responsibility of providing for the family through paid employment or business acumen (Blenkinsopp & Owens 2010, 361).

Almost all the woman's duties in a family business involve undervalued and unpaid housework as observed by Vadnjal and Zupan (2009:174). Cappuyns (2007:42) also concurs that the woman is relegated to non-business duties, whereas the men work in the business. The same notion is noted by Al Dajani *et al*. (2014:221) who assert that a family business may assign business duties to the husband and home responsibilities to the wife.

Vadnjal and Zupan (2009:159) confirm that the contribution of women in family-owned businesses is curtailed by the conservative nature of tradition in countries. Guo and Werner (2016:377) summed up the concept of males working in the business and females at home when they came up with an adage which they coined "breadwinning men and homemaking women". Women in family businesses based in rural areas face more acute discrimination in terms of labour and remuneration due to the traditional masculine supremacy relations that favour masculine working values and practices (Bensemann & Hall, 2010:230). Shortall (2002:172) and, Little and Panelli (2003:281) also confirm that traditional practices have more impact on women who are in rural areas.

In some co-preneurships, where both the husband and wife own the business, women do not consider themselves as co-owners of the business, as tradition regards the business as a property of the husband (Bensemann & Hall, 2010:238). Thus, women consider themselves as people who work "behind the scenes" (Lewis & Massey, 2011:105), assisting the male members of the family who own and run the family business. Likewise, Day (2008:iv) noted that "females, especially daughters, have inherited a work ethic that makes them successful businesswomen, yet they have also inherited the legacy of the founder's sexist attitudes towards motherhood and work."

Talbot (2010:112) has a different observation on the impact of culture on family businesses when his research concluded that the roles of men and women have changed, and there is no more distinction as to what is done by men or women. Also,

Deacon *et al.* (2014:219) concluded that there are no noticeable differences in men's and women's traits and motivations for entrepreneurship. The same authors further explain that there is a division in literature. On one hand, men and women share ownership, accountability, and commitment, there is the impartiality of roles, tasks, and remuneration, and no boundaries between home and work. On the other hand, there are strains due to disequilibrium in the labour and rewards founded on traditional and cultural male and female roles (Deacon *et al*., 2014:321).

4.10.2 WOMEN'S SUPPORTIVE ROLE, UNPAID LABOUR, AND INVISIBLE CONTRIBUTIONS

Astrachan and Shanker (2003:211) argue that it is difficult to identify and quantify the contributions of women in family-owned businesses, as it is difficult to measure the contributions of family businesses in general. Moreover, the contributions of women are often taken on as "undervalued and unpaid" work, which is unformulated and unexpressed, and taken for granted (Cappuyns, 2007:42). Many women, especially wives and daughters have played many roles in family-owned businesses without monetary gains, and they are often invisible (Faraudello & Songini, 2018:70). The traditional view assumes that the entrepreneur is the man and the woman is a helper (Ahl, 2006:589; De Bruin & Lewis, 2004:642). Dusseja (2017:125) also states that women are second in command of the family business. Women as assistants are prevalent in the start-up phase of the enterprise. This has been observed by Blenkinsopp and Owens (2010:360) who argue that "a second person must help out with administration tasks when there is often not enough income to pay for an employee." In such a case, the wife who is the non-business active spouse, will take on the role unofficially and for little or more often no pay (Dumas, 2016:16).

Lewis and Masssey (2011:05), from their research in New Zealand, concluded that most women are playing vital roles in family businesses, and these roles are unacknowledged and unpaid. De Bruin and Lewis (2004:642) also observed that women play an "auxiliary role", and this connotes subordination and inferiority, and it implies playing a supportive role to the men and giving the men a chance to perform optimally in the business without disturbances like attending to family matters.

The most invisible, but important role played by women is keeping the family together. Women are the family "glue", as they adopt the role of encouraging the family to come together to discuss business issues and diffuse feuds amongst the family members. As stated by Poza and Messer (2001:29); and Blenkinsopp and Owens (2010:362), women play a role of "keeping family in the business by…instilling a sense of purpose, responsibility, and community… embodying a spirit of cooperation and unconditional support". Cappuyns (2007:42) also attest to the notion of women as peacemakers in the family when they state that women hold a very crucial role of peace-keeping within the family or the "glue" that keeps the diverse relations together and embody the foundation for the strength of the family business. Dumas (2011:17) refers to this role as "chief emotional officer".

Dumas (2011:17) also observes that women play a crucial role in keeping the business in the family together when she states that, women link family members to each other and one generation to the next. Since this role is also informal like many other roles, its importance of maintaining harmony, peace, and continuity in the family is very crucial for the success of the business, and yet, the role is often undervalued.

Cappuyns (2007:42) observed a different point on the contributions of women in family-owned businesses when she states that, one of the characteristics of a successful family business is the strength that emanates from embodying and preserving family values. This valuable contribution by women in family businesses is also often unnoticed. The wife's knowledge of how to ensure the conservation of these values and her profound desire to support her husband and family in making the correct decisions is much more important than her formal participation (Cappuyns, 2007:42). Also, the willingness to transfer family assets to the business is a valued contribution of females towards the success of a family business (Folker, 2008:158).

Poza and Messer (2001:25) posit that women often assume the role of overseers of the family legacy as they build cooperation by instilling a sense of commonality, purpose, and responsibility which ensures commitment to the success of the family business. Women also play a crucial role in integrating family and business, and they play the role far much better than men, as observed by Cruz, Justo, and De Castro (2012:67). On the other hand, men tend to be more inclined to rules and fairness,

which may not build 'familiness', but make members feel like they are a means of achieving the business' objectives, thereby destroying responsibility and commitment (Cliff, Langton & Aldrich, 2005:66).

The competitive advantage of a family business is the knowledge that women have on conserving family values and the willingness to play a supportive role, a contribution which far much more exceeds their formal involvement in the business (Cappuyns, 2007:42). The willingness to pull the family together and to bring 'familiness", a term which refers to the distinctive set of resources which a business possesses due to the interaction of the system amongst family (Habbershon & Williams, 1999:11), is a "glue" that keeps the family together. "Familiness" improves performance by keeping family harmony and relations trimmed, emotions are kept at reasonable levels, and respect is valued (Vadnjal & Zupan, 2009:174).

4.10.3 CHALLENGES FACED BY WOMEN IN BUSINESS

Onday (2016:96) asserts that due to the proximity and dependency of people as conditions of social interactions, threats of human conflict, unpredictable antisocial behaviour, uncertainty, and instability of human relations, there is bound to be conflict amongst individuals leading to challenges amongst people. This is all due to the shift in organisations from rural culture to technological, industrialised, and urbanised society. Similarly, women in family-owned businesses face challenges due to the shift from rural to a modernised and industrialised society where people are dependent and closer to each, leading to conflicts and challenges.

In the context of the study, challenges faced by women are the hurdles that prevent them from running their businesses efficiently and effectively (Chinomona & Mazariri, 2015:839). Agarwal (2018:230) observed the following as challenges for female entrepreneurs:

- Prioritisation- women fail to spend more time in business as they have dedicated their time to household duties they owe to their families. This becomes a deterrent to professional growth.
- Marketing problems- It is difficult for women to penetrate markets that are dominated by men who have been in business longer.

- Limited access to resources due to the non-acceptance of women in business by resource providers like funding, raw materials, machinery, and labour.
- Funding issues: Venture capitalist and angel funders would prefer to invest in a business owned by a man and not a woman due to pre-conceived ideas about women not dedicated to business.
- Male-dominated industries- most societies are patriarchal and male-dominated with the belief that women are weak and economically unbalanced.
- Women working double to prove themselves- due to the belief in society that women are weak economically, they must work more than men to prove themselves.

Similarly, In his submission Panda (2018:315) found almost the same challenges as Agarwal, but ranked the challenges for female entrepreneurs in developing countries as follows: "gender discrimination, work-family conflict, financial restraints, lack of infrastructure, unstable business, economic and political (BEP) environments, financial constraints, lack of training and education and personality differences." Whereas, In China, entrepreneurs, both men and women face common challenges like unreliable/undependable employees, intense competition, and lack of management training (Chu, Kara, Zhu & Gok, 2011:84).

Women, like all entrepreneurs, face challenges of dealing with unstable and highly bureaucratic business environments, complicated and difficult to comprehend laws governing private enterprises, especially registration of business. Other problems faced by all entrepreneurs include, but not limited to poor macro-economic policies, inadequate infrastructure, limited access to funding, corruption, theft and lack of managerial experiences, inability to attract skilled and reliable labour (Chu *et al.,* 2011:89). The same authors also mentioned stress as a common challenge to all entrepreneurs.

In a separate study in India, Agarwal, and Lenka's (2014:157) concluded that women entrepreneurs face the following challenges:

- Lack of confidence – Women fear to work outside their regions, and they depend on male members of the family due to their lack of confidence for spearheading work outside their area.
- Social perception – Women have been socialized to work at home and leave the business environment to men.
- Exploited by middlemen – In the start-up stage, women trust middlemen who exploit them due to lack of knowledge on markets and lack of networks.
- A negative perception of banks and financial institutions – Financial institutions believe women-run small businesses are not able to repay loans.
- Cut-throat competition – There is stiff competition from both men and women in business.
- Lack of awareness about government and non-government schemes. The lack of knowledge of schemes is rampant in rural areas.
- The improper balance between work and family life. Due to a lack of flexibility, women fail to balance home chores and business activities. Sometimes all the home chores are left to the responsibility of the woman.
- Negligence of health issues- Due to the demands at home and in business, sometimes women ignore their health issues.
- Lack of professional education and training programs.
- Lack of interaction with successful women who own businesses.

A comparable study on challenges for women in business in Swaziland produced the following findings: female entrepreneurs feel marginalized and regard themselves weak, they face insufficient government support and ignorance on how to access the support, cultural factors, lack of information, funding and failure to balance work life with family life (Bimha, Sridhar, Dlamini, Mhlangu, Ndwandwe, Nkabule & Sbisi, 2018:85). Also, women must work harder than men to prove their capability in business. The women also lack family support, start-up capital and they face stiff competition from established businesses (Bimha *et al*., 2018:90). Agarwal and Lenka (2014:157) and Bimha *et al.* (2018:90) have similar findings as they also noted some common challenges for women as stereotyping, lack of confidence, insufficient government support and failure to balance work and life.

A study in South Africa on women entrepreneurs in a male-dominated construction industry found women to be discriminated against due to gender stereotyping which emanates from "a deeply rooted socio-cultural issue which views women in a patriarch context" (Aneke, Derera & Bomani, 2017:42). Also, the same authors observed that women in the construction industry face a shortage of start-up and working capital, industry knowledge, and experience. In Ethiopia, SMEs face the following challenges: unfavorable legal and regulatory environment; discriminatory regulations; lack of access to finances, markets, business information, and technology; low ability to acquire skills and managerial expertise, poor access to infrastructure (Stevenson & St Onge, 2005). In the same country, women in particular face irregular and erratic raw material supplies, low education, looking after an average of six children in addition to food preparation and lack of international communication as they speak only their local language (Stevenson & St-Onge, 2005).

Entrepreneurship has been viewed as a masculine heroic undertaking (refer to the section on the influence of culture in section: 4.10) in which all other family members take up responsibilities in a manner which does not undermine the role and identity of the man as head of the family and business (Smith, 2014:257). Diaz-Garcia and Welter (2013:385) agree when they posit that, the notion of entrepreneurship is gender-biased, emphasises male-associated concepts, and supports a hierarchical valuation which prioritises masculine over feminine due to stereotyping. Yet, in New Zealand, women play critical roles in the fortunes and futures of family businesses, and they remain undervalued, invisible, and often unpaid or underpaid (Lewis & Massey, 2011:105). Because of culture, a woman's contributions to the business are very limited due to reduced participation (Al-Dajani *et al.*, 2014:221).

Gherardi and Perrota (2016:30) also observe that the challenges faced by women in family-owned businesses are not far from those in any organisation but are more compounded by the overlap of the family in the business. Additional challenges for women have been outlined by Wright (2011:105), who states that the challenges women face in a family business are not that they are not fully involved in the business, but how they manage to be efficient housekeepers, loving wives, and mothers and attend to friends and hobbies in the process of managing successful businesses. This explains the fact that a woman in a family business faces a dilemma emanating from

the overlap of family, business, and herself. In most circumstances, the woman is found to be more visible in the family than in business and her self-actualisation decisions (de Bruin & Lewis, 2004:641). Karatas-Ozkan *et al.* (2011:204) also summed up the challenges women face in family-owned businesses as being denied information on core strategies of the business and its finances by being relegated to positions on non-contributing shareholders; establishing and maintaining authority; and sustaining a work/life balance.

Women are part of society and they have the same skills and capabilities as men; however, society considers them as unsuitable for business and they should sit at home (Dhiman & Kaur, 2011:20). In developing, nations women who are involved in family businesses do not consider gaps in wages based on gender and glass ceilings as issues or problems (Mammen & Paxson, 2000:141). On a similar note, some women in some instances, willingly take up inferior roles as a way of supporting the men and forming a symbiotic relationship that promotes peace and harmony in the family (de Bruin & Lewis, 2004:642).

Morrison *et al.* (2007:13) noted that women participate more in informal employment as compared to formal employment in countries like Botswana, Brazil, Colombia, Ghana, Jamaica, Peru, Zambia, and Zimbabwe as they are less qualified as compared to men. In addition to the family structure and social norms, other reasons like lower educational levels, less marketable skills inhibit women from working outside the home (Miki & Yuval, 2011:413). These barriers to women in family-owned businesses prevent them from optimum contributing to the businesses (Houghton & Strong, 2004:35). Although women are getting educated and are now having an opportunity to profile work settings and the sense of work, the majority of leadership positions are still occupied by men as observed by Ahmed, Uddin, Ashikuzzaman, and Khan (2016:378) in Bangladesh.

Perhaps a summation of the challenges, women face in family businesses is best outlined by Dhiman and Kaur (2011:19) when they described the challenges as demands which are difficult to fulfill. These demands are in the form of conflicting messages women get in the family business such as:

> "*Dedicate yourself fully to the business, but give the family children, be independent and behave like a businessman, but be dependent, take care of the family and be a mother, don't take the business home, but let's talk shop tonight".*

Dhiman and Kaur (2011:19) attribute the origins of the challenges as loyalty and unconditional love for both the family and business which is based on emotion and objectivity. Since the female member of a family who owns a business is loyal to both, the family and the business, she faces the challenge of trying to please both sides at the same time and still have time to pursue her ambitions.

The few women who occupy leadership positions in family firms experience tension amongst work which expects business acumen; a family which expects feminine duties and self-fulfillment as confirmed by Bjursell and Backvale (2011:169). The authors assert that women face difficulties when they combine professional and private life. On one hand she, like her male counterpart, a woman in business faces challenges like cash flow problems, customer satisfaction, employee conflict, corporate governance and the tenacity to tolerate the challenges (Wright, 2011:105). On the other hand, she is expected to be a homemaker (Guo & Werner, 2016:377). This is a daunting task for women who should develop mechanisms that help them to cope with the contrasting demands for the two different roles (Delina & Raya, 2013:274).

Another form of the challenge faced by women in family businesses is supportive discouragement when a woman is encouraged to play a role in the family business but is limited or curtailed in their progress by several impediments that are positioned in their path (Overbeke *et al.,* 2015:4). Some of the obstacles, daughters face, are discussed under the section on succession (refer to section 4.8.2) and these are structures that do not give them opportunities that lead to succession, are not encouraged to take educational courses that will assist them in business, and are left out in decision-making processes (Overbeke *et al*., 2015:4). Cole (1997:16) also notes one impediment for daughters in the family business, when the founding father asks the daughter to carry out her feminine duties like giving him grandchildren and taking up childcare.

4.10.4 SYSTEMS THEORY: AN EXPLANATION OF THE CHALLENGES OF THE OVERLAPPING DOMAINS

To explain the nature of the challenges of women in family businesses, the general systems theory is adopted in line with Kast and Rosezenweig (1972:457) and von Bertalanffy (1968:34). The authors argue that the theory provides a model that is useful in different fields. Although the theory was originally developed in the study of science in organisms by Ludwig von Bertalanffy, it is now being applied to social studies (Friedman & Allen, 2014:3). Chikere and Nwoka (2015:4) identified the characteristics of a systems theory as a set of interconnected elements that form a whole structure, and it exhibits properties that only have a meaning in terms of interactive processes of its elements. Mele, Pels, and Polese (2010:127) further explain systems theory as a combination of parts that interact, overlap, and become blurry, producing an act of much higher significance than the single units.

The importance of this theory is that it permits research to concentrate on the constructive and undesirable effects of the overlap of the interconnected elements (Barret, 2014b:169). The focus of the theory is how the elements are integrated and coordinated for efficiency and effectiveness in achieving a goal (Chikere & Nwoka, 2015:1). The misconception of the systems theory, when applied to social sciences, is that it uses biological and physical functions models into social structures and misses the psychological factors as argued by Katz and Kahn (1996:33). Social systems are composed of views, attitudes, expectations, and habits of human beings which cannot be likened to biological and physical systems (Katz & Kahn, 1996:33). Kast and Rosezenweig (1972:454) also castigate the application of a systems theory to social structures when they assert that, human beings have limited knowledge on the elements of the systems and can only consider the relationships of those elements they are familiar with, neglecting other factors which may be important. Similarly, in this study, the effects on roles of women in a family business are only limited to the factors that are known, which are the impact of the family, the business, and the woman.

4.10.5 SYSTEMS THEORY IN FAMILY-OWNED BUSINESSES

The model of existing in different domains at the same time in family businesses was developed by Tagiuri and Davis when they came up with a two circles model, namely, family and business, and they later added a third circle, representing ownership (Yuldinawati & Oktadanio, 2016:200; Barret, 2014b:168). Tagiuri and Davis (1996:201) argue that there are inherent advantages and disadvantages to the people who find themselves in the overlap because they must play simultaneous roles. The roles can conflict, on the one hand, is the family with family unity, cooperation, and loyalty, on the other hand, is the business attempting to be competitive through a healthy standard of competition (Tagiuri & Davis, 1996:202). In some instances, family members may be more concerned with family unity at the expense of business objectives (Walsh, 2011:9).

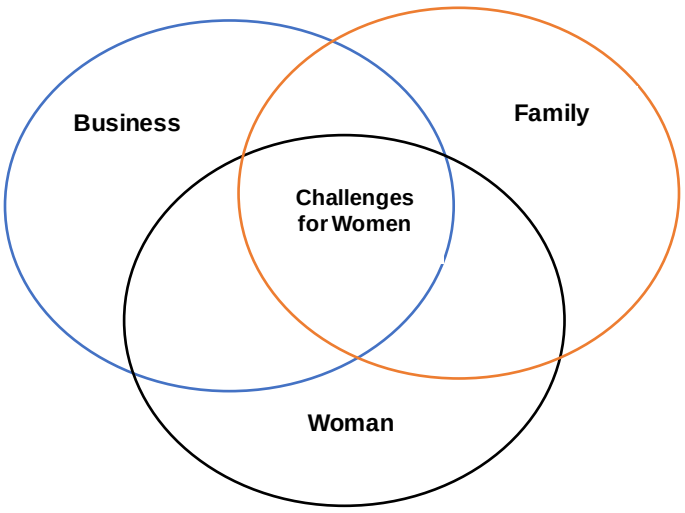
In systems theory, every single unit has its own goals, boundaries, values and needs (Distelberg & Sorenson, 2009:66) and for viability in the family business, there is need to take care of the health and survival of all three systems and to unify them (Distelberg & Sorenson, 2009:69). To understand the circumstances of women in family-owned businesses, the overlap of family, business, and the need to fulfill one's ambitions needs to be looked at in terms of both negative and positive effects (Barret, 2014b:169).

Systems theory has been previously utilised in studies on family-owned businesses by Yuldinawati and Oktadanio (2016); Barret (2014b); Pieper and Klein (2007); Bjornberg and Nicholson (2007); Distelberg and Sorenson (2009); Chrisma, Chua, and Steier (2003) and Tagiuri and Davis (1996). Tagiuri and Davis (1996:200) came up with a systems model in family-owned business which has three interactive elements which they termed - The Three Circles Model as depicted by Figure 4.1. They argued that in a family-owned business the family, business, and ownership interact and overlap (Taguiri & Davis, 1996:201). Although Stewart's (2013:02) model is based on two systems, it is the same concept as Taguiri and Davi's Three Circle Mode. Stewart (2013:02) states that the family business is comprised of the business and the family which have different values, and conflict occurs when the boundary between the two systems is poor. Stewart (2013:02), further explains that conflict in the family business

is often caused by a system which causes role confusion and a deficiency of consensus within the family on the diverse roles that exist.

Distelberg and Sorenson (2009:65) posited that the viability of a family business is understood from the ideals and objectives that direct the family, business and ownership systems and the overall family business system. Mele *et al*. (2010:128) agree when they propose that efficiency in a system can be achieved by managing functions and relationships of all elements (in this case, the family, the business and the woman) of a system through establishing and organising communication channels, information flows, and aligning and harmonising development for the whole system.

Figure 4.1: The Three Circles Model



Source: Adapted from Tagiuri and Davis (1999:200)

Parker (2004:56) also states that the three different sectors have forces like territoriality, role dilemmas, and interpersonal conflicts, which interact with each other. Habbershon, William and MacMillan (2003:451) also agree on the existence of different sectors with different demands when they argue that the family business is comprised of the following three parts which are "the family - representing the history, traditions, and life cycle of the family; the business - representing the strategies and structures utilised to generate wealth; the individual family member - representing the

interests, skills and life stage of the participating family owners/managers. All three require different behaviours.

KPMG (2018) suggests that businesses should find ways of coming up with processes, procedures, and practices directed towards efficiency and effectiveness. Equally important, is the need to minimise the conflict between the elements or domains affecting the woman by drawing lines between work, family (Allen, Cho & Meir, 2014:100) and self. This can be further explained by the boundary theory which is discussed in the following section.

4.11 BOUNDARY THEORY AS A STRATEGY OF BALANCING WORK AND LIFE

Boundary theory emanates from scarcity theory which states that every individual has a static amount of psychological and physical resources and cannot fully satisfy all domains at the same time (Kuobova & Buchko, 2013:701). If an individual is faced with an incidence of two or more sets of demands, such that attention to one hinders acquiescence with another (Koubova & Buchko, 2013:701), then there is a need to find a balance between the two contesting demands.

Boundary theory assumes that family and work-life are two separate domains that are interdependent with roles permeable in the two domains (Allen *et al.,* 2014:100). The theory is about how people transition across family and work roles in a manner that will enable them to achieve a balance between family and work, given that the permeability between the boundaries has been increasing (Allen *et al*., 2014:100). Boundary theory's main concern is about drawing territories, creating borders, setting limits, and establishing demarcation lines between two or amongst many territories (Gupta & Levenburg, 2012:60).

Boundary theory focuses on the strategies which can be utilised to improve the quality of life by managing, integrating, and finding a balance between work and family (Furtado, Sobral & Peci, 2016:1328). It gives a framework of how an individual or institution can promote a balance between work and family life (Clark, 2000:750). The

theory assumes that family and work systems are separate but interconnected and people who transit between them daily need to find strategies, both on a personal and organisational level, to cope with conflicts that may emanate from conflicting demands imposed on an individual from differences in demands from the separate systems (Allen, Cho & Meier, 2014:100).

In non-family owned businesses, there is a line between home and work, whereas in the family business there is no clear-cut point between life at home and at the business (Alsos, Carter & Ljunggren, 2013:103), therefore there is bound to be no boundaries on roles between home and business in family-owned businesses. In normal circumstances, work, home, and any other personal activities an individual can engage in are three separate and different domains, each with its own rules, behaviours and thought patterns (Galvin & Schieman, 2012:72). The work domain provides an income and a sense of achievement, whereas the home domain provides a means of attaining close relationships and personal happiness (Clark & Farmer, 1998 in Clark 2000:753). In family-owned businesses due to blurry borders between family and business (Mele *et a*l., 2010:127), it becomes apparent that members of these businesses find strategies that will assist them to cope with two or more territories they exist in.

Gupta and Levenburg (2012:60) outlined the following strategies which can be utilised to achieve work-life balance, drawing territories, creating stronger borders, setting limits, and establishing demarcation lines between two or amongst many territories. Clark (2000:747) assumes that balance can be achieved when there is management in the integration and segmentation of borders; creation of new borders; participation across borders and management of relationships with members of all domains.

Boundaries between work and home realms occur along a continuum which ranges from complete segmentation to complete integration of roles (Galvin & Schieman, 2012:74). Extreme segmentation implies that the boundaries between family and work roles make distinct and separate realms, whereas, high integration relates to no distinction between work and home (Nippert-Eng, 1996:567). Segmented roles reduce the chances of role blurring, whereas, integrated roles indicate a high chance of role blurring (Galvin & Scheiman, 2012:74).

The satisfaction of an individual is only achieved when there is no more conflict between demands of two or more domains, or when there is compatibility between roles from different domains (Greenhaus & Beutell, 1985:80). Since boundaries are used to demarcate roles and they delineate interactions with other people and behaviours for each role (Allen *et al.,* 2014:100), it is apparent to discuss role theory as roles can be strained or conflicted and affect the way an individual can perform in a job (Hindin, 2007:3961).

4.12 ROLE THEORY: EXPECTED BEHAVIOUR

Role theory is a metaphor from performing arts, where individuals assume certain characteristics and perform according to the scripts or expected behaviour (Broderick, 1998:348). It is based on the concept that shaped and characteristic social conduct or personalities that are expected by social actors, and calligraphies or accepted behaviour should be comprehended by all and obeyed by actors (Biddle, 1986:72).

Sesen (2015:139) asserts that role theory regards much of everyday activities that result in human beings to behave according to socially defined categories. Sesen (2015:140) further explains that every social role is comprised of expectations, duties, rights, behaviours, and norms. Role players comprehend their social situations, share the social expectations related to their positions in society and, and for most of the time, they act according to the expectations (Jackson, 1998:50).

Sesen (2015:141) categorised roles into three classes which are:

- "Economic role - contributing to the organisation's continuity, productivity and profitability, and adaptation to the environment.
- Legal role - compliance with the legal framework and rules and organisational practices.
- Social role - compliance to the ethical and socio-cultural norms; contribution to the proper usage of social and organisational resources; compliance to the creation of a positive social image and compliance to the ethical and socio-cultural norms."

Biddle (1998:69) explains that, role theory is a thoughtful and socially aware human factor anchored on expectations and these expectations are learned through experience, and that individuals are aware of the expectations. An understanding of role theory should explore issues on roles like role strain and role conflict as these have an impact on the performance of an individual in an organisation (Hindin, 2007:3961).

4.12.1 EFFICIENT AND EFFECTIVE ROLES

In an organisation, role theory focuses on planned tasks based on hierarchical systems (Biddle, 1989:73). Whickam and Parker (2007:443) assert that every individual should have a role set that determines role behaviours that are specific to the efficient functioning of an individual and the behaviours should be in line with what other members of the organisation expect and the expectations of the individual. The behaviour should also be in line with organisational norms and culture (Whickam & Parker, 2007:443). Also, roles should be well-communicated, understood, and accepted by the employee. Whickam and Parker 2007:443) argue that, accepted, effective and efficient roles should be enacted as follows:

- "An employee is willing to accept a role that is conferred to them by an organisation.
- There is consensus on the expectations of the role between the incumbent and the organisation.
- Employees comply with expected behaviour."

4.12.2 ROLE SATISFACTION

Role satisfaction comes from conformance and compliance through social integration and personal satisfaction that is related to an incumbent's acceptance within the existing structure (Jackson, 1998:50). Biddle (1986:76) suggests that for role conformance to take place, there should be a role consensus between the employee and employer. Wickam and Parker (2007:444) categorise the consensus into two types, namely sociological and psychological. The psychological consensus is on the attitude that is acceptable by the organisation. Whereas, a sociological consensus is on shared norms and values. In the absence of consensus between the organisation

and an individual, role conflict will arise. Consensus and conformity to roles are the basis of sustaining a high performing organization and a harmonious and integrated society (Jackson, 1998:50).

Role conflict may occur to any individual due to different norms from both the official demands of the business and constraints from informal groups (Biddle, 1986:73). Role conflict has been defined by Biddle (1986:82) as the simultaneous appearance of two or more dissenting expectations for the behaviour of an individual. Jackson (1998:51) argue that role conflict is tensions that result from the existence of mismatched prospects of behaviour. Jackson (1998:51) further clarifies role conflict when she asserts its causes as:

- Role conflict-unclear expectations to guide behaviour.
- Role mal-integration – incompatible roles.
- Role overload – overwhelming expectations.
- Skills inadequacy.

Kulik, Shilo-Levin, and Lieberman (2015:138) also observed that human beings are now performing more roles in the realms of work, family, community, and self-development. Kulik *et al.* (2014:138) further noted that the multiplicity of roles causes role conflict. An individual can avoid conflict through coping with strain from opposing norms of behaviour if the individual is to be satisfied with the role and the organisation is to be productive (Biddle, 1986:83).

Greenhause and Powell (2006:73) oppose the fact that role conflict is caused by the multiplicity of roles when they argued that multiple roles can bring in extra income, result in gaining more social networks, and failure in one role can be compensated by success in another role and gaining of self-worth through self-actualisation, growth, and control. They further argued that experiences in one role enhance the value of another role and they termed this “work-family enrichment” (Greenhause & Powell, 2006:72).

4.13 WAYS OF IMPROVING PERFORMANCE OF WOMEN IN FAMILY-OWNED BUSINESSES

The ways of improving the performance of women in family businesses are discussed in four sections as follows: national, business, family, and personal level improvements. Keatinge (2013:2) argues that women can contribute to the performance of organisations as he observed that a gender diversified board leads to the improved application of corporate governance; a more diversified workforce; and better stakeholder relations which leads to improved financial performance. Cappuyns (2007:39) has observed that women own insight and awareness which can be critical in nurturing commitment in the family. She goes further to state that the strong commitment of women and their qualities can infuse into the family relationships to an extent of influencing the performance of the business through influencing the founder's inspiration and decisions related to the business. It, therefore, becomes apparent to improve the performance of women in family businesses.

4.13.1 IMPROVEMENTS AT A NATIONAL LEVEL

Aldrich and Cliff (2003:574) suggest that researchers can assist to this end by including women in their conceptualisation, modeling, sampling, and analysis of family businesses. Research fora, like The Diana International Project which was founded in1999 to research women as its core belief, is that rigorous research is a strong tool that can be utilised to influence changes in practices, attitudes, and opinions (Babson College, 2018). De Bruin, Brush, and Welter (2007:323) suggest the need to bridge theory in the form of research and practice of entrepreneurship and for policymakers to be alert of research findings on women entrepreneurs.

In addition to research on women in entrepreneurship, countries can improve the participation of women in business through embedding their participation in socio-cultural, legal, and economic frameworks (Deng, Wang & Alon, 2011:7). The same authors further explained the route taken by China when it "added ideologies like gender equality, special legal, policy, and economic influences" that provide an inimitable environment for women to pursue entrepreneurial activities. China reduced

discrimination against women through legal, administrative, and educational ways, and this paved a way for women to be in business (Deng *et al*., 2011:8). Some of the measures taken by China include: "subsidies for professional training, guarantees for loans, preferential treatment, beneficial conditions, incubators for women entrepreneurs (Deng *et al*., 2011:8). Brush *et al*. (2009:8) suggest that policymakers should "turn the spotlight on the need for an integrated approach for fostering female entrepreneurs that is not blind to overarching institutionalised social structures and gender asymmetries." Similarly, Chu *et al*. (2011:84) advocate for technical support in areas like HR management, ICT, and market research.

In Tanzania, consented efforts are being made for women to contribute more to the economy through the established programs and policies that intensify the start-up and performance rate of women-owned SMEs (Isaga, 2018:103). Practices like opening women banks, loan schemes for women, and agro-processing clusters for women have been established after realizing that female entrepreneurship unblocks the country's economic growth (Isaga, 2018:103). Likewise, ILO suggested ways in which women entrepreneurs in Tanzania can be encouraged to be entrepreneurs by suggesting the following: the creation of videos and booklets that profile women entrepreneurs; training women in their languages; promoting women associations; promoting women entrepreneurs through radio and television; training women to start-up businesses and supporting women in business by creating access to markets, (Stevenson & St-Onge, 2005)

Brush *et al.* (2009:11) note that gender inequalities and power relations are secretive, remain invisible and therefore there is a need for campaigns on gender equality that are targeted at family businesses and nation-wide in general. Venter and Farrington (2009:148) also agree that it is a necessity to form organisations and advocate fora were concerns for family businesses are addressed and these can be mouthpieces in the corporate sector and government as they spearhead policy debates on the challenges family businesses face. In countries like Sweden and Netherlands, such mouthpieces are common, and in South Africa, the Family Business Institute of South Africa (FABASA) has been created for such (Venter & Farrington, 2009:148). Deng *et al*. (2011:10) noted the practice of supporting women entrepreneurs in China through the establishment of Women Entrepreneurship Guiding Center in 22 provinces.

4.13.2 IMPROVEMENTS AT BUSINESS LEVEL

KPMG (2018:5) notes that by their nature, family-owned businesses have a competitive edge over other types of businesses, but the competitive edge can easily turn into a big threat if it is not managed properly. The family business consulting department of KPMG (2018:5-6) made suggestions for improving performance in a family-owned business, but these also apply to improve the performance of women who are part of the family-owned businesses. The following are suggestions by KPMG:

- Improving communication.
- Applying governance models.
- Implementing internal controls and systems.
- Establishing governance framework (family constitution and code of conduct and process of conflict resolution).
- Developing a process of hiring and defining the roles and remuneration of family members.
- Upholding the goals and governance structures.
- Separating family and business decisions and setting responsibility and accountability measures.

KPMG (2018:6) further suggests the following on the management of people in general:

- The use of a clear HR strategy that puts people in the correct roles.
- A strong understanding of the market.
- Structures that consider the expectations of all employees (formal pay and benefits structures that are based on market rates.
- Checking for the willingness and capabilities of family members before co-opting them in the business.
- Mentoring and training future generations and providing equal opportunities.

Information sharing, grievance procedures, formal job analysis and perception of effective HR systems are to be professionally managed in family businesses as they have a positive correlation to organisational performance (Kidwell & Fish, 2007:6). All the above strategies of improving women's participation are to be implemented at an

organizational level. Women need to feel that their roles are recognized for them to get motivated to take any roles and fully participate in the family business (Karatas-Ozkan *et al*. 2011:210). Songini and Gnan (2009:501) posit that the removal of the glass ceiling can take place in family businesses when women are not just in power, but when they are fully participating in the management of the business, as board members and occupy top managerial posts. Vadnjall and Zupan (2009:172) suggest that women should also participate in share ownership of the family businesses, have their duties clearly defined, rewarded in the same manner as men, and be trained in areas that are significant in the business.

In Ethiopia, women in business are encouraged to borrow from the informal sectors, use credit from suppliers, plough-back profits, get assistance from relatives, mobilise equipment, seek advice from other people, hire professionals, pay high rentals in the absence of own property, change locations and diversify products (Stevenson & St-Onge, 2005)

4.13.3 IMPROVEMENTS AT A FAMILY LEVEL

Vadnjall and Zupan (2009:172) have advocated for support for women in the home as they suggest that, men should assist in the chores at home and take fatherhood further by assisting in raising children (Vadnjall & Zupan, 2009:172). Women should also be included in family decisions. Karats-Ozkan (2011:206) suggests that women need an environment in which they are supported, encouraged, and have access to information. The same authors suggest a conflict-free environment as a necessity for the performance of a woman (Karats-Ozkan, 2011:206). The family can include women in the planning of the succession of the family-owned businesses (refer to succession planning to section 4.8.2), as succession in family-owned businesses favours males as compared to females.

4.13.4 IMPROVEMENTS AT PERSONAL LEVEL

On a personal level, a woman can improve herself and be ready to be a contender in business. Some of the ways of improving the participation of women have been discussed under the section on developing in female capital (Abraham *et al*., 2017;

UN, 2015; Yakubu, 2010; Jones *et al*., 2006). Brush, de Bruin, and Welter (2009:10) argue that the responsibility is on the individual woman to be highly educated and trained and build a network of business associates for her to make meaningful contributions to the family business.

Klein, Plais and Bell (2007:25) advocate that candidates for leadership positions in the family business should possess the following: social skills; cultural fitness; sensibility to deal with family issues; understanding and sharing the family's values and interests out of an inner belief, trustworthiness, courage, credibility, reliability, and humaneness; demonstrate maturity; display self-confidence, authority and modesty, loyalty; ready to subordinate; and compromise with the family. The candidate must fit into the composition of the management team. Also, the candidate must demonstrate a mature personality and display self-confidence, authority, and modesty. Candidate must be loyal, ready to subordinate, and compromise with the family. She should also acquire professional skills like practical and leadership experience, industry knowledge, a sure sense of money and risk, entrepreneurial engagement, correctness, and transparency (Klein *et al.,* 2007:25).

After, a study in Chinese entrepreneurs, Chu *et al.* (2011:84) concluded that "reputation for honesty, providing good customer services, and having good management skills, friendliness to customers and hard work" are essential conditions for the success of a business.

In addition to the family structure and social norms, other reasons like lower educational levels, less marketable skills inhibit women from working outside the home (World Bank, 2012). This calls for a need for upscaling skills for women through education. The ability of a woman to be successful in business, is dependent on a happy marriage and family, as these are foundations of a successful life and it balances family and business Deng *et al.* (2011:11).

4.14 SUCCESS FOR WOMEN IN FAMILY-OWNED BUSINESS

Success in a family-owned business can be likened to success in any other form of business and can be defined in general terms of profitability, the sustainability of the

business, impact on the welfare of the owner, and his/her family (Beaver, 2003:116). In addition to the general definition, in family-owned businesses success can be measured using a yardstick based on the extent to which the family has achieved its original motives for starting the business (Beaver, 2003:116). As the focus moves to women in family businesses, the yardstick for measuring success leans towards personal achievement and impact on society rather than on the overall family objectives (Beaver, 2003:116). In support is Reavley and Lituchy (2008:291) who assert that making a profit is ranked low as a success factor for women, although profitability remains important as it determines the survivability of the business (Reavley & Lituchy, 2008:292).

Similarly, Fenwick and Hutton (2000:np) challenge the traditional measure of success such as profits, size, and growth of the business as they argue that these measures do not apply to female entrepreneurs. Success for women can be measured in terms of " their children, ability to choose a daily activity, daily satisfaction and fulfillment, the quality of relationships in their networks, the contributions they perceive themselves making in their communities, the reputations they build in those communities, and their overall perceived quality of life." Fenwick and Hutton (2000:np) further explained that for women, monetary gains were secondary to "finding satisfaction" in having healthy and happy children, reputation and is known for providing excellent quality products, being ethical, freedom to do as per one's wishes, enjoying what one is doing, and the fulfillment of producing quality products.

After a study in Czeck Reavley and Lituchy (2008:284) described success as the size, quantity, and perceived status of one's clients as well as the ability to attract international customers. Whereas, in Poland, businesswomen define success in terms of profits, and having excellent relations with customers by providing them good excellent products, having a good client base, ability to grow the business and withstand difficulties, keeping the family together, and making a positive impact on consumers, well known in the market, good organisation and a stress-free life (Reavley & Lituchy, 2008:284). These were in addition to making profits. Working with relatives, expanding the business, and fulfillment from enjoying working in the business were also considered as success in Poland. Whilst, in Japan success for businesswomen, meant being ahead of competitors, able to meet important clients,

exercise one's ability, assist other people, gain trust from customers, have courage, a decision-maker and improve the business processes as well as the welfare of the employees (Reavley & Lituchy, 2008:286)

In a six-nation study, Reavley and Lituchy (2008:288) concluded that success factors were: accessing and retaining networks, business education, and training, forging ahead of the competition, consideration of customers, finding niche market strategies, having entrepreneurial capabilities, having role models, making profits, producing quality goods and services, growth of the business and planning. In a separate study on women in Mexico, Banda (2018:19) concluded that success for women in entrepreneurship is based on three variables which are: balance, resilience, and determination.

4.15 WOMEN IN BUSINESSES IN AFRICA

The rate of women in business in Africa is higher than anywhere in the world (Welsh, 2016:155). In an evaluation of women-owned family businesses across 58 markets, Uganda, Ghana, and Botswana have the highest percentages (Welsh, 2016:155). In Rwanda, women own 41 percent of all businesses (World Bank, n.d.). "Women-owned family businesses in Africa have the highest potential in the world, and with further assistance, that potential will become a reality" Welsh (2016:155). To unlock this potential, an ecosystem that assists women to overcome cultural, legal, social, and traditional barriers needs to be developed (African Courier, 2019). Women can make further inroads in business in markets that are characterised by support for SMEs (African Courier, 2019). Women can tap into resources like financial services and academic programs (African Courier, 2019).

Most women are necessity driven and, they are determined to succeed in business despite the unfavourable conditions they face. They have a high commitment to support their communities through entrepreneurship (African Courier, 2019).

Culture and tradition have impeded women in Cameroon, where women and children are regarded as property for the husband, unlike in Rwanda were women have equal rights as men (World Bank, n.d.). In Cameroon, a husband can dispose of the family property without the wife's consent. In Swaziland, women need permission of either a father or husband to open a bank account or to operate a business (World Bank, n.d.).

In both Cameroon and Rwanda, national governments assist women in doing business by facilitating bank loans and exportation of goods (World Bank, n.d.). Traditionally, it has been difficult for black women to operate businesses in South Africa, but now the government has introduced an Act that empowers women and, the number of women getting into businesses is increasing (World Bank, n,d.).

4.16 SUMMARY ON FAMILY-OWNED BUSINESSES

This chapter reviewed the literature to provide insight into family businesses. It provided an understanding of the nature of the family business, its contributions to economies, and the aspect of women in the family business. Family business contributes immensely to economies of nations and they are the foundations of most other forms of businesses. Literature is inconclusive on the roles of women in family-owned businesses. On the one hand, family businesses operate under cultural paradigms, in which women play subordinate roles, are invisible in the business and their presence is felt at home. On the other hand, family-owned businesses offer women top posts.

Systems theory, boundary theory, and role theory have been included as they illustrate the challenges and possible solutions to the challenges, women face in family businesses. Challenges women face in family-owned businesses can be resolved by finding solutions that include the family, the business, and the woman. Role theory explains the conditions under which a role can be effective. The next chapter will be on the empirical study. It will discuss how data was collected and analysed.

CHAPTER 5

RESEARCH METHODOLOGY

5.1 INTRODUCTION

This study is based on the premise that family businesses will be major players in the diversification of the economy of Botswana, and the survival of these businesses depends on how to captivate and nurture the potential of women in the businesses. It aimed to develop a framework that can be used in family businesses to optimise the role of women in family businesses, therefore, this chapter discusses the methodology used by the researcher in fulfilling the aim of the research. The research philosophy, approach, design, instruments, pilot study, data collection and implementation process, study population including sampling, data collection procedures, data analysis, rigour, ethical considerations will be discussed. It also discusses restricting and limiting conditions and presentation of results.

The literature objectives of the study were:

- To review the Botswana business environment.
- To review the different types of capital: human, social, and 'familiness' and their influence on the economic participation of women.
- To review women in leadership and gender equality.
- To review the nature of family-owned businesses.
- To review the motivating factors for women to enter family-owned businesses.
- To review the opportunities available to, and challenges women face in family-owned businesses.
- To review the position of women in succession planning in family-owned businesses.
- To review boundary and role theories and how they affect women in family-owned businesses.
- To review roles women, play in family-owned businesses.
- To review strategies to improve the performance of women in the family-owned business.
- To review success factors for women in family-owned businesses.

The empirical objectives were:

- To explore the roles of women in family-owned businesses.
- To explore the factors that motivate women to enter family-owned businesses.
- To explore the opportunities available to women in family-owned businesses.
- To explore the challenges faced by women in family-owned businesses.
- To explore the views of women on the succession of family-owned businesses.
- To explore the influence of education and networking on women in family-owned businesses.
- To explore success factors for women in family-owned businesses.

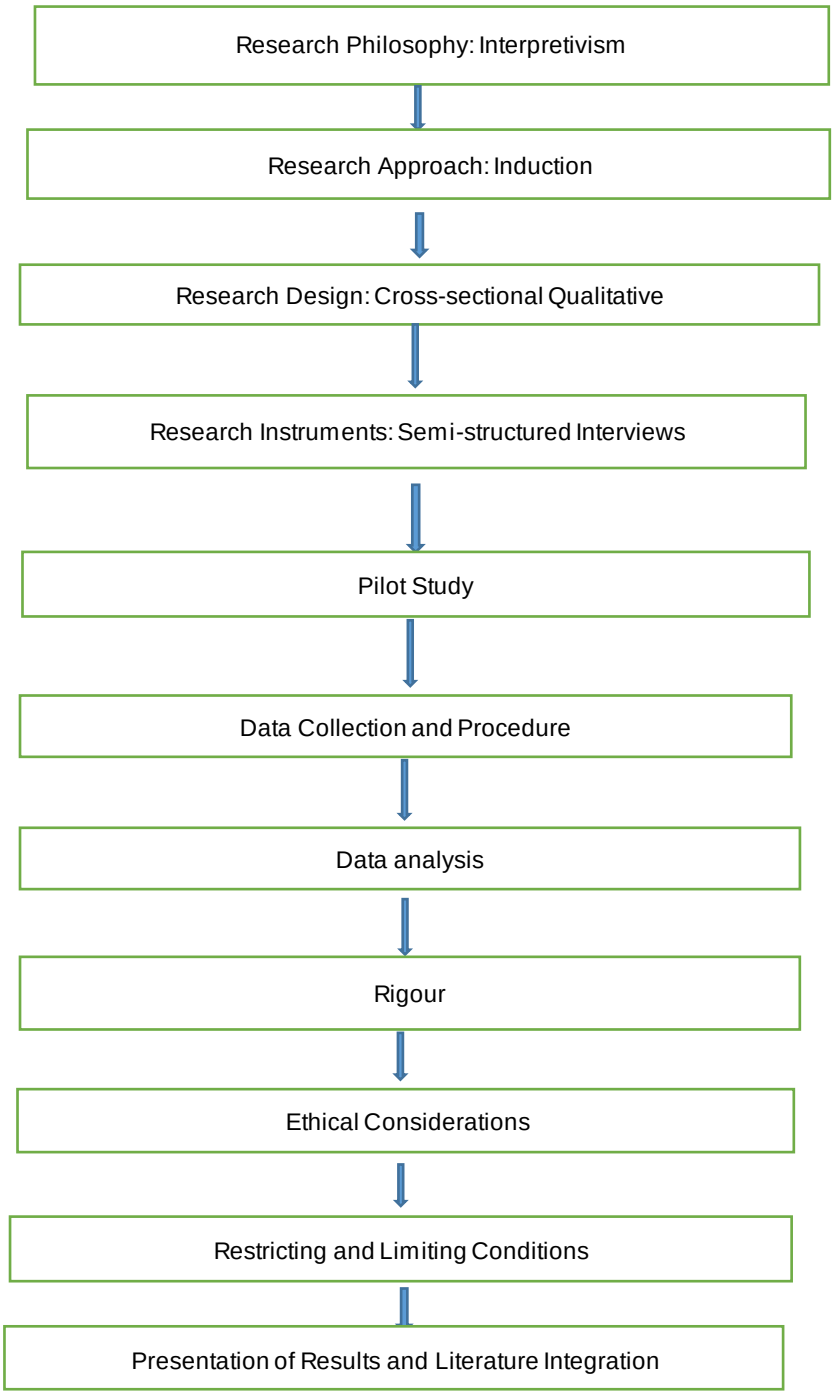
To address the literature objectives, secondary data was collected from credible sources as discussed in section 1.7.2. In summary, the literature that has been reviewed is inconclusive. On one hand, family-owned businesses allocate domestic responsibilities to women and business duties to men, and no member of the family is willing to go against this deeply rooted tradition of dividing work along gender lines (Cappuyns, 2007:54). Women face challenges of balancing life and business; they are not chosen as successors for the family businesses; they lack confidence and experience to run the businesses. In agreement, Brice and Richarson (2009:248) concur that women's roles are unspecific, undocumented, and are based on culture. On the other hand, the literature reviewed concludes that family-owned businesses offer women better jobs, flexible work schedules, access to male-oriented jobs, leadership opportunities, job security and opportunities which may not be accessible in the corporate world due to the 'glass ceiling' effect (Folker, 2008:159). Also, female capital has become significant in economic development (Jones *et al.,* 2006:293). With conflicting views from the reviewed literature, it becomes pertinent to carry out empirical research to find out the views of the women by exploring their experiences, feelings, wishes, and how their roles can be improved in the family business.

To address empirical objectives, a credible empirical exploration of the views and experiences of the businesswomen was carried out according to a well-planned qualitative methodology adopted by Saunders *et al*. (2016:720). The study utilised interpretivism philosophy, inductive approach, qualitative cross-sectional design, semi-structured interviews for data collection, and data were analysed using a thematic analysis approach with the assistance of Atlas ti8®. A software that iteratively

assisted in data analysis to create "multiple chains of codes and linking quotations to create networks which were the basis of themes (Lewis, nd).

The methodology is discussed as depicted in Figure 5.1

Figure 5.1: Research Methodology Framework



Source: Adapted from Saunders *et al*. (2016:124)

5.2 RESEARCH PHILOSOPHY- INTERPRETIVISM

The chosen philosophy of the study, interpretivism regulated the type of data that was collected, its background, the way it was gathered, analysed and, inferred (Altinay *et al.,* 2016:88). Since the study sought to explore the views of women in a family-owned business, interpretivism was the chosen philosophy as it seeks views and insights into a phenomenon under study by referring to the participants or objects of study (Creswell, 2014:88). Interpretivism assumes that social reality is derived from meanings human beings attach to their actions and the actions of others (Bryman, Bell, Hirschsohn, Dos Sanots, Du Toit, Masenge, Van Aardt & Wagner, 2017:14). Interpretivism believes the world is socially created and science is determined by human experiences, and the truth is created through dialogue and debate on meanings derived in an environment (Cohen & Crabtree, 2008:333). Interpretivism is about the 'lived experience of a small number of people who are investigated extensively" often through in-depth and intensive interviews (Rossman & Rallis, 2012:96). In this study, the researcher comprehended and interpreted the views and perceptions of ten women in family-owned businesses who have experienced life in these businesses (Rossman & Rallis, 2012:96).

5.3 RESEARCH APPROACH

The preferred approach for this study was induction as it does not look for frequencies of occurrences, but seeks to discover the values, beliefs, judgments, and reflections of participants (Ali & Birley, 1999:104). Inductive research assumes that the respondent is the best tool to convey reality (Henwood & Pidgeon, 1993:16). Under this approach, research starts with a question and detailed observations, then goes on to generalisations. Induction is best for this study as it builds rather than proves theories (Bryman et al., 2017:31). from the observations of the researcher who concludes one or more pieces of evidence (Altinay e*t al.*,2016:91). From the analysis, the researcher made sense of the data and formulated theories, thus theories were based on data collected and are positioned within existing theories (Saunders *et al*., 2016:147). This assisted in making a cause-effect relationship between women in

family-owned businesses and certain variables and the way women interpret these variables in their world.

5.4 RESEARCH DESIGN and STRATEGY

Women in family-owned businesses is a sophisticated phenomenon and therefore, it cannot be analysed using standardised instruments, but through social meanings of the women (Fick, 2009:12). Therefore, quantitative methods fall short and qualitative methods are utilised in this study as supported by Wong (2014:132) who argues that the qualitative design is appropriate when answering questions of an exploratory nature- why and how. Qualitative research has also been defined as an investigation of subjects in their normal environment and creating a sense of the investigated phenomenon by transforming and making sense of the studied phenomenon through analysing the gathered data (Chong & Yeo, 2015:258). Qualitative research captures a variety of perspectives that are subjective, complex and are based on participants' knowledge, perspectives, and interactions as it captures the feelings of people in their contextual settings in the form of actions, observations, impressions, irritations, and feelings as part of data collection (Creswell, 2014:234).

5.5 RESEARCH INSTRUMENT: INTERVIEWS

This study used face to face semi-structured interviews for data collection and used a recording device to record the interviews. Altinay *et al.* (2016:135) define interviewing as a methodical gathering of data through asking questions, then prudently listening, noting, and recording answers. Although face to face interviews are expensive, they are the best for this study as they assist in meeting the participants face to face, and they allow for clarifications on any misunderstandings and elaborations (Altinay *et al*., 2016:155). Qualitative data collection, also known as qualitative inquiry, seeks for verbal explanations or described accounts, explains observations using words or in other formats like diagrams and drawings (Elliot & Timulak, 2005:149). Each participant was regarded as a peculiar case with unique experiences (Elliot & Timulak, 2005:149).

The interview questions were developed from the literature reviewed in this study. It is mostly adapted from Cappuyns (2007:46-47); Vadnjal and Zupan (2009:164-169); Dhiman and Kaur (2011:25-26); Rodriguez-Modrono and Galvez and Agenjo-Calderon, (2017:76). The guided questions were divided into different themes which are: joining the family business; roles played, opportunities and challenges; management of the business; succession issues; human and social capital; and recommendations (Appendix 1). The questions were developed systematically and consistently that was punctuated with probes devised to prompt further responses (Qu & Dumay, 2011:246).

Semi-structured interviews are flexible, convenient, logical, and, can disclose important and often hidden facets of human behaviour (Qu & Dumay, 2011:246). The researcher was able to amend the style, order, and pace of the interview to elicit maximum responses from the participants in their terms and the way they think and speak.

5.5.1 INTERVIEW SCHEDULE

An interview schedule was used in the study. Jacob and Fergerson (2012:3) assert that a script is needed to guide the interview. The purpose of the interview schedule was to ensure that all the necessary information was shared with the participants. The interview schedule was composed of themes that were to be covered during the interviews to assist the researcher by guiding the interviews and ensuring that all interviews covered the same themes (Qu & Dumay, 2011:246).

The interview schedule for this study (Appendix 1 and 2) contains the following information:

- Details of the study, like the purpose of the study
- Issues on informed consent and confidentiality
- Details of the researcher and contact details
- The sequence of the questions
- The questions.

Considering the descriptive nature of this study the interview schedule also included close-ended questions that were asked at the beginning of the interview. The focus of the close-ended questions was to generate background descriptive information about the participants, specifically, biographical and business context information.

5.6 PILOT STUDY

To prevent procedural problems, a pilot study was engaged to work on any problems before the full-scale study was carried out. A pilot study involving two women was carried out in Gaborone. The purpose of this pilot study was to ensure that the data collecting instruments were easy to use and the participants found it easy to answer the questions, and the recording and analysis of data posed no difficulties (Saunders *et al.,* 2016:473). The pilot study enabled the researcher to assess the suitability as well as the trustworthiness of the data that was collected. It also gave an impression on how the participants interpreted the questions and, therefore, it became a basis for amending the questions. The pilot was also necessary for gathering information on which questions were ambiguous, lacked clarity, made the participant uneasy, and how long it took to complete the questionnaire (Van Teijlingen & Hundley,2002:34). From the results of the pilot study, the researcher found it necessary to separate the question on women's views on success into three categories of success, namely success in the business, success in general, and success to the women. Also, the researcher got to know how long each of the interviews was going to last.

5.7 DATA COLLECTION AND IMPLEMENTATION PROCESS

This section discusses how data was collected. It covers the sequence of events and the phases involved as illustrated by Figure 5.2. The study used qualitative methods and maximum variation sampling to select women who participated (Palys, 2008:697).

5.7.1 STUDY POPULATION

The population for this study is all females who are in family-owned businesses and, the 'target population' is all females in family businesses in Gaborone and Francistown found in the Business Botswana 2016/17 directory of SMEs (This was the latest directory available). A 'target population' is 'a manageable subset of the population", as defined by Saunders *et al*. (2016:275) and depicted in Figure 5.2. The sample for this study was part of the target population which adhered to the study criteria and the researcher was able to access it.

Figure 5.2: Framework of Population, target population and sample



Source: Saunders *et al*. (2016:275)

5.7.2 SAMPLING

As it was impossible to study all women in female businesses in Botswana due to lack of time, resources and, difficulties in controlling the study, a sample representing the businesswomen was used (Saunders *et al.,* 2016:274). This is in line with the assertions of Altinay *et al*. (2016:113) who state that there is a need to select a sample that can be studied as a representative of the total population. Sharma (2017:749) posit that sampling is a procedure used to methodically choose fewer and manageable representatives (subset) of a pre-defined population to serve as participants for the study.

The first step was to randomly select a stratified sample of 100 family-owned businesses registered as SMEs in Gaborone and Francistown from a sampling frame. The study used a 2016/17 Business Botswana database of SME as the sampling frame. A sampling frame "is the set of source materials from which the sample is

selected" (Turner, 2003:3). Sharma (2017:750) defines stratified sampling as a technique of dividing the population into sets that comprise of members who have the same characteristics. In this study, the common characteristic was family businesses with women who are active in the business. The researcher phoned the 100 SMEs selected randomly, to find which ones had females participating, their ages, education, and a brief description of what roles they play. From the hundred, the number was narrowed down to 50 since some SMEs had no women participating and others assumed that the researcher was looking for SMEs which needed assistance in the form of mentorship and consultancy work and, yet others were outrightly not willing to participate in studies that do not directly benefit them.

The researcher phoned the 50 women who were part of the second stage of sampling to find out if they were willing to participate and ended up with 15 potential participants - 3 in Francistown and 12 in Gaborone. In selecting the 15 women, the researcher used heterogeneous maximum variation by selecting women who covered varied age groups, educational qualifications, number of years in business, and type of business. Purposive sampling was used since the research sought to solicit information from rich cases which are comprised of women who have experienced life in family-owned businesses (Andrade, 2009:43). The researcher's judgment on what cases met the objectives of the study was the basis for the sampling technique. The sample was not based on generalisability but emphasised the 'depth' of the data that was to be collected (Palinkas, Horwitz, Green, Wisdom, Duan & Hoagwood, 2015:535).

The research was carried out in Gaborone and Francistown as it was not possible to cover the whole country due to logistics like time and money. These two towns are the economic hub of Botswana and the two biggest towns with most economic activities.

5.7.3 DATA COLLECTION PROCEDURE

Six of the interviews were done at the family business premises, whilst four were done at the homes of the participants. Three of the home interviews were done in Francistown. All the interviews lasted between 45 to 65 minutes and were all recorded and later transcribed. Follow-up for clarification was done over the phone with three

participants, and the follow up was mainly on a further explanation of the aspirations for the businesswomen and what they hope for in the future.

5.8 DATA ANALYSIS

Table 5.1 illustrates in detail the steps followed by the researcher in analysing the data.

Table 5.1: The steps followed in analysing the interviews

Steps	Description of how the steps were followed during the analysis
The researcher organized and prepared data.	• The researcher transcribed all the interviews verbatim. • All the transcripts were read to examine the accuracy and to get a sense of what all the participants said.
Develop general sense	• The transcripts were read and re-read, and initial ideas in the form of codes and themes were identified and noted.
Generating codes	• All answers to the questions were cut out and grouped according to the questions to discover common meaning and any differences in what the participants were saying. • This was the second identification of codes. • A co-coder was used, and results were compared with the concurrence of the study promoter. • All the transcripts were then transferred to Atlas.ti 8® where codes were created by going through every line of the transcriptions and assigning codes. • Atlas ti 8® was used to organize, sort, and keep the link between the codes and the narratives of the interviewed businesswomen. • All the codes that showed thematic relevance were then grouped to condense the data to further analyse and develop themes. • During this process categories and sub-categories started to reveal within the different groups. • These groups were exported to Excel 2016® to share the initial codes, categories, and sub-categories with the supervisor and a qualitative data specialist for further deliberation and peer-reviewing. • Further analysis was done by regrouping and splitting some codes into categories and subcategories using the input from the supervisor and a qualitative research expert.
Describing and identifying themes	• Themes and the relationships between themes were discovered from the codes. The themes were the main and central meanings attached to the interviews. • All relevant data were gathered for each theme. Checking was done to find if the themes work with the coded extracts and the entire data set. • Initially, 13 themes emerged, but the researcher settled for 11 after merging some of the themes with input from the supervisor and a qualitative research specialist. • The themes were refined, defined, and named.
Representing findings	• A network diagram was drawn for each of the themes, showing the corresponding categories, subcategories, and relevant narrations of the interviewees. • The diagrams were transferred to tables which form the basis of the report. • A thematic map showing all the eleven themes was drawn and was used as a guide for report writing.
Interpreting the data	• Produced a scholarly report of the analysis by selecting vivid, compelling extract examples that relate to the research questions and the literature

Source: Researcher's Compilation

The interviewer kept some control of the interview and at the same time allowed some flexibility for exploring the topic in detail. Both the participants and the interviewer had a chance to seek clarification and this had an advantage of yielding rich data as suggested by Qu and Dumay (2011:246).

Data analysis was done by reducing, organising, summarizing, and categorising data to come up with patterns and themes and, it followed the steps suggested by Creswell, (2014:47). Also, Wong (2008:14); Bailey (2008:127); Rowlands (2005:88) made similar suggestions for analysing qualitative data. The general trend amongst the authors is that the process should start by transcribing the interviews from field notes and recordings, leaving out unnecessary details, followed by developing a list of codes from the data, and lastly developing themes and the interpreting of the meaning of themes. The researcher ensured that every step was checked, edited, and archived for later audits and verifications. The analysis was systematic and organised to enable the researcher to trace back the results of the study to the context of the data (Elliot & Timulak, 2005).

5.9 RIGOUR

This research meets an acceptable standard of rigour, and this was achieved by ensuring that, what is being measured in the research is the correct thing, is measured correctly and consistently, and the results are interpreted correctly, and the process is of an acceptable standard (Golafshani, 2003:601).

5.9.1 TRUSTWORTHINESS

Trustworthiness is the same as internal validity and it ensures that what has been regarded as the causes produced what has been referred to as the result or checks the establishment of the true cause and effect relationships (Amaratunga *et al.*, 2002:29). This study achieved internal validity through systematic rigour of field procedures and carrying out rigorous and documented processes (Morrow 2005:252). Also, the study adopts the following eight points which were suggested by Creswell (2014:251):

- Use of member checking of major findings, themes, and case analysis by two participants who are 'information-rich' to authenticate, comment, and adjust the findings and themes was done by follow-up interviews to ensure that the themes developed are truly from the participants. (Refer to Appendix 6 for the interview carried out with two participants).
- Participants were also asked to confirm the transcripts and confirm that the transcripts represent what they had said in the interview. (Refer to Appendix 6)
- A description of the scene of the interviews is done using "rich, thick" language describing the settings. This gives a true picture of what took place at the scene of the interview and a description of the scene, authenticating the data collected at the interview.
- The inclusion of negative and discrepant information that may be against the themes which are already known making the account more real.
- The initial two transcriptions were approved by the supervisor, enhancing the accuracy of the study.
- The analysis was rigorously done as per Table 5.1.

5.9.2 RELIABILITY/DEPENDABILITY

Reliability for qualitative studies is also known as dependability and it ensures that the research is done in a manner that enables the same results to be obtained in another similar situation using the same processes (Bashir, Afzal & Azeem, 2008:37). The aim of incorporating measures that ensure reliability is to come up with results that have errors of biases reduced.

This study has achieved reliability through the following practices as suggested by Creswell (2014:201-204, 210-211):

- A formal study framework was established in the form of a proposal and a research schedule, with the following sections, objectives, field procedures, sources of information, research questions, and participants. This prevented diversion from the aims of the study and kept the researcher aware of what to do and how to do it all the time.

- All procedures, activities, steps, and influences on the data collection and analysis are documented and a schedule was established as well as databases in such a way that it is easy for anyone to replicate the study with similar results. This created a chain of evidence.
- Transcripts were checked for errors and obvious mistakes that may have occurred during transcription. The errors were noted and rectified.
- Consistency in definitions of codes and writing of notes on the definitions of codes was done.
- A co-coder was used for coding and the coding was compared and differences were reconciled.

5.9.3 CONFIRMABILITY

Confirmability, also known as neutrality or objectivity, is about confirming whether the findings are from the data and the researcher has been able to tie together the data, analytic processes and findings in such a way that the reader can confirm that the results are from the data collected and free from researcher's bias, motivation or interest (Morrow, 2005:252) The researcher countered her own biases and subjectivity by using an audit trail. All the processes and activities throughout the whole research are detailed (Morrow, 2005:252)

Subjectivity issues were overcome through a process termed as 'bracketing' by Tufford and Newman (2010:80). Bracketing is a process of setting aside one's influences on the research by being aware of predispositions and assumptions (Chan, Fung & Chien, 2013:2). Subjectivity was checked by ensuring that the results are from the participants and not the researcher when the participants were asked to clarify issues during interviews and a 'rich community' was asked to verify the findings (Rossman & Rallis, 2003). Also, narratives from participants were used to confirm that the data was from them. Refer to Appendix 6 for transcriptions of interviews with two of the participants.

5.9.4 ADEQUACY OF DATA

In qualitative research, the quantity of participants is not a necessary measure to judge the adequacy of the data. The adequacy of data was achieved by reaching a point of 'adequacy' or 'saturation', a point whereby each new informant contributes no new data (Mandal, 2018:625; Guest *et al.,* 2006:59). Morrow (2005) suggests a small sample of fewer than 30 participants which is obtained through purposeful sampling is good enough. This study initially had 15 participants, and a point of saturation was reached after 10 interviews. This was confirmed by the study promoter and an independent specialist in qualitative research.

For this study, data was adequate as it was obtained from specific women who had experienced life as females in family businesses, and maximum variation was used to get the views of women from different types of businesses and different age groups. Sampling was purposive which aimed at achieving maximum heterogeneity through maximisation of the variety of informants (Palys, 2008:697). The sample was drawn from people who had differences in attributes like age, position, and number of years of engagement in the business.

5.9.5 ADEQUACY OF INTERPRETATION

The study gained trustworthiness when the results were interpreted adequately. This was achieved through immersion in data, a process that started at the gathering of data through transcription. The repeated engagements in the data ultimately lead the researcher to gain a deeper understanding of all the components of the body of the data, and how the parts were related to each other. It involved consistent and repeated reading of transcripts, listening to tapes, and review of field notes. All memos, notes, interpretations, queries, and hunches made by the researcher were frequently reviewed and incorporated into the analysis. The analysis was a balance between the researcher's interpretations and supporting rich text from the participants (Morrow, 2005:257).

5.10 ETHICAL CONSIDERATIONS

Since this study involved human participants, there was a need to observe human rights as well as protect the participants' privacy, confidentiality, and anonymity. Participants gave informed consent to participate and they were made aware of their right to withdraw from the study. Pseudo names were given to participants. The research was cleared by the North-West University Ethics Committee (Ethics clearance number NWU-00826-18-A4 (refer to Appendix 4.)

The research caused no harm to participants and there was no coercion and no pressure to participate. The researcher was honest with the participants. All the data collected was stored, used, and will be disposed of according to the legal requirements of the University. The research findings will be made available to all participants who wish to have them (Altinay *et al*., 2016:184).

5.11 RESTRICTIONS AND LIMITING CONDITIONS

The following were limitations to the research

- During the first stage of sampling, several businesswomen were not willing to participate as they felt that the study was too sensitive, and they did not trust the researcher with their personal information. Whereas others felt that the interview was not worth their time since their businesses were not directly gaining from the interview.
- Some participants kept on postponing appointments with the researcher, and some were available when the researcher was busy with other duties.
- The family-owned businesses are still at an infancy stage and they are inundated by students researching their school projects, therefore they are no longer welcoming any researchers.
- There are very few studies on family-owned businesses in Botswana, especially on women, therefore there were no previous studies to benchmark with.

- Data analysis took longer than expected due to the requirement of firstly, finding an expert to guide the researcher, secondly, learning how to do the analysis and thirdly, selecting which method to follow as there are many.

- Purposive sampling was utilised and this could not be a true presentation of the population.

5.12 PRESENTATION OF RESULTS

A descriptive narrative form was used to present the results on the experiences of women in family-owned businesses. The final report was produced illustrating the findings of the analysis by selecting vivid and compelling narrations of the participants and relating them to the research objectives and literature that was reviewed. The report encompassed the results which are the main trends, attitudes, and opinions depicted in qualitative format. The final inferences are a construction of experiences and meanings attached to women in a family-owned business. This permits the reader to 'experience' the roles played by, challenges faced and, opportunities available to women in family-owned businesses. Advice from the women, the support they get, their views on succession planning and how they balance work and life, and provides a lens through which readers can view the women's world in family-owned businesses (Creswell, 2014).

5.13 SUMMARY OF THE CHAPTER

This chapter discusses the methodology of the study. It firstly discusses the philosophy of the study, which is interpretivism. It goes on to explain the approach, the design, data collection tool utilised in the study, collection of, and analysis of data. It also covers the ethical issues, pilot study, and limitations of the study. The next chapter will be on data presentation and analysis of the findings, literature integration, and discussions.

CHAPTER 6

FINDINGS AND DISCUSSION OF THE INTERVIEWS

6.1 INTRODUCTION

This chapter discusses the findings from the interviews. The interviews aimed to explore women in family businesses according to objectives set in section 1.5.2. The findings are from the semi-structured interviews done in Gaborone and Francistown from December 2018 to March 2019.

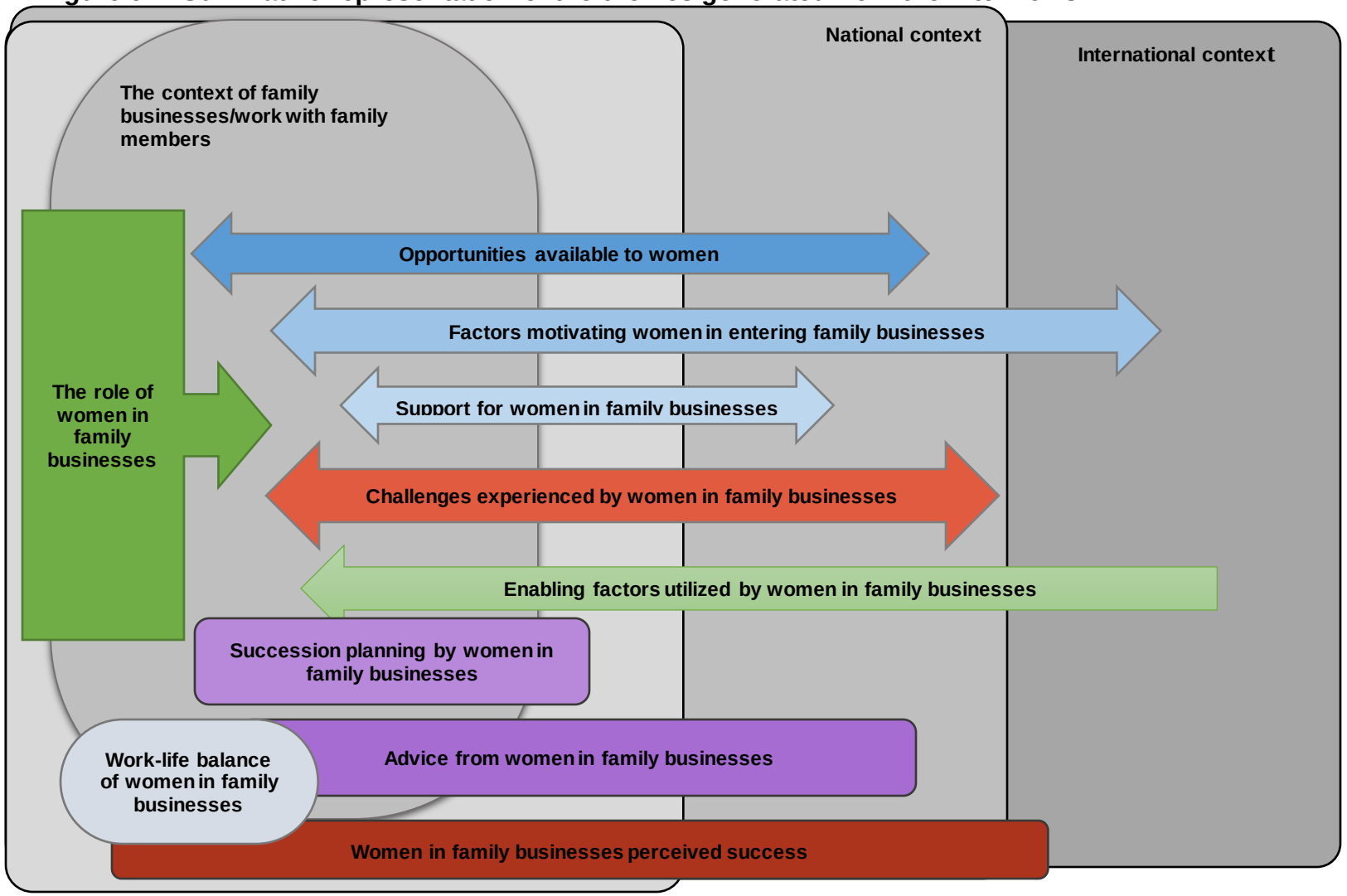
6.2 DISCUSSION OF FINDINGS AND LITERATURE INTEGRATION

Through thematic data analysis and the steps followed as prescribed by Creswell (2014:246), findings through themes, categories, and subcategories emerged from the data. These will be presented concurrently with discussion thereof including literature integration to ensure the applicability of the findings and to allow for validation with existing literature. The focus of the discussion will be on the overall aim of exploring the role of women in family businesses and is structured around these women's experiences and descriptions as emanating from the interviews and thematic analysis.

A detailed discussion of the different themes, categories, and subcategories flow from the summative representation (Figure 6.1) of all the 11 themes generated by the research. The themes as listed below will furthermore give the structure to how they are discussed in this chapter:

- **Family business context** included background information on the businesswomen, number of non-family employees and number of family members who are involved in the business; and the interviewed businesswomen's perceptions of working with relatives.
- **Motivators** for women to get into family businesses - these include pull and push factors.

Figure 6.1: Summative representation of the themes generated from the interviews



Source: Researcher's Compilation

- **Opportunities available to women** include the chance to determine their working conditions, working with family members, and working under favourable conditions, escaping from unfavorable conditions, and seizing an opportunity.
- **Support** for businesswomen is from: a spouse, employees both in the business and at home, government, other businesses, other women in business, extended family, and community.
- **Challenges** businesswomen face are from family, government, community, business, male-dominated industries, lack of support, gender stereotyping, personal challenges, nuclear and extended family.
- **Enabling factors** that women utilise in the family business are education and networking.
- **Roles** businesswomen play are in the family, business, community, and include gender-based roles.
- **Succession** planning by businesswomen includes grooming of successors, letting successors choose their careers, and successors developing themselves in preparation for taking over the business.
- **Advice** for businesswomen includes self-development through the acquisition of entrepreneurial skills, how to deal with children, spouse, community, and employees, as well as how to run the business successfully.
- **Life/work balance** for businesswomen is about finding strategies that assist in balancing life and work. Common strategies include going on holiday, and delegating work.
- **Success** for the businesswomen means a sense of self-fulfillment, grooming children who are willing and able to continue running the business, and achieving business and personal goals.

6.2.1 THE CONTEXT OF FAMILY BUSINESS

The first theme for discussion is that of the context of the family businesses as described by the participants. This gives the reader an understanding of the circumstances that form the setting under which women operate in family businesses. The backdrop unfolds the context of women in these businesses as per the views of

the businesswomen interviewed. The biographic profiles of the women; information on the type, generation, location of the business, and how businesswomen view working with relatives will be discussed within the context of the family business.

6.2.1.1 Biographic information on the women

The information in Table 6.1 illustrates age, education, and duration in business. The women started the family businesses at different ages, three were between 20 and 30 years of age, four were between 31 and 40 years of age, two were in the age group 41-50 and one was above the age of 50.

Table 6.1: Demographic information of each of the participants

Code Name	Age	Education	Marital Status
P1	39	Bachelors' degree	Married
P2	54	Master's degree	Single
P3	37	Bachelor's degree	Married
P4	37	PhD	Married
P5	38	Bachelor's degree	Married
P6	24	Bachelor's degree	Single
P7	34	Master's degree	Married
P8	44	Master's degree	Divorced
P9	46	Master's degree	Married
P10	37	Diploma	Married

Source: Researchers' Compilation

At the time of data collection, one woman was aged between 20 and 30 years, six were aged between 31 and 40 years, two were between 41 and 49 years of age and one was above 50 years of age (refer to Table 6.2). In comparison GEM (2016/17:23) reports that the highest number of women entrepreneurs across the globe was in the 25-34 age group, followed by the 35 to 44 years, whilst in South Africa women entrepreneurs are in the age group of 45 to 54 years.

At the time of the interview, out of the 10 women interviewed, seven were married, one was divorced and two were single. Of the two single women, one was in business with her daughter and the other co-owned a business with her aunt. The divorced woman started her business before the divorce and hopes that her daughter takes

over. Two of the married ladies operate the family businesses on their own as their husbands have full-time employment elsewhere whereas, five of the married women are co-preneurs with their husbands. Two of the co-preneurs operate the second family business, whilst the husbands run the first and bigger business. Only one of the married women considers her position in the business to be secondary to her husband who is the CEO.

Five of the women have been in business for less than five years, one for eight years and four have been operating for periods ranging from 11 to 15 years. Six families have two businesses each, whilst four own a single entity. The women have different levels of qualifications, one woman has a diploma, four are holders of a bachelor's degree, another four have a master's degree while one is a Ph.D. holder. Table 6.2 illustrates the type of business, generation of the business, the nationality of the women, location of the business, the number of non-family employees, and the number of family members who are involved in the business.

Nine of the ten businesswomen who participated are Batswana, whereas one is a foreigner. Nine of the women operate within Botswana, whilst only one has operations both in Botswana and outside the country.

All the women interviewed belong to first-generation businesses (refer to Table 6.2). In Botswana, family businesses that qualify in the category of SMEs are usually at the first-generation stage as they form most of the newly formed businesses which may transform into other forms (refer to section 2.4.11). Also, Lee *et al.* (2008:67) note that family businesses are the origins of many forms of economic activities. Bird *et al*. (2002:337) also observed that family businesses are the early stages of industrial development.

Table 6.2: Types and generation on the businesses and number of employees

Interviewee	Type of business	Generation of the business	Citizenship	Location of business	Number of non- family employees	Family members involved in the operations
P1	Accommodation and education	First	Motswana	Local	24	2
P2	Beauty Parlour	First	Motswana	Local	5	2
P3	Bridal outfits and supplies	First	Motswana	Local	1	1
P4	Medical laboratory	First	Motswana	Local	5	2
P5	Estate agent	First	Motswana	Local	1	1
P6	Catering and education	First	Motswana	Local	0	2
P7	Engineering and construction	First	Motswana	Local	40 temporary staff	2
P8	ICT and market gardening	First	Motswana	Local	5	2
P9	Postal services	First	Foreigner	Local and regional	5	1
P10	Media and laundry	first	Motswana	Local	8	2

Source: Researcher's Compilation

6.2.1.2 Employing relatives

The businesswomen's perception of employing relatives is divided into challenges of employing relatives and conditions under which relatives are to be employed. Table 6.3 illustrates the interviewed businesswomen's perceptions of employing relatives.

Table 6.3: Participants' perception of working with relatives

Theme: The context of a family business		
Category	**Sub-category**	**Narrations from interviewed businesswomen**
Employing relatives	Challenges of employing relatives	• *"Issues do not just end at the workplace; they go to everyone in the family and family members always sympathize with the weaker side."* • *"…is difficult to draw a boundary between home and business when it comes to employing family members.?"*
	Conditions under which relatives can be employed	• *"What is important is the meeting of the minds. I mean, agreeing on issues, having the same opinions, respecting the business, and treating it as a separate entity."* • *"… depends on the relative. If the person is trustworthy…must have the willingness to work, have the qualification and be passionate about the kind of work."*

Source: Researcher's Compilation

The participants regard **employing relatives as a challenge as they find it difficult to differentiate their relations at home from those at the business.** As such, the businesswomen find it difficult to draw a line between the relationships at home and the business. A businesswoman mentioned that it is difficult to employ some relatives as the relations she has with them do not allow her to supervise them. She gave an example of employing a father in law as she narrated:

> *"The biggest problem is that it is difficult to draw a boundary between home and business when it comes to employing family members. Imagine if I employ my father-in-law. Will I be able to order him?"* (P5)

As there are porous boundaries between home and business in family businesses, some family members may want to keep the same relations at the business as they have at home (Phillips *et al*., 2018:748). From the businesswoman's perspective, this has proved to be **a problem for those who own and oversee the business but are less influential at home. On the same notion of porous boundaries, businesswomen face challenges when a misunderstanding with an employed relative cross the boundary from work to home, and other relatives who are not involved tend to be on the side of the employee whom they regard as the weaker side.** The relatives take sides without considering the facts of the misunderstanding. This challenge was expressed by a businesswoman whose experience was:

> *"Issues do not just end at the workplace; they go to everyone in the family and family members always sympathise with the weaker side."* (P9)

Another businesswoman expressed a challenge she faces from employing relatives who feel entitled to the business and, want to be treated more special than other employees. She feels that relatives should not be involved in the business as employing them leads to a breakdown in relations:

> *"Most relatives have a sense of entitlement. They feel special and want to be treated with kid gloves. This creates problems that may never end. It breaks relationships for good. I do not want to create enemies from my relatives. I keep a distance."* (P4)

Based on the above statements, it can be concluded that relatives employed in a family business might be inclined to a sense of entitlement as they feel that they are more

special than other employees and expect to be favoured in the business. **Since the business belongs to a family member who is affiliated with them, relatives feel that they are entitled to the business.**

Another challenge experienced by businesswomen is of **relatives who steal from the business** and this is faced by a businesswoman who said:

> "a *family member used to get cash from the (name of the business) business and use it for his use. Sometimes he returned the money, but most times he did not*" (P9)

Concurring with this notion of relatives pilfering, Coeurderoy, and Lwango (2012:423) also noted that some family members misappropriate business assets.

Kidwell and Fish (2007:6) suggested that family businesses should implement systems in departments like HR for professional management of all employees as this has a direct positive impact on the performance of the business. This is manifested by some businesswomen who feel that they should employ relatives on merit. According to the businesswomen, **relatives should only be employed when they meet the following conditions: being treated like all employees, having qualifications for the post, willing to work, trustworthy, and sharing the same vision.** These views were expressed by a businesswoman:

> *"...that depends on the relative. If the person is trustworthy, I will not hesitate to employ them. They must have the willingness to work, have the qualification, and be passionate about the kind of work."* (P3)

Another businesswoman feels that relatives can only be employed if they share the same vision as them:

> "*What is important is the meeting of the minds. I mean, agreeing on issues, having the same opinions, respecting the business, and treating it as a separate entity."* (P4)

The views of businesswomen in Botswana concerning employing relatives differ from those of Dawson (2012:7 who claim that nepotism is rife in family businesses whereas, the interviewed businesswomen employ relatives on merit.

6.2.2 OPPORTUNITIES AVAILABLE TO WOMEN

The theme of opportunities available to women is discussed under the following categories: opportunity to be in business, working under favourable conditions, working with family members, and opportunities from the community. These will be discussed as per Figure 6.2 and Table 6.4 as per the views of the interviewed businesswomen. The businesswomen feel that family-owned businesses are offering them the following opportunities in business: they can start a business on a part-time basis or whilst still in school, pioneer family businesses, be in management, pursue many business avenues and manage the businesses on their own. Concerning working under favourable conditions, the businesswomen feel that they get the following opportunities from their family businesses: a chance of controlling their work, working flexible hours, starting a business at home, and working without limitations. The businesswomen believe that communities are now offering them opportunities to be in business, work in male-dominated industries and they also feel that it is easy and less challenging to operate female-dominated industries like retailing, catering, and beauty associated services. The women also have an opportunity to work with family members who understand and share the same vision as them.

6.2.2.1 Opportunities in business

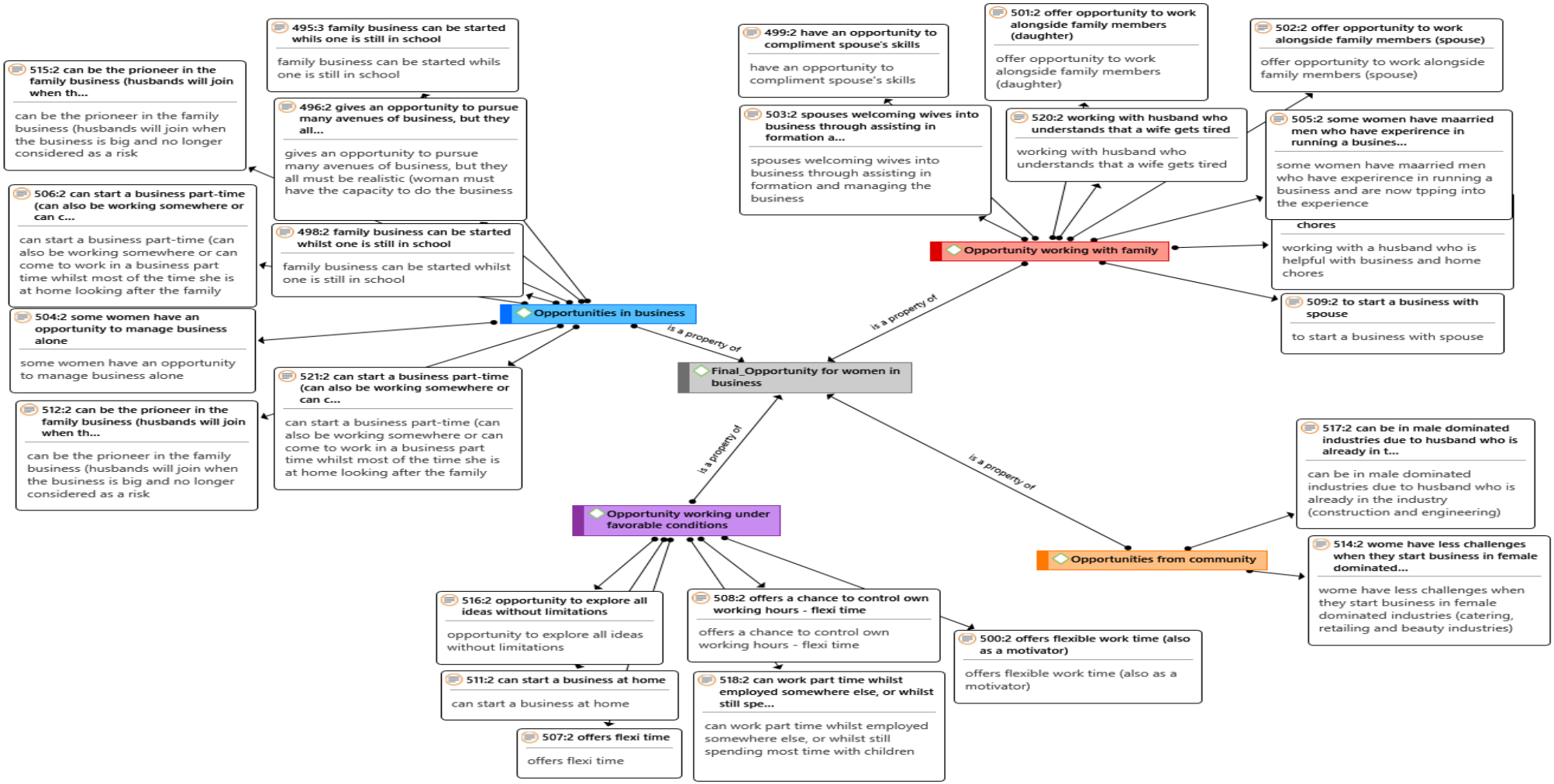
The businesswomen feel that family-owned businesses offer them an opportunity to **operate family businesses on a part-time basis.** Two of the businesswomen are employed elsewhere, and still operate businesses with relatives. This was revealed by one of the businesswomen:

> *I am not full-time in the business. I am still at my eight to five job and my business is part-time.* (P2)

Another businesswoman is operating her family business with her husband, and both are doing so on a part-time basis:

> *"My husband and I are all full-time employees and do not work on the business full time*" (P9)

Figure 6.2: Participants' perceptions of opportunities



Source: Researcher's Compilation

Table 6.4: Participants' perception of opportunities

Main theme: Opportunity for women in family-owned businesses		
Category	**Sub-category**	**Narrations from interviewed businesswomen**
Opportunity in business	Opportunity to start business part-time	• *"I am not full-time in the business. I am still at my eight to five job and my business is part-time."* • *"My husband and I are all full-time employees and do not work on the business full time"*
	Starting a business whilst still in school	• *"I started the…business three years ago when I was in my last year at University."*
	Pioneering the family business	• *"We decided to have one of us in business while the other is still employed."* • *"My husband was to join me in the business as we were anticipating… He is employed somewhere.""*
	Opportunity to be in management	• *"I am the manager"* • *"I am the manager of the (type of business) and my husband oversees the (type of business) company."*
	Opportunity to own multiple businesses	• *"My family owns two businesses"* • *"We had three businesses, but now we have two."*
	Managing businesses on their own	• *"Now that I am running the...on my own."* • *'He is not in the running of the business… He still has a full-time job." (referring to husband)*
Opportunity to work under favourable conditions	Chance to control own work	• *"I always wanted to be my boss."* • *"It is great to be in charge and to report to nobody. I am my boss and I work according to my schedule."*
	Working flexible hours	• *"I can take time off, like today at 10 am I will be with the lady who is organising my little girls' birthday party."* • *'One day I will start at a doctor's surgery collecting samples, the next I am at a hospital, and the following I am at a beauty parlour, and yet the next I am in a shopping mall."*
	Can start a business at home	• *"Growing your vegetables and selling the surplus is one way of assisting with the family upkeep."* • *"…why not start on small business. Even back yard gardening. Anything that will put food on the table"*
	Can explore all ideas without limitations	• "*you can do whatever you wish to do. No limitations."* • *"As I said before- work is very limiting. I need to spread my wings and fly."*
Opportunity from community	Opportunity to work in male-dominated industries	• *"real estate is a male-dominated industry…Women who are on top in this industry are still very few."* • *"Most women dominate the so-called women industries, hair salons, events management, small scale retailing."*
	Opportunity from government	• *"… it is the responsibility of the women to take up the opportunities to go into business"*
Opportunity to work with family members		• *"… my relationship with my husband … has become stronger… We talk business at home, anywhere and we understand each other."* • *"In a family business, there is trust and understanding as we all be working towards one thing, that is the family. We take care of each other in the family and the relationships are based on trust".*

Source: Researcher's Compilation

An opportunity **to start businesses with relatives whilst still in school** was experienced by a young businesswoman who started to operate a business with her aunt whilst she was still studying at a university. She narrated her experience:

> *"I started the…business three years ago when I was in my last year at University."* (P6)

Some authors (Gheradi & Perrota, 2015:36; Overbeke *et al*., 2015; Lingas, 2013:5) refer to men who start a business as 'founding fathers'. Contrary, the businesswomen who participated are **pioneers** in their family businesses as some of them started to operate the businesses on their own whilst their spouses were in full-time employment. Two of the seven married participants started running the family business on their own, hoping that their spouses will join later when the businesses have grown:

> *"We decided to have one of us in business while the other is still employed."* (P4)

Whilst another businesswoman is in the business alone and, her husband is waiting for the business to grow before he joins:

> *My husband was to join me in the business as we were anticipating… He is employed somewhere*." (P5)

Businesswomen have an **opportunity to be in management** as nine out the ten participants consider themselves as managers of their family businesses. This is evidenced by one of them who quipped:

> "*I am the manager."* (P3)

Lyman *et al.* (1985:47) concur with the businesswomen when noting that family-owned businesses are transforming the role of management as it is no longer a reserve for men as women are now part of it. In corroboration is Indirapriyadharshini and Bruntha (2017:484) who observed that women in family-owned businesses are holding high posts.

The businesswomen mentioned that they have an **opportunity to own several businesses.** Six of them own two businesses each (refer to Table 6.2). This was confirmed by one of them who owns two businesses when she retorted:

"*Look at me, I am running two businesses on my own."* (P4)

Another businesswoman's family had three businesses but now is left with two. She commented:

"*We had three businesses, but now we have two"* (P9)

Besides being managers, businesswomen also stated that they have an **opportunity to manage businesses on their own**. Two of the interviewed single businesswomen are running their businesses with female relatives, whilst a divorced businesswoman is running the business on her own intending to pass the business to her daughter. One of the single women stated that she is with her daughter in business when she said:

"*I am in business with my daughter."* (P2)

Some of the businesswomen are **running the second family business on their own** whilst their husbands are managing the first business. This was the case of businesswoman P10 who remarked:

"*I am the manager of the (type of business) and my husband oversees the (type of business) company."* (P10)

6.2.2.2 Opportunity to work under favourable conditions

Erdogan and Nicolopoulou (2011:206) and Remery *et al.,* (2014:81) mentioned the greatest opportunity of women in family-owned businesses is the chance of **working flexible hours** which is not available in other forms of business (refer to Section 4.9.3). This was demonstrated by the businesswomen who were able to be flexible between attending business and family matters. One of them was **going out shopping for her daughter's birthday party during working hours** and she remarked:

"I can take time off, like today at 10 am I will be with the lady who is organising my little girls' birthday party." (P3)

In addition to working flexible hours, businesswomen also have **an opportunity to control their work** as explained by one of them:

> *"It is great to be in charge and to report to nobody. I am my boss and I work according to my schedule."*

Starting a small business at home is considered easy by the participants and, it is one of the opportunities that they can take up in family-owned businesses as explained by one of them:

> *"One easy way of doing business is buying and selling. Growing your vegetables and selling the surplus is one way of assisting with the family upkeep. You can raise chickens or rabbits and do backyard gardening."* (P9)

Another businesswoman P7 suggests that women should take up an **opportunity to start micro home-based industries.** She stated:

> *"...why not start a small business. Even back yard gardening. Anything that will put food on the table, no matter how small it is, it is better than doing nothing".* (P7)

Similarly, Ferramosca and Ghio (2018:13) noted that most micro businesses are family-owned home industries and, they refer to them as "pop and mom greengrocer down the road."

Some of the participants expressed their joy of **working without limitations**, which is an opportunity available to entrepreneurs only. These are also the views of Stephan *et al.* (2015:4) and was revealed by businesswoman P7 who explained:

> *"As for family business, that is the best thing that ever happened to a woman. I am very happy where I am. I can do whatever without limitations."* (P7)

6.2.2.3 Opportunities from community

Barret (2014a:235) noted that in a family-owned business, women have an opportunity to **work in male-dominated industries** and this was said by two of the interviewed businesswomen. One of the two is in engineering and construction, which is the domain for men (Dhiman & Kaur, 2011:20):

"We are in mechanical engineering and construction" (P7)

Another businesswoman is in real estate, and she believes real estate is a male-dominated industry as she narrated:

"… real estate is a male-dominated industry. Some men believe that buildings, concrete structures are for men." (P5)

Businesswoman P7 believes that women can start operating businesses **in female-dominated industries which are easier for them to penetrate** since men find them unattractive. Her comments were:

"There are some businesses, like catering, hairdressers, beauty parlors, and pre-schools which men regard as women's territory." (P6)

6.2.2.4 Opportunity to work with family

The businesswomen have an opportunity to work with relatives and in their opinion, this gives them a chance **to work with people who understand and care for them as well as share the same vision as them**. One of them stated that she has an **opportunity to work with her family members who understand, trust, and care for each other:**

"In a family business, there is trust and understanding as we all be working towards one thing, that is the family. We take care of each other in the family and the relationships are based on trust." (P7)

The observation of Coeurderoy and Lwango (2012:423) concur with the interviewed businesswomen as they also noted that members of a family who work together, trust one another.

Women in family businesses also feel that they have an opportunity **to work with their husbands throughout the day and thereby strengthening their relationships.** One of them explained that she feared to spend more time with her husband as she thought this was going to ruin her relationship with her husband instead, the relationship was strengthened:

"We talk at home. I was scared that my relationship with my husband was going to be ruined, but it has become stronger and more romantic… We talk business at home, anywhere and we understand each other better." (P3)

Another businesswoman mentioned that in family-owned businesses the women get an **opportunity to partner with their husbands** as she explained:

"It gives us space to partner with our spouses". (P7)

The views of Bensemann and Hall (2010:238) are contrary to those of the businesswomen as explained by a participant who feels that she has a chance to partner with her husband, whereas, the authors concluded that women do not consider themselves as co-owners of businesses.

One of the businesswomen mentioned that she has an **opportunity of complimenting her husband's skills in the business and, they work as a team for greater results.** Her comments were:

"I like the teamwork I have with my husband. The synergy is great for our growth in business as we have complementary skills. He has the technical expertise and I bring in the soft skills… It is working very well and with team effort, the results are very good. We are growing very fast." (P7)

Businesswoman (P7) is enjoying working in the family business since she is **seeing the results of teamwork with her husband and the progression in the business**. This corroborates with the assertions of Purg *et al. (*2016:4) who argued that in a family-owned business, human capital creates an environment that nurtures a culture that exemplifies a common understanding that all persons are part of a bigger system, in which each individual has an important role that complements those of other family members. Perhaps the teamwork and good progress of the business observed by businesswoman P7 is a result of "familiness" which is a positive outcome of the behaviours that create common intention and vision due to the participation of family and gives the family business a competitive advantage (Chrisman *et al.,* 2005:556-7; Habbershon & Williams, 1999:11).

Some of the married businesswomen have an **opportunity to work with their husbands who are experienced in business and they get assisted in starting a business** as mentioned by businesswoman P1:

> *"…with the assistance of my husband, I submitted my proposal to the government…Thanks to my husband who had a good track record with the bank…I could not have managed."* (P1)

Businesswoman P1's husband is willing to assist her in starting the business showing his willingness and readiness for her to be in business and, this is vital in improving and accepting the changes in the culturally expected duties of a woman (Van Auken & Webel, 2006:49).

6.2.2.5 Taking up opportunities

Several authors (Indiraprydharshini & Bruntha, 2017:483; Remery *et al.,* 2014:81; Kaushik, 2013:6; Brush & Cooper, 2012:1) have cited a change in careers for women as they report that globally, many women are now taking up opportunities to be entrepreneurs. This was corroborated by the businesswomen who confirmed that **women are taking up opportunities that are available** as narrated by businesswoman P4:

> *"Gone are the days when men were regarded as breadwinners. There is a change now."* (P4)

Also, the businesswomen feel that it is up to them to **take up opportunities to be in business as the government has created an environment for them to do so**:

> *"… it is the responsibility of the women to take up the opportunities to go into business. Even if the government has some schemes which empower women, no government will knock on the woman's door and says, 'here get the advice, here get the cash, here get the land, here is a business opportunity.' It does not work like that. Women must take up the responsibility."* (P3)

Alvarez and Barney (2007:11) suggest that entrepreneurs can either seek or ride on existing opportunities. In this case, women are to seize opportunities already created by the government.

6.2.3 ROLES OF WOMEN

The theme of roles of women in family-owned businesses as perceived by the participants, its categories, sub-categories, and the corresponding verbal narrations of the businesswomen will be discussed as per Table 6.5. It is divided into four categories which are: roles in the business, family, community, and gender-based roles. The category of roles in the business will be discussed according to the following sub-categories: HR duties, customer relations, governance, and operational roles.

HR duties carried out by businesswomen include the following: hiring, paying salaries, motivating, and training staff. Women's roles in the family can be divided into three sub-categories, which are: bearing and grooming future generations for taking over the business, teaching children life skills, ensuring family quality time, and managing the home.

Roles in the community are mainly on the influence or positive impact the women have in their communities. The businesswomen view themselves as playing the following roles in the community: the creation of employment, provision of quality products, philanthropic work, role model, board membership, counselor, speaker, membership to various clubs, international collaborations, participating in workshops and conferences, advising other women and religious activities. All these are an exhibition of the role of positively impacting communities.

Gender-based roles played by women are that they are expected to bear and rear children, look after a family and spend less time in business; take the second position in the business as the first one is occupied by men who are heads of families, alternatively, they should be in female-dominated industries and, they let spouses carry out masculine duties like providing for family and maintenance work. Some of the businesswomen do not believe in gender-based roles when it comes to business

but prefer to let their husbands play male roles, whilst they assume feminine roles in their homes.

6.2.3.1 Roles in the business

Training of employees contributes towards the attainment of better capabilities to perform in an organisation as it enhances human capital (The World Economic Forum, 2018; Alnachef & Alhaijar, 2017:1154; Adom & Asare-Yeboah: 2016:402). Likewise, the businesswomen train their employees to equip them with the necessary skills to carry out their duties. This was confirmed by one of the businesswomen when she mentioned that she **trains her staff so that they become capable of running the business on their own**:

> "*These days there is less supervision because I have trained all of them and they know what to do."* P3

Another businesswoman also trains her employees as part of orientation before they embark on any duties as the employees must be adequately knowledgeable as they work in a health facility which requires error-free services:

> *"We also train our staff before allocating their duties."* P3

Paying salaries is amongst the duties of the interviewed businesswomen and, one of them explained this role as follows:

> "... *I pay salaries*..." (P3)

Another businesswoman mentioned the role of ***recruiting*** and she explained how she plays that role as she commented:

> "*I look at experience when recruiting."* (P8)

Rotich (2015:66) observed that from 1990 to present, human capital is considered as a strategic management issue characterised by motivating employees, amongst other HR practices.

Table 6.5: Participants' perception of the roles of women

Main theme: Roles women play in family-owned businesses		
Categories	**Sub-categories**	**Narrations from interviewed businesswomen**
Roles in the business	HR Roles	• "*I am the HR manager*" • *"I introduced incentives and small tokens of appreciation for those that are dedicated."*
	Customer Relationships	• "I… educate clients on our services." • "*if there are any priorities and special requests from the clients, I ensure that there are carried out correctly"*
	Governance	• "*I make sure that we meet government regulations…and ensure we keep up with all the regulations."* • *"I collect and disseminate information."*
	Operational	• *"I do ... all administrative stuff."* • *"This is administrative; you can call me the administrative manager."*
Roles in the family	Grooming future generations for the business	• *"I groom my children in entrepreneurial skills. All my three children work in the business during school holidays."* • *"Each time I do accounts for the business, I also ask them to assist me with the figures."*
	Teaching children life skills	• *"I am a living example for my family. I teach my children humility, caring, and always to say sorry when you are wrong".* • *"I would like to groom well behaved and educated children. Children who fear God and are good ..."*
	Managing the home and ensuring quality time with family	• *"We, women are also responsible for putting order in the businesses, at home"* • *"Thursday evening is my date night with my husband. I also must keep that side of my life burning."*
Roles in the Community	Creation of employment	• *"The (type of business) has 20 employees… My husband has a permanent complement of eight (three men and five women) and five temps.*
	Provision of quality products	• *"Make sure you have an impeccable quality to back you-up."*
	Positive impact on others/Philanthropic roles	• *"I also give life skills to church camps for young adults, tertiary institutions, secondary schools, and civil societies*." • *"I would like to make people feel better. I do a lot of charity work."*
Gender-based roles	Having children and looking after them	• *"Having children and caring for them is the most important duty for a woman…You cannot delegate that duty to anyone."* • *"Having children is a full-time job."*
	Spending more time at home than in business	• *"My husband's day ends late due to his type of business. He comes home between 2100 and 2200 hours."* *"I get home after 6 and whilst I am breastfeeding. My husband comes home on time to see the children before they sleep."*
	Masculine role expectations	• *"he leaves the purchasing of food for both the home and business to me."* • *"… a macho aspect that makes them feel big if they feel that, they are protecting their women and family."*
	Women taking the second position in a business	• *"My husband is the CEO. He makes the final decisions."* • *"…I will ask my husband, to transfer money from the business' savings. I can do it, but I must consult with him."*

Source: Researcher's Compilation

The interviewed businesswomen also do likewise as they motivate their employees. This was mentioned by one of the businesswomen who motivates her employees by treating them like her family:

> *"They perform because I treat all my employees both at the school and at home as if they are part of a family."* (P1)

The same businesswoman **pays her employees above the stipulated salary grades, involves her employees in decision-making and she has an open-door policy in addition to paying attention to issues of her employees.** Her comments were:

> *"My employees, like I said before, earn a salary almost double the market rate. Their decisions are considered in the business. They can walk in here (pointing at the door) any time and say what is bothering them. I listen to both personal and business issues and assist whenever I can on both fronts."* (P1)

While human capital management through **HR management is now adopted in family businesses, such systems are not considered as vital as some family business owners strongly resist implementing them**. **Other family businesses are adopting formal HR structures as the business expands,** requiring division of labour, hierarchical structures, and more formalised systems of administration (Kidwell & Fish, 2007:1). This was corroborated by a businesswoman who said:

> "...*suppose when we grow, we will have policies, by then we will be many, and we will need a guiding document."* (P6)

Hirigoyen and Poulain-Rehm (2014:244) claim that family businesses perform better than other businesses as they **keep good relations with their customers** amongst other stakeholders. This is the case with businesswomen who are either in retailing or offer specialized services as they stated that they keep good relations with customers by attending to or advising the customers. Businesswoman P6 mentioned that she takes care of her customers and her views were:

> *"I see clients and attend to their needs."* (P6)

Another businesswoman who owns a retail shop for exclusive clothes is also doing **customer relations as she spends time with customers advising them**:

"I also advise customers. I sit down with them and listen to what they want, and I give advice. I normally want to talk with customers after hours so that I give them full attention." (P3)

Strong governance is a *sine qua non* for effective human capital, as employees can be most productive under an environment that has strong policies and governance (Abramovitz:1986:388). This is demonstrated by the interviewed businesswomen who adhere to good governance such as complying with ethics, policies, and regulations, in addition to improving the quality of decisions through advising their spouses.

The interviewed businesswomen **abide by laws that are relevant to their type of business**, e.g. those who are in businesses that deal with children, abide by Child Protection Acts, and this was the case of businesswoman P6:

"I am guided by the Child Protection Act, and we endeavor to adhere to any act or law that guides us on how to treat children." (P6)

The businesswomen believe in practicing ***ethical behaviour*** in their businesses. This was emphasized by businesswoman P1 whose views are that ethical behaviour is important for business and should be practiced:

"*Walk the talk. Ethics are important."* (P1)

Businesswoman P8 **is fighting against unethical behaviour in her business and she abhors corruption as she believes that tenders should be won on merit:**

"I want to show the world how to do business with integrity. I believe that effort will always win tenders. I am fighting to be a true messenger of integrity and authenticity." (P8)

Another role under governance which the businesswomen say they play is the ***collection and dissemination of information*** as explained by one of them who operates a school and collects information on children from teaching staff and shares it with the parents as feedback on the progress of their children. Her comments were:

"I meet with clients and give them feedback...I collect all the information from the several staff who have hands-on contact with the children." (P1)

An important aspect of the role of governance is the **decision-making role** which the businesswomen are playing as confirmed by one participant who said:

"I do make all the decisions" (P1)

Also, businesswoman P5 explained her role of decision-making when she said:

"... I run the business and I make decisions."

A successful family business has strong governance (Goto, 2014:80) and part of this is to ***oversee the business and give direction.*** Also, Kucharcikova *et al.* (2015:50) suggested that the supervision of employees is one way of optimizing employee performance as it ensures compliance to set objectives. Likewise, the interviewed businesswomen said that they play the role of **supervising employees** as one of them confirmed:

"*I supervise the only employee we have."* (P4).

Another businesswoman explained her supervisory role as follows:

"I do daily monitoring of operations." (P8)

A very crucial role for businesswomen is that of ***keeping peace*** in the business as the businesswomen believe that it has positive results of quelling conflicts which may be counter-productive to the business. One businesswoman abides by her husband's decisions as a way of keeping peace in the business even if she feels the decisions are inappropriate. She goes on to explain that the benefits of giving in for the sake of maintaining peace have positive effects as it ensures progress in the business:

> *"No matter how educated, clever, or innovative a woman can be, we need to keep peace in the business and at home by succumbing to some situations which we know are not correct. That small act of giving in is of much importance than the fight that may never end. It creates peace and will end up with more achievements. I would rather have peace because it is progressive as compared to never-ending fights which retrogress the business and the home also... It is better to have peace by just massaging his ego."* (P3).

Sometimes the businesswomen for the sake of keeping the peace, **go by decisions that they feel are incorrect** and may lead to the collapse of the business. One of

them did let her husband borrow from a bank against her will, and they failed to pay back the money, and this led to the cessation of the business:

> "*I was against this as I wanted the...business to grow using returned earnings... Being a woman, I just let it go and let him get his way...The business collapsed.*" (P9)

De Bruin and Lewis (2004:642) validate the fact that women give in to spouses as a way of forming a synergistic working relationship that promotes peace and harmony. Also, Cappuyns (2007:42) recognizes the importance of peacekeeping when they state that women hold a vital role of peace-keeping peace and, refer to this role as the "glue" that keeps the varied relations together and personify the basis for the strength of the family business.

Ensuring order in the business *is* another role that the businesswomen say they play. One businesswoman mentioned that she is responsible for putting order in the business and at home. She **introduced a system which makes the business more efficient**:

> *"We, women are also responsible for putting order in the businesses, at home and everywhere. We come up with systems that make our businesses more efficient".* (P3)

Another businesswoman introduced a cash management system after one of her employed relatives had embezzled cash from the business. Her comments were:

> "*I introduced a system for handling cash."* (P9)

This concurs with the views of KPMG's (2011) which suggested that businesses should implement ways of coming up with processes, procedures, and practices directed towards efficiency and effectiveness.

The businesswomen also indicated that the other role they play in ***advising*** **spouses**. This is validated by a businesswoman who visits her husband's business and gives him advice:

> "*I go to the (name of the business) on weekends and I give him advice." (P1)*

Operational roles played by the businesswomen vary according to the type of business they operate. A businesswoman in catering does different roles from another one who is in construction and engineering. In the catering industry there is a lot of cleaning, ordering food, cooking and sometimes delivering food as explained by a businesswoman who owns such a business:

> *"I do all the dirty work... I roll the sleeves and get down on my knees. That is exactly what I do in the catering business. From cooking, cleaning, ordering supplies, serving food, transporting food when we do outside catering, I do it all. I do the accounts. Everything. Practically all that is to be done."* (P6)

Yet another businesswoman who owns a specialist service in the medical field has a duty of driving to and from clients as she collects samples from the doctors and medical establishments and delivers reports to the same as she explained:

> *I also transport our items (samples) from doctors, and I take reports to the doctors...I do all the administrative work, I pay salaries, I do purchases... all administrative stuff and all finances.* (P3)

The women stated that they **do all administrative work**. This was confirmed by a businesswoman who said she does everything:

> "*I do all the work on my own, and I give it my all."* (P5)

This concurs with the assertions of Guo and Werner (2016:377) and Dumas (2011:9) who observed that women in family-owned businesses do administrative work. Reviewed literature (Cesaroni & Sentuti, 2014:358; Dumas, 2011:9; Lewis & Massey, 2011:108; Vadnjal & Zupan, 2009:159) assumes that women are limited to administrative work whereas, the interviewees are into management, in addition to administrative work.

6.2.3.2 Roles in the family

As a way of ensuring the continuity of family businesses, businesswomen assert to be playing a crucial role in **bearing and grooming future generations** to take over the businesses (Fairlie & Robb, 2007:226). The role of bearing children is also discussed

under gender-based roles (refer to section 6.2.3.4). A businesswoman regards the role of giving birth as an important role as she explained:

> *"Baby making is a big role to play."* (P7)

The role of **grooming children by talking to them about the benefits of owning a business and introducing them to business activities** is also played by the businesswoman as per their views. This was expressed by a businesswoman who said:

> *"I groom my children in entrepreneurial skills. All my three children work in the business during school holidays. This is the right time to teach my children the culture of hard work and the value of money."* (P10).

Another businesswoman also **teaches her children the ethos of hard work and the relationship between work and money** by making her children work in the family business and paying them for the work:

> *"... My children all - boys and the girl clean... the children get paid for the work that they have done. Nothing for 'mahala'(free) in my house - cash is hard to get and one must sweat for it."* (P1)

Dumas (2011:10) assertions are contrary to those of the businesswomen since the author states that daughters are not groomed to take over businesses as their brothers, whereas, the interviewed businesswomen are grooming both daughters and sons. This will be further elaborated under the theme of succession (refer to section 6.2.6)

Women's role of mentoring prospective future business owners warrants the permanency of the family business as essential human capital is transferred to future generations through the transmission of knowledge acquired by successors growing up in a business context (Kammerlander & Holt, 2018:176). The children gain the founder's attributes and entrepreneurial skills (Fairlie & Robb, 2007:226). Also, children who are raised in a business context have a higher probability of becoming business owners (Fairlie & Robb, 2008:226). Rosenblatt *et al.* (1985:2) noted that such children will be better at both financial and general management. The children also develop a bond with the family business and acquire knowledge on the connection

between money and hard work. Rosenblatt *et al*. (1985:2 refer to this as 'psychological legacy'.

In addition to grooming future leaders of the family business, businesswomen also mentioned that they ***impart life skills*** **to their daughters**. This was explained by a businesswoman who also has a son, but only teaches the daughters life skills:

> *"I tell my girls that they should get married after they have achieved a reasonable standard of education. They should aim to contribute to the upkeep of their family. They should marry for love and not financial support."* (P5)

It seems like businesswomen are more scared for the future of their daughters as compared to that of sons, as they tend to teach only girls life skills on marriage and careers and the need to look after themselves. None of the businesswomen has such a conversation with a son. Maybe, sons are regarded as strong enough to fend for themselves.

In addition to instilling life skills, the businesswomen also proclaim that they **teach their children good manners.** Blenkinsopp and Owens (2010:361) also noted that women play the **role of instilling family values in their children**. Businesswoman P1 demonstrates this role when she mentioned that she t**eaches her children values such as humility**:

> *"Be a living example to your family. I teach my children humility, caring, and always to say sorry when you are wrong."* (P1)

Another businesswoman, who is also a pastor explained how **children should be taught good manners and values and the role of women of grooming well-balanced children.** She observed:

> *"Be an example of everything that you do. Be a leader. And it starts at home… be disciplined... I want balanced children… who have values and have all their physical, as well as emotional needs, fulfilled."* (P7)

Dumas (2011:17) refers to the role women play in family-owned businesses of emotional support of the family as "**chief emotional officer**." This was established by

businesswoman P1 who expressed how she is ready to assist her children by providing them with **emotional support**:

> "*… a woman is an oasis for the whole family, she is a fountain of hope, and solace for troubled souls. She is the radar for the family and holds the light when the days are dark. She is the beacon of hope. A kind word from a mother is enough to heal a broken heart… a support system in the home."* (P1)

Godfrey (2005:783) concluded that family businesses, amongst other issues, are concerned with good moral behaviour as this affects the reputation of the business moral aspect as viewed by different stakeholders. Businesswoman P5 's views are consistent with Godfrey as she said she is **raising children who are: well-behaved, educated, God-fearing, good citizens and who can make positive contributions to the country**:

> *"I would like to groom well behaved and educated children. Children who fear God and are good citizens of this country, those that will be counted as positive contributors in society".* (P5)

The businesswomen who have school-going age children **assist the children with their schoolwork** as explained by one of the women:

> *"I will be assisting the elder kids with homework"* (P4).

In addition to schoolwork, the businesswomen also **attend to their children's extracurricular activities** as explained by one of them:

> *"I have scheduled afternoons for attending to my children's activities at school."* (P1)

Businesswomen spoke of the role of **managing homes by ensuring the availability of all items needed in the home, supervising domestic workers, arranging for special occasions like birthdays, and the family to spend quality time together. They either prepare meals or supervise the preparation thereof**. A businesswoman who is **responsible for purchasing grocery items** for the home and pruning old clothes to avoid clutter made the following comment on this role:

"I see to it that there is an order in the house, there is enough of everything, that is food, toiletries, and all the stuff. Believe it or not, I also have a routine of weeding out old clothes and the things we do not use." (P3)

Another businesswoman is responsible for the **supervision of the domestic helper** and she narrated this role as follows:

"I will be supervising the domestic helper with the food" (P5)

Two businesswomen mentioned that it is their **role to arrange for spending quality time with their husbands** since they want to keep romantic relations with their husbands:

"Thursday evening is my date night with my husband. I also must keep that side of my life burning. I need to balance every aspect." (P7)

Businesswomen also **arrange for family celebrations** as explained by P3 who was arranging for her daughter's birthday celebration:

"...today at 10 am I will be with the lady who is organising my little girls' birthday party. The lady wants me to run around with her for the purchasing of stuff." (P3)

In addition to looking after the nuclear family, the businesswomen also said they **look after old and sick relatives** This was a case of one businesswoman:

"I also have a duty of taking my mother-in-law to the doctor for her routine check-ups." (P1)

Cappuyns' (2007:42) findings are consistent with the experiences of businesswoman P1 on the role of taking care of the elderly and sick. Only one out of the 10 participants is looking after a sick and elderly relative. This could have been different in rural areas where families stay in a compound family set-up (Leutloff-Grandits, 2012:67) whereas most of the participants stay in a nuclear family set-up.

The interviewed businesswomen's experience is consistent with reviewed literature as both assert that in family-owned businesses, women are expected to accomplish the motherly role of bearing and raising children, managing households, taking care of

needy family members, and home-based production like food gathering and processing (Donovan *et al*., 2007:197).

6.2.3.3 Roles in the community

The **creation of employment** has not been specifically mentioned by the businesswomen as one of their roles, but eight of them have employees ranging from one to 24. Only one woman does not have employees as she works with her aunt who is also a co-owner of the business, whilst the tenth businesswoman employs 40 temporary staff (refer to Table 6.2). Several authors (Katz & Green, 2011:66; Venter & Farrington, 2009:132; Tio & Kleiner, 2005:142) also observed that family-owned businesses have been known for contributing towards the creation of new jobs.

The **provision of high-quality products and services** which the family is proud of is again a role that the businesses women said they play. This was illustrated by one businesswoman who is proud of the quality of the services she is offering:

> *"I am proud to be a Motswana woman who can offer top of the range services, fit for celebrities. My everyday service is top class fit for a queen."* (P2)

Astrachan and Botero (2018:5) concur with the businesswomen as the authors noted that family businesses benefit local communities by providing high-quality products, leading to building a brand that a family is proud of. Godfrey (2005:783) also observed that family businesses keep their reputation high by supplying high-quality products, amongst other things.

The businesswomen said they go beyond the expected terms on their contracts with employees as they provide over and above the normal terms of the contracts. One of them **provides emotional and psychological support to employees** in addition to **recruiting disadvantaged members of society**. She also **provides employees with counseling services** as she explained:

> *"I look at experience when recruiting, but the driving force is that I want to make an impactful change in people's lives. I take the disadvantaged. I would like to*

turn their narratives from desperation to successful stories. Not only do I give them a livelihood, but I also try to counsel them. All my employees come here as broken people but now some can smile, others are now laughing. My vision is to make them better than they were yesterday, not only in terms of earning a salary but their souls, emotional well- being and physical wellness should also improve." (P8)

The same businesswoman (P8) also works with people who **raise funds for a charitable organization** as she explained:

"We are raising funds to build a home for children with (name of the disease). When they come from different parts of the country to Gaborone, they do not have somewhere to stay. I work with people who do the webpages and fundraising." (P8)

Another businesswoman made a general comment on the role of **influencing customers and employees positively** when she said:

"... have an impact on people... I want to see the changes that I have brought into the world. I would like all the two businesses to have an impact on customers and employees." (P1)

Yet another businesswoman is **making a positive impact on employees, clients, and the economy**. She is sponsoring employees for further studies (also discussed under motivating employees under Section 6.2.3.1) said the following on this role:

"I am also making an impact, not only to my employees but to clients and the economy. We always ask our employees what they want to achieve and how we can assist them to make their dreams come true. We have started with sponsoring them with educational grants." (P3)

One more businesswoman takes time from her busy schedule to **do *pro bono* work** through giving life skills to youths in tertiary institutions and at churches:

"I decided to do pro bono life skills education...I realized that I can make a difference in people's lives by imparting life skills." (P6)

Doing business in a low-income high-density area, where the community is closely knit carries extra duties that are not common to other areas due to the closeness of the people and their high level of social capital (Lang & Hornburg, 1998:4). This is corroborated by a businesswoman who operates in a high-density low-income area as she assists her employees and people in her community. During the interview with the researcher, there were several disturbances as the businesswoman was interacting with a desperate employee as well as some members of her community in a bid to assist them by giving bus fares to the desperate employee and purchasing foodstuff from vendors (the woman did not need the food but wanted the vendor to have an income). The **relationship which the businesswoman has with her employees as well as her community emulates a relationship between family members as it goes beyond market transactions.** Similarly, Erdem and Atsan (2015:224) and, Miller & Le Breton- Miller (2005:32) have concluded that family businesses have a quasi-family affiliation with their employees which are built on obligation and they are beyond ordinary market and business transactions.

As illustrated in the above scenario of a businesswoman assisting her employees and members of her community, it can be concluded that businesswomen who operate in communities that have high social capital characterised by low-income are **assisting their employees and members of the community through the creation of employment and financial independence.** This corresponds to the observations of Isaacs and Friedrich (2011:278) who noted that family businesses reduce levels of poverty, amongst other issues in South Africa's densely populated suburbs. Also, Rosenblatt *et al.* (1985:2) noted that the creators of family businesses **are heroes and role models in communities that are endemic with poverty as they bring financial independence**.

6.2.3.4 Gender-based roles

For this study, gender-based roles cannot be separated from roles in the family as well as those in the business as the business and family are the contexts in which the roles are played. The businesswomen consider **the role of giving birth and looking after children and family,** as one of their expected number one duty and, they consider it

as their territory. It is the most important duty of a woman as the woman cannot delegate it. This has been discussed under family roles (refer to section 6.2.3.2).

One businesswoman takes a feminine role of **spending more time at home as compared to her husband who spends most of his time at the business. She waits for her husband to get home, serve him food** and, chat with him before retiring to bed:

> *"I am usually home after 6 every evening… My husband's day ends late due to his type of business. He comes home between 2100 and 2200 hours. Every day I wait for him, give him food and we chat a bit then go to bed."* (P1)

In agreement, Deacon *et al.* (2014:330) concluded that most families have an unequal division of labour grounded on traditional masculine and feminine roles. The women accept and willingly do the homely duties as they are socialised to these roles (Al-Dajani *et al.,* 2014:221). Dhiman and Kaur (2011:20) also posit that society views women as unsuitable for business and they should spend more time at home, whilst Abdullah and Ismail (2016:527) refer to women as homemakers and men as breadwinners. Men take up the role of providing for the family through paid employment or business acumen whereas, women assume the home-based roles (Blenkinsopp & Owens 2010, 361). In contrast, the interviewed businesswomen are not completely absorbed in homely duties as they also have time to run their businesses.

Businesswoman (P1) is of the view that women should **let men play the masculine role of protecting and looking after their families** as she explained:

> *"...a macho aspect that makes them feel big if they feel that they are protecting their wives and family."* (P1)

Entrepreneurship has been viewed as a masculine heroic undertaking (refer section 4.9.1) in which all other family members take up responsibilities in a way that does not challenge the role and identity of the man as head of the family and business (Smith, 2014:257). This resonates well with the views of a businesswoman who feels that her husband must **meet important clients** as she takes a traditional view of regarding a

husband as the head of a family and that it is his role to meet important people. Her comments were:

> *"If I feel that the person, I am meeting is very important and is very crucial in terms of potential for business, my husband goes for the meeting."* (P9)

The superior role of men is manifested in many facets by the businesswomen and, one of them is when **they regard themselves as subordinates to their spouses**. This was illustrated by a businesswoman who **takes the second position in the business** to her spouse who is the CEO: Her remarks were:

> *"My husband is the CEO. He makes the final decisions."* (P9)

Another businesswoman also illustrates that **her husband plays a superior role in the business when she said that she seeks his approval** for withdrawing money from a business account despite that he is not active in running the business. She commented:

> *"…I will ask my husband to transfer money from the business' savings. I can do it, but I must consult with him first."* (P4)

Yet another businesswoman also demonstrated that her husband is superior to her when she said that her first role in the business was being **an assistant to her husband**:

> *"...my husband needed me as an assistant."* (P1)

Businesswomen also **take up roles which men are not interested in** as per the views of businesswoman P3 who explained:

> *"He does not enjoy administration, so he can do what he enjoys most. He likes the technical stuff."* (P3)

De Bruin and Lewis (2004:642) refer this to as auxiliary duties when women complement the role of men.

Some of the businesswomen **take up inferior roles as compared to their spouses due to lack of technical expertise** as per the opinion of a businesswoman who said:

> *"He has the technical expertise and I bring in the soft skills.*" (P7)

The businesswomen's views are that they **take up smaller and less complicated business in a case where the family owns multiple businesses**. This was confirmed by a businesswoman P10 who commented:

> "*The (name of the business) is my territory and the (name of another business) is for my husband."* (P10)

Cesaroni and Sentuti's (2014:358) study yielded the same results as the views of the businesswomen on women playing supportive roles to their husbands and women having typically feminine roles. Vadnjal and Zupan (2009:159) also confirm that a woman in a family business often takes roles which are invisible in the decision-making process, is second to the men's cultural business activities whilst, Dusseja (2017:125) states that women are second in command of the family business. Dusseja's views are true to some extent, as one out of the 10 interviewees is second to her husband who is the CEO. Out of the nine women who manage the businesses, seven married women seek approval for decisions from their spouses regardless of whether the spouses are part of the business or not. This could be a cultural aspect as women need the approval of the head of the family, or it emanates from lack of confidence and technical knowledge on the part of women.

Cesaroni and Sentuti (2014:358); Vadnjal and Zupan, (2009:159) assume that women remain as assistants to their husbands whereas, two businesswomen who started as assistants to their husbands are now managing the second family businesses, although the second businesses are smaller and less complex than the first, bigger and more complex which are managed by the spouses.

Some of the businesswomen **do not believe in the segregation of duties according to gender** (Kapasi *et al*, 2015:39). A businesswoman illustrated this when she said:

> *"I do not think of men/women when I conduct business…When I am conducting business with anybody, I think of myself as a businessperson, not a woman."* (P1)

Another businesswoman's views are **that gender is not the deciding factor when doing business**, but the talent is:

"The issue of being a woman/man no longer holds that much power in who we are. We are now looking for talent more than gender." (P7)

Brush *et al*. (2009:8) suggestions concur with the interviewed businesswomen as she advocates for nurturing female entrepreneurship which takes cognisant of predominant institutionalised societal structures and gender lop-sidedness.

6.2.4 MOTIVATORS FOR WOMEN TO START BUSINESSES

The theme of motivators is divided into two major categories which are, pull and push factors, and will be discussed as per Table 6.6.

Women are either pulled into family businesses or they are pushed away from their current unfavorable circumstances. Pull factors are discussed under nine sub-categories, whilst, push factors have five sub-categories. The nine sub-categories of pull factors are: to be own boss, to do what one wants, seeking job satisfaction, working on own terms, influencing or making an impact on other people, seeking independence, utilising knowledge and skills, pursuing opportunities, and serendipity.

Push factors are discussed according to the following related sub-categories: family drivers, retirement planning, improved lifestyle, a supplementary income, and escaping from work restrictions. Family drivers were the family circumstances that surrounded the women and were responsible for driving the women into business. The businesswomen described the following as family circumstances that motivated them to be in business: building a family legacy, the need to assist a spouse who is already in business, having more time to do other activities like running a business when children are in school, supplementing incomes, building up extra funds to supplement pension and creating something to do after retirement. Each of the businesswomen was motivated by multiple factors.

Table 6.6: Participants' perception of motivators for forming businesses

Main theme: Motivators		
Categories	**Sub-categories**	**Narrations from interviewed businesswomen**
Personal/Pull factors	To be own boss	• *"It is great to be in charge and to report to nobody. I am my boss."* • *"I always wanted to be my boss"*
	Do what you like	• "*It felt very good to look forward to doing something very different from being at home."* • *"I like this one because there is pleasure in pursuing a hobby and there is a bonus of making an income."*
	Job satisfaction	• *"I can see the cash coming in and going out. I feel the amount of work and feel how it relates to income.* • *"I enjoy the full proceeds of my hard work. I do not share the profits with anyone."*
	Work on own terms	• *"There are no limiting factors in business."* • *"...and achieve this on my own, in my way at my own pace"*
	Influence/to make an impact	• *"This is very satisfying to feel that we are keeping the business for the sole purpose of sustaining two families."* • *"I am also making an impact, not only to my employees but to clients and the economy."*
	Seeking independence	• *"I did not want to bother my parents with the baby, I had to provide for the baby and the babysitter."* • *"I do not understand the notion that a woman needs a man to be able to do something."*
	Utilising knowledge and skills	• *"I worked for this industry for 16 years. This is where I got the idea of starting my...business."* • *"I came out of the bank very knowledgeable on how to run a business."*
	Pursuing opportunities	• *"The business environment is now ripe for everybody to take up the opportunity."* • *"There are no limiting factors in business. We all have space"*
	Serendipity	• *"How (name of the business) started was by accident"*
Push factors	Family drivers	• *"To have all my immediate family have a future in the business. Let me create something for my family now."* • *"My husband needed an extra hand in his business"*
	Retirement	• *"This business will occupy me during my twilight zone."* • *"I doubt if my pension is going to be enough. I need a second source of future income and business is the only source."*
	Improved/High lifestyle	• "*I wannabe rich and nobody has been rich from a salary."*
	Supplementary income	• *"…doing something than can be counted in terms of actual money."* • *"My family is now big- when these boys go for tertiary education, we need to have enough money to make all the payments".*
	Escaping from work restrictions	• *"I was not happy with the salary and the working hours."*

Source: Researcher's compilation

6.2.4.1 Pull factors

Being own boss was stated by the businesswomen as a reason for getting into business as one of them cited this as one of her motives:

> *"It is great to be in charge and to report to nobody. I am my boss." (P10)*

Also, businesswoman P7 noted her **need to be the boss** as the motive for her to get into business:

> *"I always wanted to be my boss (P7)*

Moore *et al*. (2010:12) also noted that the desire to be own boss is one motive for people to become entrepreneurs.

Stephan *et al*. (2015:19) mentioned **enjoyment whilst doing business** as a motive for doing business in high-income businesses where the entrepreneurs enjoy owning big businesses. Although the interviewed businesswomen operate in family-owned SMEs which are in a developing economy they also cited the same reason. This was stated by businesswoman P4:

> *"…there is nothing thrilling as having your own business and making your cash."* (P4)

Another businesswoman who was a housewife was motivated by **the idea of doing something outside the home**:

> **"***I was no longer a stay-at-home mum. It felt very good to look forward to doing something very different from being at home."* (P10)

On her part, businesswoman P2 had a motive **of providing a service which customers will be proud of:**

> *"I want to give my clients a service they are proud of."* (P2)

Ismail (2012:3) observed that some businesses are started due to the need of an individual to do something that satisfies them intrinsically. Also, Stokes and Wilson (2010:37) assert that satisfaction is one of the pull motives for getting into the business.

This was confirmed by a businesswoman who said she was **seeking fulfillment through owning a business**:

"The fulfillment of doing my own thing" (P3)

Another businesswoman was motivated by the idea of **not sharing all the profits from the business**:

"I enjoy the full proceeds of my hard work. I do not share the profits with anyone." (P10)

Businesswoman P6 got into the business because it is **challenging and rewarding**:

"I needed something challenging and at the same time rewarding." (P6)

The motive to **work according to one's terms without limitations** is what some businesswomen claim to have driven them into the business. This was confirmed by businesswoman P2:

"There are no limiting factors in business." (P2)

Businesswoman P4 said she is motivated by the need for **working at her own pace and setting own parameters of work** as per her remarks:

"I must work very hard and achieve this on my own, in my way at my own pace." (P4)

The desire to work at one's pace has also been observed by Ismail *et al.* (2012:3) and Stephan (2015:4) as a motive to get into the business.

The participating businesswomen said that they are motivated by the idea of becoming **financially independent**. In support of views of the businesswomen on the need for financial autonomy through owning a business is Stephan *et al.* (2015:19) who asserted that owning a business gives the owner a sense of freedom. A young businesswoman who had a baby whilst still in university had to start a business as she had no intention of asking her parents to look after her baby:

"*I did not want to bother my parents with the baby, so I had to make money to hire a full-time baby-sister...I had to provide for the baby and the babysitter."* (P6)

Another businesswoman was seeking **financial independence** from her husband:

> *"I had to earn an income, and this makes me financially independent from my husband."* (P10)

Rosenblatt *et al.* (1985:2) corroborate with the women as the authors noted entrepreneurship results in financial freedom amongst other benefits.

Some businesses are formed for **making positive changes to the lives of other people** as mentioned by the businesswomen. This has also been discussed under the role of making a positive impact in the community (see section 6.2.3.3). One of the businesswomen expressed her views on making an impact on employees, clients, and the economy:

> *"I am also making an impact, not only to my employees but to clients and the economy."* (P3)

A motive for another businesswoman was also to have a **positive influence on her employees, community, and her country:**

> *"I am also making an impact, not only to my employees but to my clients and the economy"*

Moore *et al.* (2010:10) identified similar reasons for starting a business as a desire to make the world a better place, or "making meaning".

Knowledge gained from a classroom set-up learning, friends, and associates and experience has been utilised to start a business as stated by the interviewed businesswomen. This was indicated by one of them who got the idea of starting a unique type of educational offering from a friend who has such a business venture in another country:

> *"I got the idea from friends in another country and made the proposal." P1*

This is linked to networking as an enabler for women to do business (refer to section 6.2.7.3). Businesswoman P1's network assisted her with vital information on how to start a unique business. In agreement are some authors (Clarke *et al.*, 2016:7;

Fukuyama, 2002:24; Bourdieu, 1977:55) who also cited networking as a source of business ideas.

Another businesswoman said that she built up her business from **the industry experience as well as knowledge from her studies**:

> *"I worked for this industry for 16 years (name of industry), I also did a degree in (qualification). This is where I got the idea of starting my own (name of the business) business" (*P5)

Education and experience are enablers for women to get into business and this is corroborated by several authors (Ali *et al.,* 2018:2-3; Adom & Asare-Yeboah, 2016:407; Felicio, 2014:354; Siddique, 2012:355; Sharabati *et al.,* 2010:108).

A wish **to take advantage of opportunities** has been identified by Stokes and Wilson (2010:37) as a motive to start a business. Similarly, Dhiman and Kaur (2011:18) stated that family businesses are formulated by someone who can see and exploit opportunities, amongst other skills. This has been evidenced by businesswomen P1 and P6 who **saw a gap in the market** and exploited the opportunity:

> *"…there is a gap in the market."* (P1)
>
> "*I also saw a gap in the market."* (P6)

Some businesswomen stated that they went into businesses through **discovering a business opportunity by chance**. Moore *et al.* (2010:724) described this as **serendipity,** as "a gift of making desirable discoveries by accident." A businesswoman P6 discovered that she could make money from her *pro bono* work, and hence started a business:

> *"How (name of the business) started was by accident... This is when I realized that I could make money from my pro bono work)"* (P6)

6.2.4.2 Push factors

Several authors (Deng, 2016:27; Deacon *et al.,* 2014:325; Sonfield and Lussier, 2012:111; Tatoglu *et al.,* 2008:168) have asserted that family-owned businesses are formed to pass the business to future generations. This has also been confirmed by

the businesswomen who also noted **building a legacy** for the family as one of their motives for building a family business. One of them remarked:

> **"***I want to build a legacy for my family."* (P3)

A second businesswoman to state her motive as a wish to build a legacy for her family made the following comment:

> *"…this business is a legacy for my children."* (P5)

Deng (2016:27) and Deacon *et al.* (2014:325) observed that some women join family businesses as a way of **perpetuating family interests.** Sometimes women get into the business ***as assistants to the husbands*** **who cannot afford to hire paid employees when the business is still at an infancy stage**, and the **women feel obliged to join the business for the progress of the family business** (Lewis & Massey, 2011:105; Bensemann & Hall, 2010:238). This was demonstrated by a businesswoman whose early responsibility in the family business was to assist her husband before she moved to another family business which she oversees. She narrated her first experience in the family business as follows:

> *"My husband needed an extra hand in his business."* (P1)

Another businesswoman also **started as a temporary assistant to her husband** in the family business:

> **"***I was called upon to assist with administrative duties like calculation of salaries, typing, making payments, placing orders, and filing. This was just for a few hours a day and a few days in a month."* (P10)

Another reason for starting or joining a family business mentioned by the businesswomen is **the availability of time to do business due to spending less time caring for children who have reached school-going age**. This was mentioned by a businesswoman who found herself with a lot of time to spend when her children had reached school-going age:

> *"I came full on-board in 2015 when all my children were attending school full time. That gave me a chance of running the business without other duties like full-time child-care."* (P10)

A combination of having extra time on their hands and their spouses requiring extra hands in the business and yet are not able to pay extra wages, pushed the women to join the family business as unpaid employees.

Practical, emotional, and psychological support, as well as cultural expectations, influence a woman's participation in business (Blenkisopp & Ownes, 2010:362). A woman finds it easy to be in business when her family, especially the husband shares the same vision with her (Van Auken & Webel, 2006:49). This was revealed by a businesswoman who was supported by her husband, and her experience was:

> "*He assisted in setting up the business".* (P4)

Seeking a grandeur lifestyle was perceived by the businesswomen as one of their motivators to start a business. Bensemann and Hall (2010:240) also noted this as a motivator to be in business. This was revealed by a businesswoman who formed a business **to sustain a high expensive lifestyle characterised by expensive holidays, luxurious houses, best schools for the children and expensive items:**

> "*I wanna be rich and nobody has been rich from a salary. I have three boys and I will not be able to send them to the best schools and give them a better life from a salary… I dream of a life full of holidays. I love to travel a lot. I am looking at real traveling to world-class resort areas. I also dream of a big house- a mansion. I love spaces full of beautiful things that money can buy."* (P4)

Only one businesswoman, P4 mentioned money as a motivator. This is in corroboration with the assertions of Stokes and Wilson (2010:38) who noted that financial gains are not motives for many people who start businesses.

Some of the businesswomen feel that when their children go for tertiary education, they need to earn **supplementary income** to cover for the cost of high education and, the only way they know of making extra money is through business. This was a motive for businesswoman P7 to start a business:

> "… *my family is now big- when these boys go for tertiary education, we need to have enough money to make all the payments*". (P7)

The **fear of having less income from one's pension** pushed businesswoman P2 into the business. In addition to supplementing her retirement income, she also wanted to create a business that is going **to occupy her after retirement**:

> *"I will be on pension very soon, and I hope by then, the business would have grown big enough to sustain my lifestyle. I doubt if my pension is going to be enough… Also, many single women die soon after retirement because they are bored, lonely, and have nothing to do, no company, so this business will occupy me during my twilight zone."* (P2)

Bensemann and Hall (2010:240) also observed that women in rural New Zealand started businesses due to the necessity of making money to sustain themselves during retirement amongst other varied reasons.

Some of the businesswomen said they started businesses as a root of **escaping from low salaries and unsatisfactory conditions at workplaces.** This was substantiated by a businesswoman who went into business as an alternative of working for a low salary under unfavorable working conditions:

> *"I was not happy with the salary and the working hours."* (P4)

Stokes and Wilson (2010:38) concur with the businesswomen as they noted that escaping from unfavorable working conditions is also a motive of starting a business.

Each of the businesswomen had **more than one motive for starting a business**. This was exhibited by businesswoman P4:

> *"I was not happy with the salary and the working hours... At work, I was not free to explore everything I had learned in school on entrepreneurship. In my entrepreneurship lessons, I was taught that I would get to work hard and get all the proceeds of my hard work. I wannabe rich and nobody has been rich from a salary. I have three boys and I will not be able to send them to the best schools and give them a better life from a salary. I enjoy finer things in life, so I must work very hard and achieve this on my own, in my way at my own pace."* (P4)

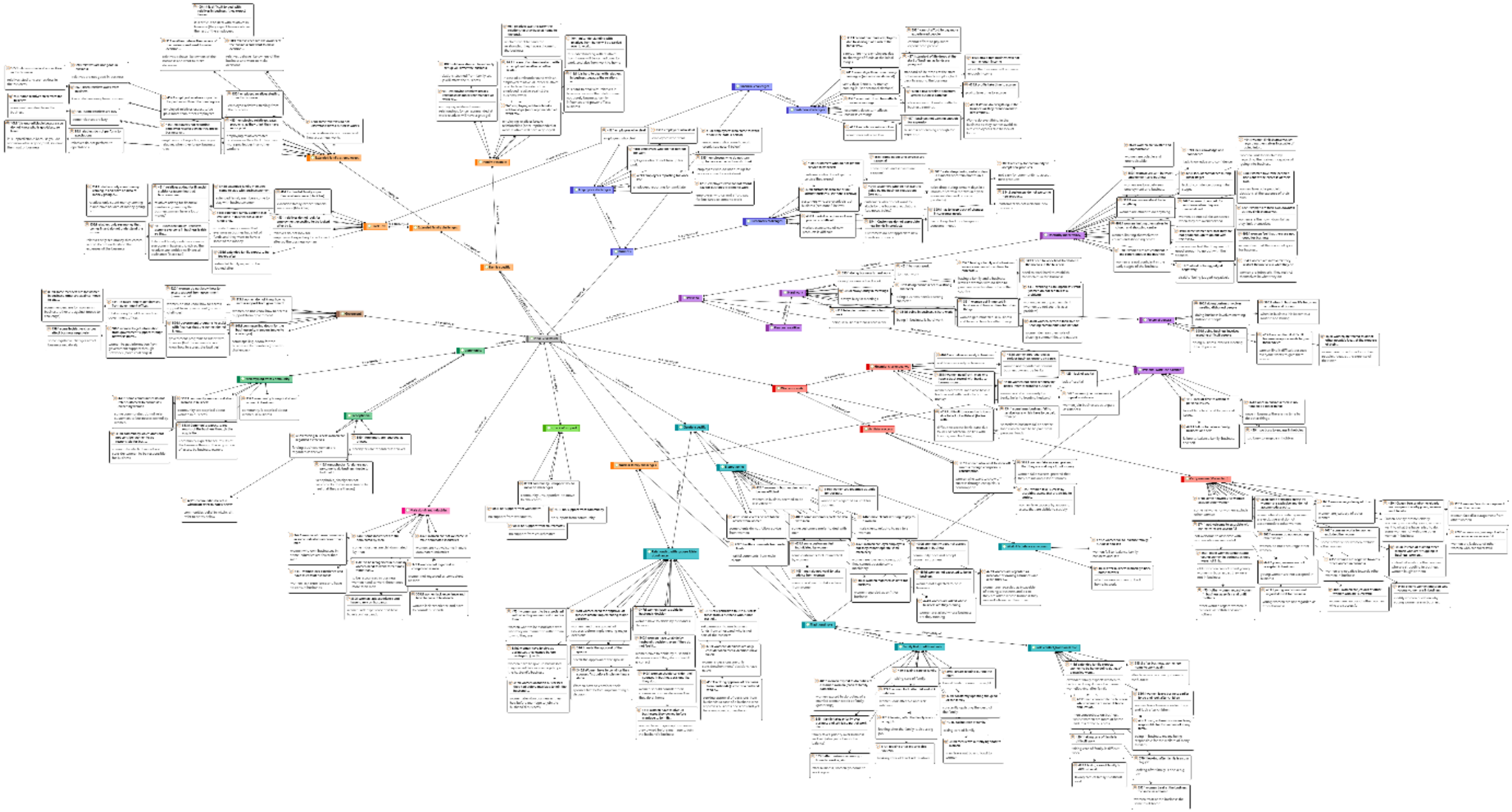
6.2.5 CHALLENGES WOMEN FACE IN FAMILY BUSINESSES

Businesswomen perceive their challenges as coming from nine categories which are: business, government, community, lack of support, gender-specific, personal, family-specific, male-dominated industries, and other women. The theme of challenges will be discussed as per Table 6.7 and Figure 6.3 which show the categories, their corresponding subcategories, and, in some cases sub-sub-categories and the related narrations of the women and, this is embedded in literature.

The category of challenges in the business will be discussed following the three corresponding subcategories of the employee, finances, and customers. Employees cause the following challenges: steal, come to work late, and sometimes do not turn up for work. Financial challenges which the businesswomen said were facing are the inability to make enough funds to cover business expenses, seasonal demand for products causing uneven cash flows, profits taking time to accrue, low sales, and economic downturn.

Push factors are discussed according to the following related sub-categories: family drivers, retirement planning, improved lifestyle, a supplementary income, and escaping from work restrictions. Family drivers were the family circumstances that surrounded the women and were responsible for driving the women into business. The businesswomen described the following as family circumstances that motivated them to be in business: building a family legacy, the need to assist a spouse who is already in business, having more time to do other activities like running a business when children are in school, supplementing incomes, building up extra funds to supplement pension and creating something to do after retirement. Each of the businesswomen was motivated by multiple factors.

Figure 6.3: Challenges women face in family-owned businesses



Source: Researcher's Compilation

Table 6.7: Participants' perception of challenges faced by women

Main theme: Challenges			
Categories	**Sub-categories**	**Sub-sub-categories**	**Narrations from interviewed businesswomen**
Business challenges	Employee challenges		• *"Employees used to be very difficult- coming late, some not turning up for no reason."* • *The challenge is not about capital but the working attitude of Batswana."*
	Financial challenges/cash flow challenges		• *"When we do not make enough to cover for our expenses, I get disturbed."* • *We still cannot afford to hire more experienced people as they are more expensive"*
	Customer challenges		• *"People were very skeptical about our model…. People are not open to something new."* • *"Some clients come drunk and they make a lot of noise and they disrupt the operations."*
Government			• *"There is a proposal to increase transfer fees from five to 30 percent for foreigners."* • *"We were anticipating getting accreditation for evaluation, but the accreditation is taking the time."*
Community	Stereotyping from community		• *"it was hard to find a business because doctors and nurses who give us business do not trust women. Because I started alone as a woman I was looked down upon."* • *"Being young and being a woman in business is not welcome in society"*
	Xenophobia		• *"There is a lot of xenophobic aspects. It is not directly mentioned, but very subtle."*
Lack of support			• *"My community is not a good one. They know about the business and they seem not to care."* • *"My colleagues at work do not give me business".*
Gender-specific	Stereotyping		• *Culturally, in Africa, men do not want to be led by women. It is not acceptable for a man to take advice from a woman. Some men feel bullied and intimidated by a woman"*
	Traditional role:	Family first traditional role	• *"You are naturally a mother, a wife, and then a businessperson in that order. Business comes last after children and husband"* • *There is no need to have a business without having a happy family to spend the money you make."* • *"Business was secondary to my family. Looking after the children were the main thing."*
		Role conflict	• *"Expectations of family members…is a big issue…they also want money."* • *"In the evenings…I will be tired, but I must start another shift in making meals and preparing for the following day."*
	Relationship with spouse		• *"That is when I take the floor and go by his decision."*
Personal	Work-life balance		• *"There is nothing like a balanced life. Something will suffer somehow."* • *"I do not feel that family, business, and myself can be balanced because they are not equal".*

			• *"I used to go out with my friends, just to spend time together… All my time is now being consumed by my family and business…I am now constantly tired".*
	Hard work		• *"I am always in meetings."* • *"Work hard"*
	Personal sacrifice		• *"I had my own business…before I got married, and I abandoned it as soon as I got married.* • *"We forget that the communities and the nation is in our hands."*
	Insecurity/Uncertainty		• *"Seriously, I am considering going back to teaching… I am torn between these two.* • *"We are also vulnerable to outside influence...We want to please outsiders at the expense of our feelings."*
	Personal general		• *"We do not seek to do good by ourselves, we always want to be in the shadow of our partners or families."* • *"I haven't realised that my life is now routine until today...I need to do something to make it more interesting."*
Family specific	Extended family challenges	Extended family as employees	• *"I will never, never, never do that. No matter what. That is suicidal. Relatives can ruin everything for the business."* • *"Most relatives have a sense of entitlement. They feel special and want to be treated with kid gloves. This creates problems that may never end. It breaks relationships for good."*
		Black tax	• *"Requests for money from relatives have increased."* • *'This black tax thing is a monster. It perpetuates laziness. People want to ride on others who work very hard."*
	Family dynamics		• *"Most family members sympathised with the weaker side and it became a very big issue in the family."* • *"The biggest problem is that is difficult to draw a boundary between home and business when it comes to employing family members"*
	Nuclear family challenges	Relationship with spouse- male dominance	• *"We limit ourselves because we want to be associated with who we are married to."* • *"No matter how educated, clever, or innovative a woman can be, we need to keep peace in the business and at home by succumbing to some situations which we know are not correct."*
Male-dominated industries			• *"…real estate is a male-dominated industry. …But women are coming up…Women who are on top in this industry are still very few."*
Women-specific	Financial challenges		• *"We had to get a loan. Thanks to my husband who had a good track record with the bank"* • *'No one wants to give women money due to lack of collateral and confidence in the women."*
	Artificial success		• *"We always think that when you have the money you must show it off through living in opulence".*
	Catty women (malevolent)		• *"Women do not like other women, and this is a big problem… We also do not like those who do not think like us."* • *"Women are very judgemental. They make comments that are not constructive...We want to associate with women who have made it and we laugh at those that are struggling. Instead of assisting them, we have something to gossip about. We have a kick her down syndrome, she must swim in the shallow pool not next to us the big sharks."*

Source: Researcher's Compilation

Some of the businesswomen said they were not able to hire more as well as experienced employees due to lack of funds, as such they had to do all the work. Others experienced a drop-in lifestyle due to poor cash flows.

In addition to financial challenges, the businesswomen perceive to face the following challenges from customers: lack of acceptance of new products, sales dropping during some months and days of the month, inability to meet customer expectations, and customers who do not want to abide by business regulations.

Challenges that businesswomen perceive to be from the government are legislative changes that affect them negatively, approval processes that are difficult to understand and take long, lack of awareness of government support programs, and how to access them. Challenges from the community are stereotyping and xenophobia. The businesswomen perceive the following to be personal challenges self-limiting attitude, lack of self-esteem, dealing with dishonest people, boring life when one is in business, everyone wanting to give advice and, being forced to adopt other people's ideas. They also said they lack experience, are afraid, face hard work, experience personal sacrifice, fail to balance personal and work-life and, face insecurity and uncertainty.

From their families, the businesswomen felt that they face the following challenges: putting family first, multiple tasking, abiding by spouse's decisions, and abandoning personal businesses for family ones after marriage. Their perception of challenges from extended family is dependence syndrome and unreasonable cultural expectations. Women-specific challenges include conspicuous and unreasonable accumulation of assets for the sake of showing off wealth, dependence on husbands for loans and lack of expertise in starting and running a business, lack of skills, unsupportive experienced women, and queen bee syndrome. Challenges from male-dominated industries include stereotyping, and these are similar to challenges from the community.

6.2.5.1 Challenges In the business

Employees who steal, are dishonest, and have a negative attitude towards work as they are not fully engaged at work are a challenge to the participating businesswomen. This was confirmed by businesswoman P9:

> *"The drivers were not honest; there were a lot of stories from the drivers, like fuel stolen, breakdowns, which I suspect never occurred; doing their private jobs in between the scheduled work; delays at the borders which never occurred".* (P9)*.*

Another businesswoman faced challenges from employees who used to **come late and some not turning up for work:**

> *"…employees used to be very difficult- coming late, some not turning up for work for no reason."* (P1)

Yet another businesswoman reported that her employees **come to work drunk and some of them cannot afford to pay their bus fares after spending their salaries on beer:**

> "*Also, some employees come to work drunk soon after they get paid, and others spend all their money on beer and cannot afford bus fares" (*P10)

Similar challenges with employees were observed in China by Chu *et al.* (2011:89), where employees are unreliable and also steal from the business.

A businesswoman shared her experiences on the challenge of a **shortage of funds, which prevented her from hiring more experienced employees**:

> *"...cannot afford to hire more experienced people as they are more expensive"* (P5).

Another businesswoman said she is **unable to meet her financial obligations because her cashflows are not evenly distributed due to seasonal demand for her products**:

"When we do not make enough to cover for our expenses, I get disturbed. Like January is always a problematic month." (P4)

Sometimes the lack of funds is a challenge from **a lack of sales** as explained by the same businesswoman:

"We face a lot of challenges. Sometimes there are no sales". (P4)

The economic downturn was observed as a challenge for a businesswoman whose spouse is not yet in business as they are waiting for the economy to improve before he joins the business:

"... the economy is not doing well, and we must wait a while". (P5)

Another businesswoman said she is **unable to access loans due** to economic downturn and, her comments were:

"It used to be easy to get a loan from the bank, but now the economy is in a slump, so loans are dry - very difficult to get". (P3)

Panda (2018:315) concurs with the businesswomen as the author observed that, like any other entrepreneurs, women in family businesses face challenges from unfavorable economic conditions and swings in the economy.

The businesswomen said that sometimes they must **sell the business and use personal funds to repay loans** as was the case with one who is in part-time business:

"Things deteriorated to an extent that we had to sell the (Name of the business) ... and repay the loan from our salaries." (P9)

Gupta and Levenburg (2010:159) noticed the same trends in Confucian Asia, where the businesses get assistance from the family when a need arises.

A drop in the standard of living during the initial stages of the business when profits are ploughed back into the business is a challenge associated with low cash flows which fail to meet the expectations of businesswomen. This is similar to challenges in financial constraints experienced by businesses in developing countries as observed by Panda (2018:315) and is demonstrated by a businesswoman P4:

"You need to forgo some luxuries during the time the business is growing. We used to go on holiday, but now we have no money for that, as we are growing the businesses. We have invested heavily in the businesses and we are still doing it." (P4)

Women may find it **difficult to be accepted in markets** (Adom & Asare-Yeboah, 2016:404), especially when they introduce a new product or service. This experience was mentioned by a businesswoman who introduced a new model of education which was not readily accepted by prospective customers:

"People were very skeptical about our model… which is still new in the country. People are not open to something new." (P1)

Another woman who introduced medical services also had **a challenge of market penetration**:

"*Market penetration is also a problem".* (P3)

Another challenge which businesswomen said are getting from customers is **when their products or service fall short of the customers' expectations** as explained by a businesswoman:

"My down moments at the business is when the customers are not happy." (P10)

The businesswomen said they are **experiencing a decrease in sales when they fail to keep up with changing consumer tests**. This was a case of one businesswoman who is in ICT who has challenges of diminishing profits due to changes in consumer wants due to changes in technological trends:

"...profits were growing until the arrival of the internet on phones and in homes." (P9)

Another challenge faced by the businesswomen is when **customers become unruly as they come to do transactions whilst drunk.** This is prevalent to one woman who has a business in a low-income high-density suburb:

"Some clients come drunk and they make a lot of noise and they disrupt the operations." (P10)

6.2.5.2 Challenges from government

One businesswoman who is in the real estate industry said she is anticipating a bleak future for her business if the **government implements a policy that is unfavorable to her business:**

> *"There is a proposal to increase transfer fees from five to 30 percent for foreigners. We hope this will not pass as expatriates are also buying houses, and 30 percent is no joke to foreigners who may find it more lucrative to buy houses in their home countries. This will be a big blow to the real estate industry in the country."* (P5)

Businesswoman P5's challenge with unfavorable government policies is contrary to what is happening in Tanzania where the government is changing policies to facilitate women in business (Isaga, 2018:103).

Another challenge that the businesswoman said they face from the government is when they **experience delays in getting licenses to operate.** This was experienced by businesswoman P5:

> *"…we were anticipating getting accreditation for evaluation, but the accreditation is taking the time."* (P5)

Another businesswoman experienced a challenge of **completing a lot of forms which are difficult to understand and moving from office to office in the process of registering her business:**

> *"I submitted my proposal to the government. There were a lot of visits to different offices for all the paperwork. Eehhh: the local land board, and different government offices like The Ministry of Education and Ministry of Health. They needed a lot of papers including bank statements. It was cumbersome - I tell you… It was very hectic, moving up and down"* (P1)

High bureaucratic practices and difficulties in understanding registration processes were some of the challenges in doing business as observed by Bimha *et al*. (2018:85) and Chu *et al* (2011:89). In China, the government implemented practices that made

it easy for women to start and grow their businesses (Deng *et al.,* 2011:7). The challenges which the businesswomen are facing from the government are: slowing down entrepreneurship initiatives as facilitation of entrepreneurship has become a determinant factor in start-ups and growing businesses (Bruton *et al.,* 2008:1; Lerner *et al.,* 1997:315).

The businesswomen **appreciated the Government's efforts in encouraging entrepreneurial activities but still feel that the efforts are not enough**. A businesswoman's comments were:

> *"They're a lot of programs which are being implemented by the government, but these will never be enough."* (P4)

6.2.5.3 Challenges from the community

The participating businesswomen feel that they are **unwelcome in business and discriminated against due to their gender.** This was confirmed by one of them who could not get business from prospective clients because she is a woman new in business and could not be trusted.

> *"…it was hard to find clients because doctors and nurses who give us business do not trust women. Because I started alone as a woman I was looked down upon."* (P5)

Also, a young businesswoman said she is experiencing challenges of stereotyping as she feels **unwelcome in business due to her age and, also a woman in business**:

> *"Being young and being a woman in business is not welcome in society."* (P6)

Some authors (Chinomona & Mazariri, 2015:840; Aneke *et al.,* 2017:42) concur with the businesswomen as they also assert that stereotyping is a major challenge for women in business as they are regarded as unfit for business and the gender preconceptions restrict them in their economic activities.

Xenophobic tendencies are perceived as a challenge by a businesswoman who is from another country as she explained:

"I had issues with society. There are a lot of xenophobic aspects. It is not directly mentioned, but very subtle. A foreigner is made to fill that you are taking away money from locals, but money comes through hard work." (P8)

6.2.5.4 Lack of support

Lack of support seems to be affecting businesswoman P2 as compared to other businesswomen as she feels that she has **no support from her community, church mates, and workmates**:

"*My colleagues at work do not give me business, my community does not care about my business… My church mates do not give me business."* (P2)

Contrary, some of the businesswomen have different views as they get support from their communities and church mates. (Refer to section 6.2.7.3).

6.2.5.5 Gender specific challenges

The challenge of stereotyping has been discussed under challenges from the community (refer to section 6.2.5.3) and it also fits into the category of gender-specific challenges as the businesswomen feel that they are facing stereotyping due to their gender. Women feel that they are regarded as **less intelligent, either unfit or less efficient in business, incapable of buying their assets, and some clients do not want to follow advice from them as they prefer to deal with men. Also, some male clients refuse to pay a woman whilst, others pass hurtful comments, yet others feel intimidated by women.**

This was revealed by a businesswoman who said:

"Culturally, in Africa, men do not want to be led by women. It is not acceptable for a man to take advice from a woman. Some men feel bullied and intimidated by a woman. Some of them make comments like- 'you are in charge of a men's world'. I have been asked several times- who I work for and whose car do I drive. I have won some proposals where I was competing against men and this did not go down well with my competitors. They pass hurtful comments…." (P5)

Some businesswomen said they face a challenge **when they prefer to employ women but are unable to do so due to the inability of women to use the same equipment as men**. This is a case of a businesswoman who uses heavy equipment, and women are not recommended to use it for a considerable long period:

> *"I prefer to employee women, but most of my equipment is still manual and women are not recommended to use it for a prolonged period"* (P10)

Putting the family ahead of the business is the traditional role that the businesswomen consider to be a challenge. This was explained by one of them whose views were:

> *"You are naturally a mother, a wife, and then a businessperson in that order. Business comes last after children and husband" (P4)*

Another businesswoman's views on challenges of considering family ahead of business were:

> *"Business was secondary to my family. Looking after the children were the main challenge".* (P1)

In addition to considering family first, the businesswomen considered **role conflict** as a challenge in their traditional roles. One of them explained that she is expected by her extended family to attend to family gatherings without failure, and at the same time, she is expected to earn an income for the extended family:

> *"Expectations of family members in terms of me attending family events is a big issue. In my culture, a daughter-in-law is supposed to attend all gatherings and work as a slave during those gatherings...They also want money forgetting that they do not want me to work for the money as I attend family gatherings. You will never hear the end of it if you miss one gathering."* (P3)

Multiple roles the businesswomen play leaves them without time to rest as they attend to the business during the day and to traditional roles of looking after the family at the end of the day and, this is viewed as a challenge by one of the businesswomen who explained:

"In the evenings…I will be tired, but I must start another shift in making meals and preparing for the following day." (P3)

Since human beings are now performing more roles in the home, business, community, and self-development, there is bound to be role conflict as there are many expectations from the different roles (Kulik *et al*., 2014:138) as behaviours and norms cannot all be satisfied in all the roles (Biddle, 1986:83). Also, Jackson (1998:51) observed that people have role conflict due to overload and "overwhelming expectations."

When dealing with spouses, businesswomen claimed to be facing challenges as they must **abide by their spouse's decisions** as explained by businesswoman P3:

"… I bow down to his highness (referring to her husband) and let him take the highest seat in the room. That is when I take the floor and go by his decision". (P3).

The businesswomen pointed out a challenge they face as they had to **abandon personal businesses they own before marriage to join the husband's after marriage** as revealed by businesswoman P1:

"I had my own business (the type of business) before I got married, and I abandoned it as soon as I got married. I joined my husband in the (type of business) soon after marriage." (P1)

Women sometimes must abandon their businesses to accept the roles of a married woman who works beside her husband as per societal expectations. This is confirmed by some authors (Whickam & Parker, 2007:443; Jackson, 1998:50; Biddle,1986:72) who assert that role-players understand their social situations and the expectations related to their positions, and for most of the time, they act according to the expectations.

6.2.5.6 Personal challenges

One of the legacies of family businesses is the culture of hard work (Rosenblatt *et al*., 1985:2), and this has been demonstrated by the businesswomen who feel that they **work very hard due to too much work:**

> "*Starting a business is no joke. It is hard work"* (P4).

The businesswomen feel that they **must work hard to be recognised and prove to the world that they are competent in business as mentioned by one of them:**

> "*I strive so hard to make the (type of business) the best it can be…I worked very hard to prove myself."* (P1)

Agarwal (2018:230) concurs with the businesswomen when the author said that women need to work double as men to prove that they are fit to be in business.

Another businesswoman who is **overwhelmed and sleeps for a few hours** in a day made the following comment:

> *"Sometimes we are very busy that I can only manage three hours of sleep in a day."* (P4)

Once a woman is in business and gets married, **she finds it difficult to balance time between family, herself, and the business and spends more time in business and on the family** as per the views of the businesswomen. One of them who is experiencing this remarked:

> *"I used to go out with my friends, just to spend time together. I hardly see my siblings. All my time is now being consumed by my family and business. I am always moving from home to the business."* (P3)

Another businesswoman is also **finding it difficult to find time to attend to her personal needs** as she comments:

> *"That time of doing something for oneself gets finished as soon as a woman gets married. There is no time for me. I wonder what a married woman with children will be doing when she says she is doing something for herself"* (P10)

The observations of Cappuyns (2007:5) are that family businesses are formed on the sacrifice of women. This is confirmed by the interviewed businesswomen who no longer have time to attend to their activities as most of their time is absorbed by family or business.

Businesswomen **feel insecure and inadequate and want to be in the shadow of their families or spouses due to lack of confidence**. This was expressed by one of them who said:

> *"We limit ourselves because we want to be associated with who we are married to. We do not seek to do good by ourselves, we always want to be in the shadow of our partners or families."* (P8)

Agarwal and Lenka (2014:157) also observed the lack of confidence in women in India where the women depend on male relatives for spearheading business outside their regions.

Another businesswoman feels that women fail in business as they **lack knowledge and confidence:**

> *"Most women cannot make it in business due to lack of knowledge and confidence".* (P1)

Yet another challenge the businesswoman said they face is **looking up for approval from their spouses and fearing being judged** by other people as mentioned by businesswoman P1 who said:

> *"...it was difficult, trying to prove myself to my husband...I also feared being judged by people."* (P1)

Not strong enough to resist outside influence as they abandon their own decisions in pursuit of those of other people's whom they want to please is a challenge which the businesswomen face as explained by one of them:

> *"...are also vulnerable to outside influence. We want to please people we have relations with. We want to please outsiders at the expense of our feelings."* (P6)

Businesswoman P4 feels that she has a challenge of **dealing with dishonest people**:

> *"Not all people who smile at you like what you do. It's a pity, we live in a cruel world."* (P4)

When women get into business their life becomes boring and routine. This is a challenge according to a woman who remarked:

> *"I haven't realised that my life is now routine until today when I analysed how I spend my time. I need to do something to make it more interesting. (P3).*

6.2.5.7 Family-specific challenges

The category of family-specific challenges will be discussed as per the following sub-categories: extended family, family dynamics, and nuclear family challenges.

Generally, all the businesswomen feel that **extended family members cause a challenge and should be left out of business since they have a sense of entitlement, demand special treatment, and can ruin a business.** Challenges from employing relatives have been discussed under the family-owned business context in Section 6.2.2.

Some extended family members are regarded as a challenge to businesswomen as they **ask for money and want to be dependent on the women**. This was revealed by a businesswoman who commented:

> *"My family do not understand these things, their attitude is, I am in business, so money is available, and they are entitled to the money. This makes me angry. Honestly, I do not like it. This black tax thing is a monster. It perpetuates laziness. People want to ride on others who work very hard. Relatives have become lazy and they have created a deep dependence syndrome."* (P2).

6.2.5.8 Women-specific challenges

The category of women-specific challenges will be discussed in line with the sub-categories of artificial success, financial challenges, and catty women or malevolence. **Faking success** has been regarded by businesswoman as a challenge they face. Businesswoman P2 explained that women live in falsehood as they **rush to buy assets** as a way of showing their communities that they are doing well in business:

> *"You pretend everything is fine. We are not genuine that is why some rush to buy big cars to show off. We want to be seen that we have arrived at the destination and we are no longer struggling to get there."* (P2)

Financial challenges women face in family-owned businesses have been discussed under section 6.2.5.1. This section will discuss the financial challenges businesswomen face due to their gender. Businesswomen feel they **cannot access funds due to a lack of trust from financial institutions and that they must front their husbands**. This was a problem to businesswoman P1 who said:

> *"We had to get a loan. Thanks to my husband who had a good track record with the bank."* (P1).

Another businesswoman considers her financial challenges are caused by funders who consider women to have **no confidence and, lack collateral:**

> *"No-one wants to give women money due to lack of collateral and confidence in the women."* (P3)

The businesswomen stated that they face challenges from **women who wish others to fail in their business endeavors, laugh at those who are struggling instead of assisting them and, create associations that exclude struggling businesswomen.** This has been detailed by businesswoman P2:

> *"Some challenges come from us, women. We are very judgemental. We make comments that are not constructive. Women here in Botswana (shaking her head). I do not know if it's a Tswana thing. We want to associate with women who have made it and we laugh at those that are struggling. Instead of assisting them, we have something to gossip about. Men do not do such a thing. We*

have a kick her down syndrome, she must swim in the shallow pool not next to us the big sharks." (P2)

Also, businesswoman P5 has noticed a challenge **from women who are not happy and feel threatened by others who succeed in business.** Her comments were:

"Some women do not like other women to make it. They feel threatened, especially those who know that they cannot make it." (P5)

A young businesswoman faces challenges **from elderly women who give her a hard time due to her involvement in business at a young age**. This was discussed under challenges from the community.

Women who take their children along with them to their business premises are regarded as unfit mothers. Businesswoman P6 faces such a challenge from an elderly woman who chides her for taking her child to her business premises. Her comments were:

"*If I take my child to work and some elderly woman does not like, it becomes a very big issue*." (P6)

Also, businesswoman P6 feels that **women discourage one another and are always negative towards each other, and, they are vulnerable to outside influence.** Her remarks were:

*"Women, we discourage each other. We are instinctively negative towards each other. We are also vulnerable to outside influence. We want to please people we have relations with. (*P6)

6.2.5.9 Challenges of working in male-dominated industries

Challenges businesswomen face when they work in male-dominated industries are a result of stereotyping and, they have been discussed under challenges from the community (refer to Section 6.2.5.3). Some members of society consider women as unsuitable for business and should sit at home (Dhiman & Kaur, 2011:20). Hryniewicz and Vianna (2018) concluded that women are regarded as weak, more fragile, and not good enough and therefore, they should not interfere with business.

6.2.6 SUCCESSION

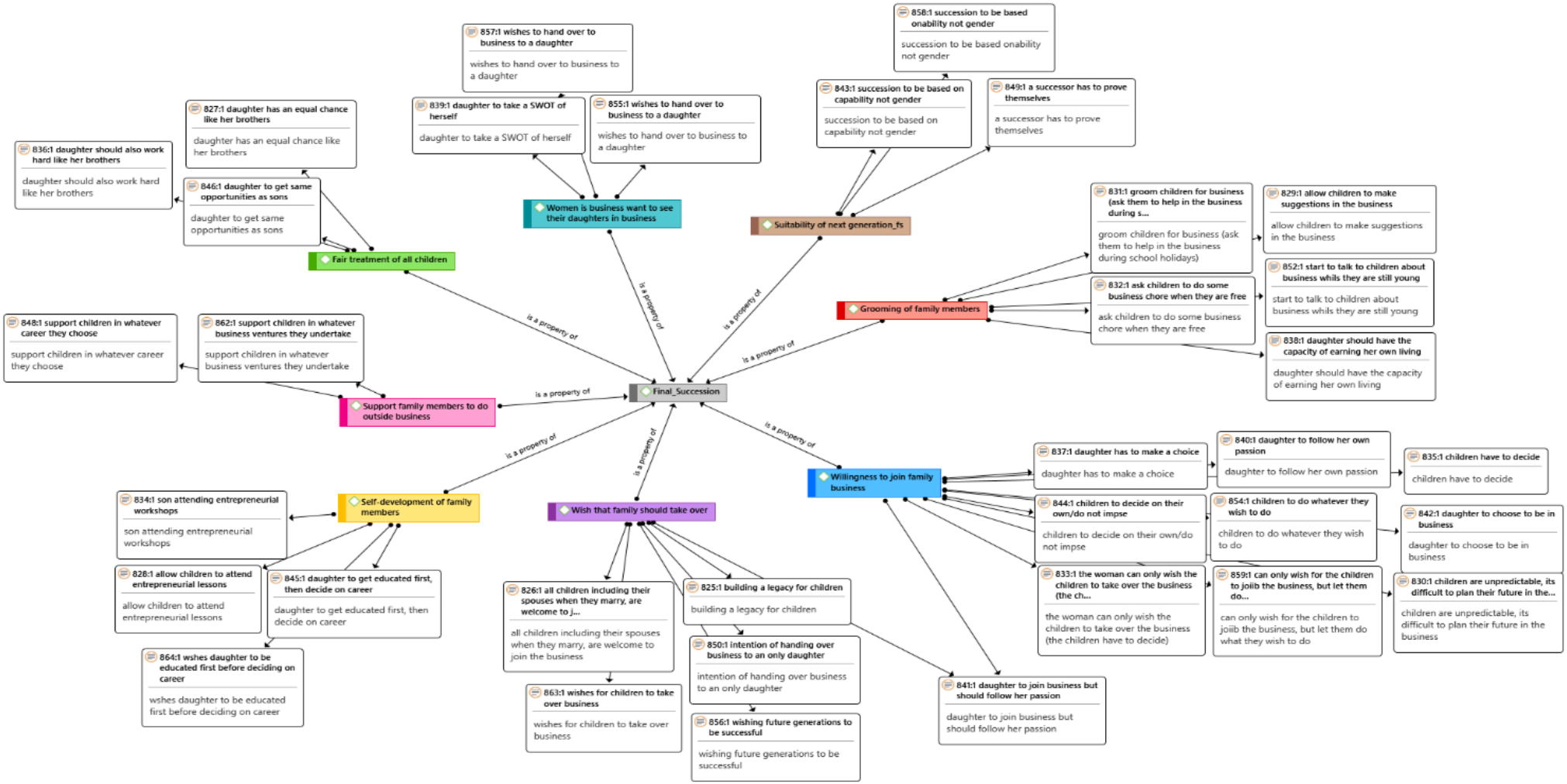
The theme of succession has eight categories, and these will be discussed following Table 6.8 and Figure 6.4. The eight categories to be discussed are: suitability of next-generation, wish to see daughters in business, fair treatment of all children, support to family members who wish to do outside the business, self-development of family members, wish for the family to take over, willingness to join the family business and grooming of family members.

Table 6.8: Participants' perception of succession planning

Main theme: Succession	
Categories	**Narrations from interviewed businesswomen**
Suitability of next generation	• *"I am much more into who is capable rather than who is a boy or girl."* • *'If their wishes are to join the family business, they must earn their stripes, they are no free medals."*
Grooming of family members to take over	• *"The way to go is to talk to them whilst they are still young."* • *"Now is the correct time to teach my children the culture of hard work and the value of money."*
Businesswomen want to see their daughters take over	• *"On careers, I wish she could join me"* • *"I wish my daughter could have her own business. She can join us if she wishes."*
Fair treatment of all children	• "*All are welcome to join the business."* • *'I would like her to take a place in the family just like her brothers*."
Support family members to do business outside	• *"I love all my children, whoever wants to do whatever, I will support them."* • *'You can just wish for them and give them all the support you can."*
Self- development of successors	• *"get an education then follow their dreams"* • *'I wish her to proceed to masters as soon as possible. I have already started a conversation with her on different issues."* • *"...he attends entrepreneurship seminars."*
Wish that family should take over	• *"I would like my children to be married and take over the business"* • *This business is a legacy for my children."*
Willingness to join family businesses	• *"…whoever wants to join me is free to do so. I will not push them."* • *"You can just wish for them and give them all the support you can...they have an attitude that makes them reject anything that you impose on them*."

Source: Researcher's compilation

Figure 6.4: Participants' Perception of Succession



Source: Researchers' Compilation

The interviewed businesswomen explained how they groom their children to take over the family business and, they said they used the following methods: involving children in the business during school holidays; asking the children to do some business chores when they are free; involving the children in decision-making and talking to the children about business whilst they are still young. The women wish their daughters to be part of the succession plan and feel that all children should be treated equally and should all be considered for succession.

6.2.6.1 Suitability of the next generation

The interviewed businesswomen believe that **successors should be capable, and succession should not be dependent on gender but be based on merit.** These were the views of one businesswoman who remarked:

> "*I am much more into who is capable rather than who is a boy or girl." (P9)*

Another businesswoman wishes that all her children are free to join the business, but **they should prove themselves.**

> *"If their wishes are to join the family business, they must earn their stripes, they are no free medals." (P1)*

Tirdasaria and Dhewantoa (2012:70-71) and Dumas (2011:11) observed that, with education in entrepreneurship and changes in culture, family businesses are now opting for capable successors rather than basing it on primogeniture.

6.2.6.2 Grooming of family members to take over the business

Kammerlander and Holt (2018:176) share the same views with the women when they assert that in family businesses, informal learning is generally attained by transferring knowledge from one generation to the next, particularly from the founder to the second generation. Knowledge, both formal and informal about the business' internal procedures and the outside environment, in the form of "mental schemata, beliefs, skills, and abilities are passed on". One businesswoman suggested that the way to groom children in business is to **talk to them** as she made the following comments:

*"The way to go is to talk to them whilst they are still young and make them see the good side of what you say**."** (P9)*

Another way the businesswomen use to groom their children in business **is by allowing children to take part in decision making in the business as a way of making them appreciate the way the business is managed.** These are the views of one of the women:

"...he makes some useful suggestions. I am just hoping, his interest in business grows and one day he will take over." (P9)

The children of businesswoman P10 **work in the family-owned business during school holiday** as the businesswoman explained:

"*All my three children work in the business during school holidays."* (P10)

The children will acquire human capital by working in the business as observed by Fairlie and Robb (2007:226) who noted that essential human capital is attained through a transgenerational transfer of knowledge or informal learning acquired through growing up in the business context. Successors lean towards taking after their predecessors in their perspective towards risk and entrepreneurial capability due to the apprenticeship process. The **apprenticeship process gives the successor the confidence to manage the business when they take over.** Also, children who are brought up in a business set up are most likely to be entrepreneurs (Fairlie & Robb, 2007:225).

6.2.6.3 Wish to see daughters in the business

Observations by Overbeke *et al*. (2015:4) and Lingas (2013:5) are that daughters are left out and sons are preferred as successors due to attitudes and cultural norms on women in economic activities. In contrast, the interviewed businesswomen said they wish their daughters to be part of the future of their business endeavors. This was revealed by a businesswoman who expressed her **wish for her daughter to join her business**:

"*On careers, I wish she could join me."* (P8)

Another businesswoman's wish is to have her daughter take over the business:

'Family business gives cushioned jobs to family members and these include the daughter as she is part of the family." (P10)

6.2.6.4 Fair treatment of all children

The previous section discussed the wishes for businesswomen to see their daughters taking over the family business. This is closely related to treating both sons and daughters fairly. This section discusses the views of businesswomen on how they give **equal chances to both sons and daughters.** This was explained by one businesswoman who feels that both sons and daughters deserve the same opportunities in the succession debate:

"I would like her to take a place in the family just like her brothers. To me, there is no difference between her and the boys. I give them the same opportunities." (P9)

Another businesswoman also gives her daughter an equal chance as to her sons. Her remarks were:

"...to make sure that the girl child has the same chance as the boy child." (P5)

Gherardi and Perrotta (216:28) refer to gender inequality in succession as they imply that, daughters are not regarded as heirs in family businesses. This is contrary to the views of businesswomen who give equal opportunities to both sons and daughters to be successors of the business. This is done by grooming the daughters in the same manner as sons.

6.2.6.5 Support children in all endeavors

Businesswomen **support their children in preparation for taking over the business in the form of financial, non-financial, and emotional support in any endeavors the children may embark on in the process of taking over the business**. The support can be directly or indirectly related to the family business. A businesswoman who supports her children in taking up any form of career made the following comment:

"*I love all my children, whoever wants to do whatever, I will support them."* (P7)

A second businesswoman mentioned her support for her children as she narrated:

> *"You can just wish for them to take over and give them all the support you can."* (P9)

Mokbher *et al*. (2015:334) and Bensemann and Hall (2010:240) have the same views as the interviewed businesswomen as they also argue that **family support amongst other factors is a determinant factor on joining a family business.**

6.2.6.6 Self-development of children

Hisrich and Fulop (1997:284) posit that entrepreneurial experience and level of education are some of the factors that determine the fitness of a successor, therefore, a successor must embark on self- development to qualify for the takeover of the family business. Likewise, the businesswomen narrated the ways their children **are developing themselves in readiness for taking over the family business**. An example is businesswoman P9 who explained how her son is attending workshops in preparing himself for business:

> "...*We have asked the elder one to think of a business. That is why he attends entrepreneurship seminars*." (P9)

Self-development was also mentioned by a businesswoman who wishes her daughter to be educated first before choosing a career. She made the following remark:

> *"... education first, then her own choice on a career."* (P1)

6.2.6.7 Wish for the family to take-over

The businesswomen explained that they **wish their children to take over and be successful in the management of the businesses.** IFC (2008:12-13) agrees with the women when it opined that family members wish to see the business prosper, not only for themselves but, also as a legacy for future generations. This is a way of perpetuating business as expressed by a businesswoman:

> *"I want to build a legacy for my family."* (P3)

Another businesswoman specifically mentioned her wish for her children to be successful when they take over the business as she said:

> *"I wish my children to be successful businesspeople."* (P9)

6.2.6.8 Willingness to join the family business

The businesswomen expressed the view that **children should freely join the business and, they fear if forced into the business, the children will rebel.** This was the view of one businesswoman who said:

> *"These young people are free-spirited, and you cannot plan for them. You can just wish for them and give them all the support you can. They have a silent rebellious attitude that makes them reject anything that you impose on them."* (P9)

Another businesswoman reiterated the same point of letting children join the business at their own will as they tend to pursue their careers as opposed to going into the family business as per the wishes of parents:

> *"...problem is, these days children are very unpredictable. They want freedom. If one, or all of them want to join the business with their wives, they are more than welcome."* (P7)

6.2.7 SUPPORT FOR WOMEN IN FAMILY-OWNED BUSINESSES

The theme of support has three categories which are: sources of support; support needs and conditions for support and, it will be discussed following the categories as shown in Table 6.9. Support need and conditions for support do not have subcategories, and sources of support have seven subcategories which are: support from government, community, employees, extended family and friends, domestic workers, husband, and private sector.

Table 6.9: Participants' perception of support available to women

Main theme: Support		
Category	**Sub-category**	**Narrations from interviewed businesswomen**
Conditions for support		• *"…in business sponsorship and advice is not enough. The business also needs commitment and passion."* • *"What one needs is to meet the requirements of a chosen program, then you are in".*
Support need		• *"Government must open an enabling environment"* *"The private sector should also come to the table by assisting women".*
Sources of support	Government	• *"We are a blessed nation; we can have assistance from our government."* • *"They're a lot of programs which are being implemented by the government"*
	Community	• *". We are a community that tolerates each other, assist each other. We do not follow policies by the book because we rely on personalize relationships"* • *"Everyone knows everyone's business in the neighbourhood. We sort of assisting each other*."
	Employees	• *"She is our pillar. She runs the whole set-up f".* • *"I have a driver who does most of the running around."*
	Extended family and friends	• *"My family was very supportive - my parents, siblings, in-laws, husband, all were happy"* • *"... it was "go for it girl". I got moral support"*
	Domestic worker	• *"the helper at home takes over on the children"*
	Husband	• *"with the assistance of my husband, I submitted my proposal to the government*." • *'Thanks to my husband who had a good track record with the bank. It was very hectic, moving up and down. I could not have managed without my husband*."
	Private sector	• *"We had to get a loan"* • *"The private sector should also come to the table by assisting women."*

Source: Researcher's Compilation

Support for women is important as argued by Buame *et al.* (2013:396) who asset that the effective utilisation of women in economic development can be attained through developing and improving structures that advance and support female human and social capital.

6.2.7.1 Conditions for support

The interviewed businesswomen consider support to be effective when it is carried out under certain conditions. They consider the following conditions to be necessary for the woman to effectively utilise support systems: meeting the requirements of the government for accessing sponsored programs; the sponsored woman should have a

passion for doing business and have the necessary business skills and, keeping independence by refusing financial support from extended family.

The businesswomen feel that they must also keep support systems happy by paying employees above minimum salaries and networking to access information on support systems like government sponsorship**.**

Support from government is accessible only under stipulated conditions per the support program as expressed by one of the businesswomen who said:

> "*Our government has created a lot in terms of financing businesses. We have many programs. What one needs is to meet the requirements of a chosen program, then you are in."* (P2)

Another condition for accessing government sponsorship as per the perception of the businesswomen **is to know about government programs** as they feel that most women are not aware of the availability of support structures from the government as per the following comments of one businesswoman:

> *"The problem is that women do not read, do not research, and, we do not know what is on offer and how we can take advantage of it."* (P2)

A way of accessing the information on support structures is through networking since, networking provides connections in which actors access information and gain support (Chang, 2009:844). Likewise, Baron and Markman (2003:42) concluded that **networks assist an individual to have access to organisations which are vital for the success of their business.** An interviewed businesswoman shares the same sentiments on networking as a means of gaining information from a support structure:

> "...*we can have assistance from our government, but we do not know how to access the assistance. That is why I said we need to network and share such information."* (P5)

A vital factor in meaningful support for women is the **existence of an enabling environment by the government** as support in a hostile business environment will not yield expected results as per the views of a businesswoman who said:

"Government must open an enabling environment and the woman must find it easy to do it..." (P6)

In unison with the businesswomen's views on support from government is Ali *et al.* (2018:1) who observed that human capital can have a positive impact on economic growth under top-quality legal establishments and policies which make it easy to do business locally and internationally. Furthermore, Tiits *et al.*, (2008:65); Abramovitz, (1986:388) assert that strong policies on innovation, science, and technology; a well-functioning political, commercial, industrial and financial institutions are all conditions vital for the well-functioning of human capital.

For support to be utilised effectively, **the supported woman should be passionate and committed to the business** as support only is not enough. Dhiman and Kaur (2011:18) also mention commitment and passion, amongst other factors as a necessary condition for someone to start a business (refer to section 4. 8.1). This was reiterated by a businesswoman whose views are that sponsorship can be effective when the recipient is passionate about the business:

"There are many programs in the country that assist those who need to start a business but, anything that you are assisted in doing business is sponsorship, whereas, in business sponsorship and advice is not enough. The business also needs commitment and passion." (P10)

In addition to passion, women also, **need to take the initiative to start the businesses** under an enabling environment and support being offered by the government. A businesswoman's opinion is that government support is available, but the initiatives to use it for starting and growing business is the prerogative of the women as she said:

"The government can do its part, but it cannot force a woman to take up an opportunity." (P6)

A condition that makes women **shun financial support from extended family is the fear of losing power and control over the business** to the extended family members. This phenomenon has been observed by KPMG (2014) and Michiels and Molly (2017:381) who noted that family businesses shy away from external sources of

funds due to fear of introducing non-family control. Besides, the interviewed businesswoman is afraid of being constantly reminded to show gratitude to the family members for their assistance:

> *"I have some family members who can assist financially, but I would rather do it alone. Families talk and some may want a stake in the business even if you pay them back their money, you will never get to hear an end of it. After paying them back they demand a stake in the business. That one lesson, I learned- never get anything from family."* (P4)

Just like in networking, whereby all members in a network have mutual gains through reciprocal relationships (Chang, 2009:844; Field, 2008:1), support systems also have a condition in which all members should gain through reciprocity. This implies that businesswomen should **keep their support systems happy**. The businesswomen said that they achieve this when they pay their employees above minimum wages or treat them like family so that the employees get motivated and reciprocate by being more productive:

> *"They perform because I treat all my employees both at the school and at home as if they are part of a family."* (P6)

6.2.7.2 Support need

The businesswomen need more support as they feel that **the current levels of support fall short of their expectations** and these were the views of one businesswoman on the inadequacy of government support:

> *"They're a lot of programs that are being implemented by the government but will never be enough."* (P4)

Another businesswoman wishes the **private sector to join the government and assist women with the training of business skills as this enables the women to start and grow their businesses:**

> *"The private sector should also come to the table by assisting women. The only type of assistance I advocate for is education. With education, one can do wonders. Those women who are already in business need their businesses to*

grow and those who wish to be in business need to understand how it is done." (P4)

The **current psychological and physical support from spouses is regarded as insufficient** by the businesswomen. This was mentioned by one of them:

> *"Women need a lot of support, and for support, husbands need to understand that we are flesh and blood and we also get tired and we need help, physical and mental support."* (P7)

Van Auken and Webel (2006:49) agree with the businesswomen when they state that women need practical, emotional, and psychological support from family.

6.2.7.3 Sources of support

Businesswomen who were interviewed mentioned the following as their sources of support: husbands, domestic workers, extended family and friends, employees, other businesses, community, and government.

Married businesswomen feel that they are drawing a lot of support from their spouses in terms of facilitation when they start to operate a business; advice on how to run a business; financial assistance, manual work, and moral support. A woman who had **no experience on how to kick start a business was assisted by her husband who knew the processes, and he also secured a loan for her.** The woman's reflection of the start-up period in her career as a businessperson was:

> *"...with the assistance of my husband, I submitted my proposal to the government. There were a lot of visits to different offices for all the paperwork... We had a tight schedule. We had to get a loan. Thanks to my husband who had a good track record with the bank. It was very hectic, moving up and down. I could not have managed without my husband."* (P1)

Another businesswoman was also **facilitated by her husband to get into the business through financing the business**, then he disengaged from the business and now views the business as his wife's business. The businesswoman's comments on this facilitation were:

"My husband refers to the business as 'my wife's business', although, he has put in all the start-up costs." (P5)

Businesswomen regard their **husbands to be more experienced in business hence, they support their wives who are still novices by guiding them and giving them advice.** This is manifested by a businesswoman who is getting advice from her husband:

"He is the most experienced in business and I draw a lot from him. I mean in terms of advice." (P1)

In addition to advice, businesswomen also claim that they get **support from their husbands in terms of assistance in carrying out duties at home and in the business**. This assistance has been mentioned by a businesswoman whose husband's duty is technical but assists her with administrative duties in the business, in addition to chores at home:

"...husband is the technical person, but he also helps in the home, cooking, bathing the kids, homework, and sometimes he helps with my administrative work. He does not wait for me to do everything that is on my plate." (P7)

Due to the acceptance of women in business, the businesswomen view their husbands as supporting them by **paying for tuition for them to attend lessons in business skills**. This was cited by a businesswoman who said:

"Some men are sending their wives back to school to learn new skills which they need to start a business." (P7)

Husbands are considered by the businesswomen to be offering them support in terms of manual work like maintenance of business premises as explained by businesswoman P1:

"...*he does the maintenance work*..." (P1)

Blenkisopp and Owens (2010:362) argue that the husband's support in the form of psychological, emotional, practical, or a combination will determine a woman's participation in the business. A husband's support implies that he is willing to share the masculine role of earning a living (Al-Dajani *et al*., 2014:221) for the family with his wife. This also implies a move from the traditional gender role of a woman being a

homemaker and a tolerance of the husband to the changes that will occur in the home (Van Auken & Webel, 2006:49).

Domestic workers are regarded as valuable by the businesswomen since they provide vital support in the form of running the home efficiently thus, enabling the businesswomen to have enough time to attend to other issues. The businesswomen regard it to be important for their domestic workers to be skilled, trustworthy, and honest as this assures the businesswomen that they have a capable person looking after their homes in their absence. This confirmed by a businesswoman whose views were:

> *"She is very loyal and honest. I rely on her and I have peace of mind, knowing that the home is in good hands."* (P1)

Drivers are also considered as vital support by the businesswomen as they do most of the errands for them whilst they concentrate on the business as remarked by a businesswoman who said:

> *"I have a driver who does most of the running around."* (P1)

One businesswoman explained how she finds it necessary to have the **support of a domestic worker readily available any time of the day** when she needs it and her explanation was:

> *"Thursday evening is my date night with my husband... On such occasions, the house helper works for extra hours, as she babysits."* (P7)

The support for domestic workers is important in maintaining work-life balance for the businesswoman as observed by Santhi and Sundar (2012:83) who illustrated that childcare is one of the constructs of work-life balance (refer to Figure 3.2).

Relatives and friends can support a businesswoman in the following ways: sharing information on business; introducing innovative ideas from other countries; giving professional advice; referring customers; moral supporting in the form of encouragement as per the views of the interviewed businesswomen. The businesswomen view relatives as loyal customers but, sometimes relatives can be negative as they discourage the businesswomen from running businesses. A

businesswoman who got **moral support from her family** when she was starting her business narrated her experience:

> "*My family was very supportive- my parents, siblings, in-laws, husband, all were happy. The family was pleased with my achievements."* (P5)

In the same vein, Van Wyk (2012:9893) also attests that support from the family is important to businesswomen as it exhibits signs of shared vision with family.

Support from family members creates a **network that makes information and assistance available** (Van Wyk, 2012:9893). This has been confirmed by a businesswoman who is in the beauty industry as she gets information from relatives when they return from their trips to other countries:

> *"When they travel, they always bring new ideas for my business, they bring along vouchers, price lists, sometimes they bring some products like ointments."* (P2)

The businesswomen said that **relatives support them as loyal customers** as explained by one of them:

> "*I get assistance from two relatives who are also my loyal customers."* (P2)

In addition to being customers, businesswomen regard **relatives as contributors to their businesses by offering professional services in areas which they lack skills** as one businesswoman narrated:

> *"I do not have an HR policy, but I always consult my relative before I make an HR decision"* (P2)

Businesswomen get **support from friends who buy their goods and services**, and this was revealed by one of them:

> *"We have friends as part of our support system in the business. When a friend has a small or big job, we are called to do the work. Also, previous workmates give us some work to do."* (P7)

An ability to extract the best out of employees (Kucharcikova *et al.,* 2015:50) and having employees who react quickly and flexibly to the needs of the business are two

competitive advantages of a business (Garavan *et al.,* 2001:48). **Employees who are committed to their work and can work independently are great suppor**t to businesswomen. Such employees are valued by businesswomen who feel that the **employees offer them support by running the business efficiently in their absence** as commented by a businesswoman:

> "*All my staff members are well trained, and they can handle the (type of business) very effectively in my absence. I no longer worry when I am away*." (P1)

An employee who acts as a manager, despite that she is not employed as such, supports the owner of the business as she makes decisions and supervises other employees in the absence of the business owner. The businesswoman described the support she gets from the employee:

> *"...is not employed as a manager, but she takes all the responsibility- dealing with all the necessary things, with clients, managing other staff members, and reporting to me."* (P2)

Businesswomen also said that they get **support from other businesses which are in their network through sub-contracting** as explained by P7:

> *"We have partners in business. In this kind of business, you need a strong support system. We get almost all our jobs from sub-contracting. We hardly get big tenders, but we get jobs from others. We also subcontract to our partners."* (P7)

The businesswoman's experiences are also noted as a trend in many developing countries were personal relationships provide necessary information on tenders (Turley & Perera, 2014:vi).

Businesswomen **assert that they support one another through buying products from other women or referring customers to businesses owned by women**. One of them explained that she supports other businesswomen by buying from them.

> "...*support each other, buy from a woman, refer a woman."* (P3).

Businesswomen cite the **support they are getting from facilities in their communities that offer knowledge associated with their type of work**. This was

reported by one of them who gets support from a health facility in her community which periodically teaches her employees on health issues:

> *"I often call the local nurses from a nearby clinic to come and address employees on how to dispose of items like razor blades, medication, condoms, and needles."* (P10)

The same businesswoman P10 is also getting **support from her local community which is closely-knit,** and its members assist each other:

> *"We are a community that tolerates each other, assist each other. We do not follow policies by the book because we rely on personalised relationship... Everyone knows everyone's business in the neighbourhood. We sort of assist each other."* (P10)

The businesswomen mentioned that they get **support from the government as the government has come up with many programs that support them:**

> **"***Our government has created a lot in terms of financing businesses. We have many programs*." (P2)

In the same note, several authors (Deng *et al*., 2011:7; Brush *et al.,* 2009:8; De Bruin *et al.,* 2007:323) suggest that governments should implement and strengthen policies that are on gender equality, economic influence, administrative and educational ways, and professional services, that assist women to be in business. (Refer to section 4.12.1).

6.2.8 ADVICE FROM BUSINESSWOMEN

The theme of advice is divided into six categories, which are advice on business, family dynamics, self-directed personal development, entrepreneurial attributes, what to avoid, and seeking opportunities to do business. The discussion will follow the categories and subcategories as per Table 6.10.

In businesses, the businesswomen's advice was that women should: treat all customers equally, acquire knowledge on markets, have excellent products, pay attention to detail, have policies and procedures, abide by laws and regulations,

monitor employees, join male industries and compete with men, ignore gender stereotyping, join male industries, support other women, keep up with trends, network and separate personal from business funds.

The category of advice on family dynamics has four subcategories which are: advice on how to deal with relatives, domestic workers, children, and husband. The businesswomen believe that women, when dealing with relatives should never accept financial assistance from and employ relatives, let relatives depend on them financially. They should know how their children spend their leisure time, ask the children to assist with domestic chores. The businesswomen advise other women to let husbands be the providers for the families and ask them to assist in the homes.

The categories of self-development, what to avoid, and how to develop entrepreneurial attributes have no subcategories. Women are advised to develop themselves, gain confidence, pursue opportunities, stop limiting themselves, become financially independent, stay away from people who are not progressive, avoid procrastination as well as being negative.

6.2.8.1 Advice on business

The women regard treating relatives and friends like any other customers, and they advise other women in businesses to do likewise. One of them was speaking from experience after she had treated one of her customers who is also a friend, differently by giving her merchandise before payment, and the friend never paid. The woman's advice was:

"*There are no friends or relatives in the business*." (P4)

Another businesswoman feels that **women should know customers** as the customers re important in business. Her remarks were:

"*Learn how to deal with clients as they give you business"* (P2)

Table 6.10: Participants' perception of advice to women

Main theme: Advice		
Category	**Subcategory**	**Narrations from interviewed businesswomen**
Business advice	Customer service	• *"There are no friends or relatives in business"* • *"Learn how to deal with clients."*
	Quality products	• *"but do not concentrate on making money, but on giving a good product of high quality. Service must be very good."* • *"Make sure you have an impeccable quality to back you-up."*
	Unique offering	• *"First find out what you are unique on, and then do it best"*
	Industry awareness	• "...read *journals on… and I try very hard to keep up with current issues."* • *"There is also a big need to watch for competition and keeping with trends. Studying trends makes a great difference. You do not want to sell products from yesteryears ."*
	Formalising the business	• *"I look at experience when recruiting"* • *"Make sure you have internal control systems"*
	Working with men	• *"The world is free, and anyone can do whatever they feel like doing without thinking of gender. That world of this is reserved for men only is a thing of the past."* • *"When I am conducting business with anybody, I think of myself as a businessperson, not a woman."*
	Working with women	• *"I make contacts with women who are in the same industry and we share ideas on how we can improve."* • *"Sometimes women copy from fellow women. You find all women selling the same commodity 500 meters from each other. This does not make sense. If you have the same commodity, pull resources and make one business, and have a monopoly."*
	Handling finances	• *"Treat it like a separate entity in terms of cash."* • *"The issue of financial literacy is very big. One may have skills but if you do not know how to handle cash then it becomes a problem in business and a cause of demise to the business."*
Family dynamics awareness	Relatives - Extended family	• *"This black tax thing is a monster. It perpetuates laziness. People want to ride on others who work very hard. Relatives have become lazy and they have created a deep dependence syndrome."* • *"I have some family members who can assist financially, but I would rather do it alone. Families talk and some may want a stake in the business even if you pay them back their money."*
	Husband	• "*Thursday evening is my date night with my husband. I also must keep that side of my life burning."* • *"That is when I bow down to his highness and let him take the highest seat in the room. That is when I take the floor and go by his decision. No matter how educated, clever, or innovative a woman can be, we need to keep peace in the business and at home by succumbing to some situations which we know are not correct."* • *"He should feel he is the man around you, and he should provide... Men have an ego, a macho aspect that makes them feel big if they feel that they are protecting their women and family."*

		• *"No matter how educated, clever, or innovative a woman can be, we need to keep in the business and at home by succumbing to some situations which we know are not correct."*
	Domestic worker	• *"Even the domestic worker at home should be empowered. She should use her initiative."* • *"She is very loyal and honest. I rely on her and I have of mind, knowing that the home is in good hands."*
	Children	• *"Let the children know that in our home nothing crops up because we strictly follow a routine."* • *"Be a living example to your family. I teach my children humility, caring, and always to say sorry when you are wrong."*
Self-directed personal development		• *"After acquiring knowledge, you become confident in whatever you do."* • *There is a need to have women empowerment workshops…, whilst we talk about business- problems and how we solved them."*
Possess entrepreneurial attributes		• "*Be passionate about it and do it with all your heart. Integrity is also important*." • "*A woman must work twice as hard as a man..."*
What to avoid		• *"I have no time for negativity."* • *"Do not waste time on trivialities."*
Seeking opportunity		• *"Women should reckon the power they have in changing the fortunes of their families… Women can also be breadwinners like men."* • *"…to take advantage of this paradigm shift."* • *"We should not limit ourselves."*

Source: Researcher's compilation

Customer care is important for the success of a business as noticed by Chu *et al*. (2011:84) in Chinese businesses.

The businesswomen advise that making **excellent products and services should be the major aim of the business** as they view this to be **more important than making profits.** Astrachen and Botero (2018:5) also believe that a good brand name in family-owned businesses is important. One of the businesswomen confirmed this when she said:

> *"...do not concentrate on making money, but on giving a good quality product of high quality. Services must be very good.* (P4)

Another businesswoman who spoke on the backdrop of women being vilified by communities for being incompetent in business advised women to **have excellent quality products to prove their prowess in business**:

> *"Make sure you have an impeccable quality to back you up."* (P1)

The businesswomen believe that they may **pay attention to minute details in the products and services they produce as** they consider this is important to customers who may be looking for the smaller and detailed features of the products and services. This was expressed by one of the businesswomen who remarked:

> *"Be meticulous with detail, every small thing must be noted- also look for the selling points ..."* (P5)

Paying attention to details in business processes has also been noted by Ching-Chow (2012:241) in the author's case study on Unimicron Technology Corporation in Taiwan. The Corporation is a leader in its industry as it has implemented a Total Quality Management Model, which it termed Excellent Policy Management and has detailed implementation of processes as one of its tenets.

The businesswomen regard **having a product that stands out from the rest in the market** and recommends women to **always produce the best products** as they advised on this. Blomback & Brunnige (2013:329) agree that a unique offering has an advantage because it is not easily counterfeited by competitors. This is confirmed by

businesswoman P4 who explained the importance of unique offerings as she gave the following advice:

> *"First find out what you are unique on, and then do it best."* (P4)

Women are encouraged to **read widely as a means of keeping up with trends, customer needs and wants and, watching competitors in the industry** in which they operate as per the perceptions of the businesswomen. This was confirmed by one of them who gave the following advice:

> *"There is also a big need to watch for competition and keeping with trends. Studying trends makes a great difference. You do not want to sell products from yesteryears."* (P4)

An acquisition of knowledge on the business before trading is recommended by the businesswomen as they feel that it is a must-have before one starts a business. One of them remarked:

> *"learn everything that has to do with the business. Do not go into business with partial knowledge."* (P1)

Klein *et al.* (2007:25) share the same views as the interviewed businesswomen as the authors also emphasised the importance of industry knowledge. Also, having industry knowledge is one of the attributes of an individual who is fit to lead a business (refer to section 4.12.4).

The businesswomen's views are that women should **not consider qualifications only when recruiting but also look at experience and attitude.** This was confirmed by one of them who remarked:

> *"...having a certificate does not translate to doing a good job. We also look at other issues like personality."* (P2)

IFC (2008:14) highlighted one of the weaknesses and causes of failure of family-owned businesses as a lack of defined practices and procedures. The businesswomen also agree to the **importance of having policies and procedures**. One of them advised:

> "Make sure you have internal control systems." (P9)

A businesswoman P2's advised that women should **abide by laws as a way of avoiding litigation on labour disputes**, and her narrative was:

> *"You just must follow the labour laws otherwise you will end up in big trouble. I want to stay as far away from the labour court as possible."* (P2)

Kucharcikova (2015:50) attests that effective management of human capital includes **monitoring of employees** amongst other factors. This is crucial to the success of the business, as a lack thereof leads to closure of a business. This was experienced by a businesswoman who narrated:

> *"The business collapsed due to lack of monitoring. Both of us were not hands-on activities ... We did not monitor the movements...*" (P9)

The subcategory of advice on how to deal with men covers the following: getting into male-dominated industries and competing with men; ignoring gender in business and letting men play the role of providing for the family. Advice to women on letting husbands provide for the family is discussed under advice on how to deal with husbands (see Section 6.2.8.2).

The businesswomen feel that women restrict themselves to women-dominated industries, and they gave the advice to **join male-dominated industries**. This was revealed by one of the women who explained:

> "*Most women dominate the so-called women industries, hair salons, events management, small scale retailing. We limit ourselves. Women should move to security, IT, construction, and engineering."* (P7)

Remery *et al*. (2014:85) also noted that women are more in wholesaling, retailing, and communications. The GEM Report (2017) concurs with this when it reported that about 60 percent of women businesses in developing countries are in wholesale and retailing.

Businesswoman P7 encourages women to be courageous and **compete with men**. Her advice was:

> *"Be daring and compete even in a men's world because men are also invading our world.*" (P7)

Furthermore, businesswoman P7 encourages women to **ignore gender stereotyping as communities are now accepting women to work alongside men in business.**

> "… *the world is free, and anyone can do whatever they feel like doing without thinking of gender. That world of this is reserved for men only is a thing of the past."* (P7)

Similarly, UNICEF (2011) and, Reeves and Baden (2000:10) avowed that, both women and men have an opportunity to make options without the limitations set by rigid gender prejudices. The same phenomenon of women joining male industries has been observed by Santhi and Sundar (2012:82) who observed that women in India are now joining male-dominated industries like IT, where they are competing with men.

The businesswomen feel that women should let their spouses look after the family. This was covered under Section 6.2.8.2, dealing with husbands.

The advice given by the businesswomen to other women is on how they perceive women should treat each other, and this includes: sharing ideas, supporting, and not competing with one another. One businesswoman whose opinions purports that women **should support one another in business by purchasing and referring customers to businesses owned by women** expressed herself thus:

> *"You see, we need to support each other, buy from a woman, refer a woman."* (P3)

Another businesswoman also feels that **women should not compete but complement one another as they work together** in business when she advised:

> *"Sometimes women copy from fellow women. You find all women selling the same commodity 500 meters from each other. This does not make sense. If you have the same commodity, pull resources and make one business, and have a monopoly."* (P7)

Businesswomen believe that women need **to network and share ideas with other women**. This was illustrated by one of them whose advise was:

> "*…We need to network and share such information."* (P5)

Sonfield and Lussier (2012:114) also observed that sharing of information is a factor that will make businesswomen successful as they will be working together.

An important aspect that is passed from one generation to the next in family-owned businesses and determines success is the management of cash (Rosenblatt *et al.,* 1985:2). Similarly, Coeurderoy and Lwango (2012:425) emphasised the importance of good cash management. An interviewed businesswoman has the same views as she advised other women to be **efficient in cash management**. Her comments were:

> *"The issue of financial literacy is very big. One may have skills but if you do not know how to handle cash then it becomes a problem in business and a cause of demise to the business."* (P6)

Likewise, another businesswoman's advice to other women is that they **should separate business funds from personal funds**:

> *"...treat it like a separate entity in terms of cash."* (P4)

6.2.8.2 Advice on family dynamics

Businesswoman P4 advised women on maintaining financial independence by refusing financial assistance from relatives since financial independence is one of the motivators for getting into business for some of the interviewees (refer to section 6.2.4.1). The women also feel that **accepting financial assistance will dilute their control in the business.** This was revealed by one of the women who said:

> *"I never wanted to be dependent on my family for finances, so I turned down all the assistance I was offered."* (P4)

In agreement, Michiels and Molly (2017:381) who noted that family businesses mainly use retained earnings to finance their business as a way of avoiding the dilution of ownership of the business.

Many of the businesswomen **advise against employing relatives as they see this as a cause for a breakdown in relationships. This was covered in Section 6.2.1)**

The businesswomen perceive some of their relatives as lazy to work on their own and have become dependent on them for their financial needs. A businesswoman has warned other women **to stop relatives from becoming financially dependent on them** when she said:

> *"This black tax thing is a monster. It perpetuates laziness. People want to ride on others who work very hard. Relatives have become lazy and they have created a deep dependence syndrome.* (P2)

The businesswomen expressed their views on how to deal with husbands as they advised that **women should let their husbands play the role of looking after the family as men take pride in providing and protecting their families**. Also, the businesswomen advise that **women should keep peace in the business and at home** and also **keep their marriage burning by arranging for date nights with their husbands.** These were discussed under gender-based roles (see Section:6.2.3.4)

The interviewed businesswomen's views are that **domestic workers will offer them an excellent service when they are empowered, happy with their remuneration, and are trained. This was discussed under conditions for support (refer to Section 6.2.7.1).**

Women have been advised by the interviewed businesswomen to know what activities their children spend time on, ask children to assist with household chores, teach them good manners, assist in their learning and to be available when the children need them. A businesswoman P1 advised women by urging them to **know how their children spend their leisure time**:

> "*Know what music they are listening to, who their friends are."* (P1)

Another businesswoman advised women to **carry out a discussion with their children in a bid to find out their interests** such that they understand the children. She narrated the advice as follows:

> *"...discuss what is going on in their world, know what is trending in their world, and be relevant in the children's lives."* (P1)

Women should **ask children to assist in household chores**, in addition to **following routines** as per advice from the businesswomen:

> *"Follow a routine. Have your children to assist in the kitchen and all chores."* (P1)

Women are encouraged to play their motherly roles as well as spend quality time with their children, this was advice from a businesswoman who commented:

> *"Do the motherly things- have time with children and they should cherish the moments you spend with them."* (P1)

Being available to children when they need assistance, and egging them on to finish tasks they embark on are some pieces of advice given by a businesswoman who said:

> *"... that nudge in the back from a mother is very important. I pity kids who have lost their mothers. Motherly love is important even in business. I intend to be there for my daughter."* (P8)

Since family businesses are for family and involve a perpetuation of the business through taking over of the business by future generations (Broncano *et al.*, 2014:95), women are, therefore, urged to spend more time with future owners of the business, and also guide them, rather spending more time in business making more profits.

6.2.8.3 Advice on self-directed personal development

The success of a business is dependent on the knowledge of an entrepreneur, amongst other characteristics (Adom & Asare Yeboah, 2016:407; Buame *et al*., 2013:403; OECD, 2001:18). Likewise, women have been advised to acquire knowledge before embarking on business as this is regarded by the interviewed businesswomen as **self-development initiative that gives women the confidence to start a business** as mentioned by a businesswoman who said:

> *"Most women cannot make it in business due to lack of knowledge and confidence. When you want to start something, learn everything that has to do with the business… After acquiring knowledge, you become confident in whatever you do."* (P1)

Even after starting a business, women are encouraged to **continue developing themselves through researching on their businesses**. This was expressed by a businesswoman who said:

> *"... we must continuously learn."* (P9)

Another businesswoman advised on how women should **keep themselves updated with the latest information and trends in their businesses** as she narrated:

> *"Have all the latest information and know all the trends in your business."* (P1)

6.2.8.4 Advice on how to own entrepreneurial skills

Alnachef and Alhajjar (2017:1154) define human capital as "skills, knowledge, competencies, and attributes" that are entrenched in people and facilitate the formation of individual economic and social welfare. Likewise, the interviewed businesswomen advised women to acquire essential entrepreneurial skills as they view that anyone who has the skills will be successful in business. The advice has been discussed under advice on business and it includes: **having** a **passion for the business, enjoying the business, having confidence, exercising and relaxing, using routines to make life easy, paying attention to detail, planning, being hopeful, being helpful, being committed, asking for assistance, reading a lot, keeping the company of progressive people, hardworking, being religious, having no fear, being competent, having integrity, starting the day early, having emotional intelligence, putting their interests first, being honest to themselves, being able to balance life and business, being honest and, sharing knowledge**. Some of the pieces of advice are from businesswoman P7 who summarised it as follows:

> *"Be yourselves, If I am in engineering and I am successful, that does not mean you can also succeed in engineering. Be yourself and do a SWOT for yourself in an honest manner. Be helpful and share your knowledge as well as your physical possessions, but do not create a dependency syndrome... Do not waste time on trivialities, plan your day, week, month, and year and follow the plan. Keep upgrading. Try to balance your life, but if you fail there is nothing wrong with forgoing some aspects and concentrate on others. Call for help*

when you need it. Talk to your husband and be open about physical and mental exhaustion. Unwind and have a holiday. You deserve it after all that hard work. Go to a place that does not strain your pocket. Be committed. Understand that business is hard work, the harder you work the more rewards you get. Start the day early." (P7)

In concurrence with the above is OECD (2001:18) which elaborated that human capital comprises of "competencies, abilities and knowledge" embodied in individuals.

6.2.8.5 Advice on pursuing opportunities

Carli and Eagly (2016:514) used metaphors to express the lack of opportunities for women when they concluded that, women face a "glass ceiling" and a "sticky floor". To move away from the situation mentioned by Carli and Eagly, businesswomen feel that **women should seize every opportunity to be in a business that avails itself.** Likewise, businesswoman P7 stated that women are not taking advantage of the opportunities available to them. She noted the opportunity to upgrade skill available to women but, they are not taking it up:

"Some men are sending their wives back to school to learn new skills which they need to start a business. The biggest problem is that some women are reluctant to take advantage of this opportunity." (P7)

Pursuing a hobby is one opportunity for women to start a business in New Zealand as observed by Bensemann and Hall (2010:240). Likewise, **women are advised to follow the same route of turning a hobby into a business,** amongst other options as per the views of a businesswoman who said:

"Our starting points could also be very different as we are at different levels in life. Someone might start with developing their hobby into a small business." (P7)

Sometimes, women **limit themselves as they consider themselves only good for household chores**. One businesswoman advised the women to stop limiting themselves:

"I see the problem as women themselves, and not society or culture. It is women who restrict themselves, they believe that they should slave at home. They put a leash on themselves and pin themselves to the home ground. No one is putting a ceiling over women, except their self-created limits." (P7)

Dhiman & Kaur (2011:18) also observed the importance of recognising and acting on opportunities for starting a business

6.2.8.6 Advice on becoming financial independent

On finances, businesswomen advised that women need to be financially independent, earn income for their families, and change the fortunes of their families. This was also covered under advice on family dynamics (refer to section 6.2.8.2).

The participants **urged women to earn for their families by starting income-generating projects on a small scale**. One of the businesswomen remarked:

"... why not start in a small business. Even back yard gardening. Anything that will put food on the table, no matter how small it is better than doing nothing. Women should reckon the power they have in changing the fortunes of their families... Women can also be breadwinners like men. We are not only bread makers." (P7)

6.2.8.7 Advice on what to avoid

The interviewed businesswomen advised other women to avoid the following: wasting time on social media, stress, gossiping, and making errors. Women are also advised to move from negativity and remain focused, avoid procrastination, and not to waste time on activities that do not add value to their businesses or families.

Family businesses are progressive because they avoid bad behaviour which tarnishes their business brand and the family name (Hirigoyen & Poulain-Rehm, 2014:244). Similarly, a businesswoman advised women to avoid bad behaviour by **staying away from people who are not progressive and avoiding gossiping**:

"I have learned to plug my ears and hear no evil...Friends who have nothing better to say about other people, I cut them out. I have a lot of things to do which are better than gossip." (P2)

Another businesswoman advised women to **avoid being negative**

"I have no time for negativity." (P1)

Biddle (1986:83) recommended avoiding stress by developing mechanisms for coping with pressures from different demands in life. Likewise, a businesswoman recommended women **to avoid stress by going on holiday and delegating some of their duties**:

"We also need to delegate to avoid stress. Being overwhelmed can cause a lot of health problems, and you cannot enjoy the money. We also need to go on holiday and refresh. Even being at home during the day and putting everything on hold." (P9)

Santhi and Sundar (2012:83) mentioned that some jobs can best be achieved without distractions as they require psychological attachment amongst other things. Correspondingly, a businesswoman advises other women to concentrate on their businesses and **avoid procrastination and spending time on social media and leisure as these could be distractions.** Her narration was:

"*Do not postpone anything. My daughter spends the most time on social media, but eish...I do not spend much time on pleasure*." (P2)

Businesswomen recommend other women to **avoid making errors** as spelled out by businesswoman P3 who said:

"...*there is no room for errors*." (P3)

Whereas, Businesswoman P9 believes that **failure in business should not be repeated but, should be embraced and used as a learning curve.** Her narration was:

"I also learned that, in business, failure should be embraced, but it is also a lesson not to be repeated. I cannot make the same mistake twice." (P9)

This is corroborated by Blomback & Brunnige (2013:329) and, Godfrey (2005:783) who affirmed that making errors can lead to damage to the family business's reputation.

6.2.9 ENABLERS

The theme of enablers is divided into two categories, which are education and networking. Discussion on the theme is guided by Table 6.11 and Figure 6.5, showing the categories, subcategories, corresponding narrations of the businesswomen and will be embedded in corresponding literature.

The category of education as an enabler will be discussed as per the following subcategories: conditions for an effective impact of education, how education builds credibility, education as a horizon broader, how it builds entrepreneurial skills, and the importance of knowledge acquired through informal learning. The category of networking is to be discussed following its three subcategories of how to network, conditions necessary for effective networking and the benefits of networking.

6.2.9.1 Education as an enabler

Gaining business skills through education has been revered by the businesswomen as they expressed that getting an educational qualification is the most important This was explained by one of them whose views are that **one needs to get basic education before going into business**:

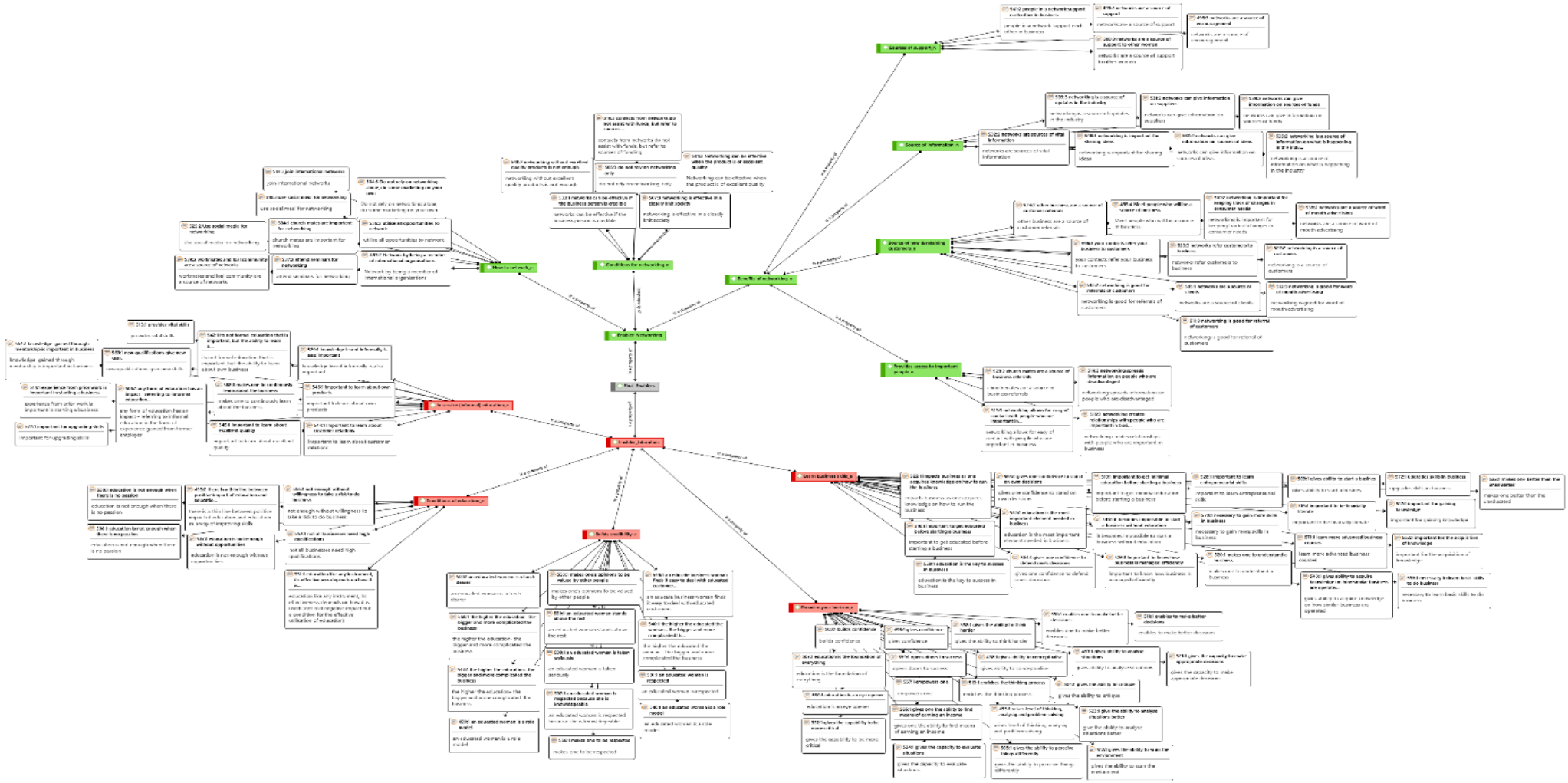
> *Education is a very important aspect of a business. I feel that it is not possible to carry out a meaningful business without some education"* (P10)

success factor in business.

Another businesswoman viewed **education as a key to success**. Her opinion was:

> *"Just a mere read and write person cannot make it big in business".* (P4)

Figure 6.5: Participants' perception of enablers for women in family-owned businesses



Source: Researcher's Compilation

Table 6.11: Interviewees' perception of education and networking as enablers

Main theme: Enablers		
Category	**Sub-categories**	**Narrations from interviewed businesswomen**
Education	Education as a means of improving entrepreneurial skills	• *It's important to have some basics, the likes of administration of the business, the ability to calculate profits."* • *"…all women to be financially literate before they get into the business. The issue of financial literacy is very big. One may have skills but if you do not know how to handle cash then it becomes a problem in business."*
	Education as a horizon broader	• *"An educated person is different from all other people. The level of think, analysing situations, and coming up with solutions is very high*." • *"There is a difference in dealing with educated people as compared to uneducated."*
	Education as a credibility builder	• *"We are also not taken for granted. We are consulted, our opinions are considered, our voices become louder through education*." • *"Being a torchbearer in life through education"*
	Informal education is equally important	• *"My experiences at the ... gave me the skills I am applying to my current business. Any form of education is a plus to one's skills- whether formal or informal*." • *"Not necessarily the classroom, but the experience can provide vital lessons. I also learned a lot from a mentor... She has been my mentor and I am still learning from her."*
	Conditions for effective education	• *"Not everyone can use their education for business, but there are those who have a passion and are ready to take the risk. It is not education only, but a combination of other factors."* • *"Too much of it can be detrimental to a business as over-analysing may not be healthy for the business."*
Networking	How to network	• *"Because of that seminar, I got invitations from a lot of people and organisations."* • *"With technology, you can network without physically meeting the people*."**
	Conditions for effective networking	• *"To get tenders one must be reputable."* • *"If your product has quality, word of mouth marketing will promote you"*
	Benefits of networking	• *"From sharing challenges, I get to know problems and how other people in my network have solved them. I got to know about a new disease on potatoes and how to treat it"* • "*Networking has assisted my business as I get all my clients from my social networks. All my business is through referrals."*

Source: Researcher's Compilation

Education has also been viewed as a means of gaining necessary entrepreneurial skills by a businesswoman who said:

> *"Every woman who gets into business should know basics like cash management. Being able to calculate profits is very important***."** (P9)

Another businesswoman also expressed how **education impacts business as one gains knowledge on how to run a business through education**. Her views on the importance of education in gaining entrepreneurial skills were:

> *"It's important to have some basics, the likes of administration of the business, the ability to calculate profits. You should be able to discern some aspects, to know whether you are making a profit or not."* (P5)

The businesswomen view **education as a means of making one better in business** as expressed by one of them who commented:

> *"...an educated person is different from all other people. The level of thinking, analysing situations, and coming up with solutions is very high*." (P2)

The importance of gaining and improving skills through education and apprenticeship was mentioned by Adam Smith in 1770. Also, several authors (Ali *et al.,* 2018:2-3; Goldin, 2014:1; Siddique, 2012:355; Marimuthu *et al*. 2009:266; Schultz, 1961:3) also contributed to the literature on the importance of education on the improvement of skills.

Likewise, businesswomen view education as a gateway to a broader horizon as it makes one: more confident, analytical, and critical, gain a broader view of issues, capable of scanning the environment, earn a living and, make better decisions. On **gaining confidence**, one of the businesswoman's opinion was:

> "*Education is an important aspect that will make me gain confidence."* (P8)

Education makes one think harder as the analytical, conceptualisation, and analytical skills improve. These were the sights of a businesswoman who said:

> *"…as any education gives a woman the ability to conceptualise, analyse and critic different business scenarios"* (P10)

The level of perceptual thinking also improves with education as viewed by a businesswoman whose opinion was:

> "*education will enable you to see things differently."* (P1)

Education gives the ability to continuously upgrade skills in business as expressed by one businesswoman who commented:

> *"Education also makes us to continuously scan the environment for new opportunities. We need to update everything we do, so we must continuously learn."* (P9)

Likewise, the ability to continuously learn and improve has been pointed out as one of the traits of a knowledge-based society (Joseph & Aibieyi (2014:56). Also, Felicio, *et al* (2014:354) mentioned the need to continuously improve skills, knowledge, and capabilities.

The **ability to make better decisions is gained through education** as expressed by one businesswoman who said:

> *"In a nutshell, education is a passport and a visa to a more reasonable sane world which is based on reason and not emotions. It makes us full as it is an addition to emotions in the decision-making process."* (P5)

Education empowers as it gives one the means of earning an income, and the ability to be independent. This was expressed by a businesswoman as follows:

> *"An educated woman is an empowered woman. There is power in education. An educated woman can stand on her own… I know of several widows who are far much better in terms of standard of life because they are educated. They can provide for their families."* (P7)

Schultz (1961:4) shares the same thoughts with the businesswomen on the positive impact of education on facilitating a person to do useful and more meaningful work. Schultz's observation was made in the United States, where people in the South were less educated and less skilled than the Northerners who were more educated and were earning more.

The interviewed businesswomen regard education to be a construction block for credibility as they argue that **the more educated a woman is, the bigger and better the business she runs**. One of them expressed herself as follows:

> **"...***women who are in meaningful businesses have done a bit in terms of books. Most have a bachelor's degree or higher. The higher the education, the better or the bigger the business."* (P2)

Several other authors (Adom & Asare-Yeboah, 2016:402; Hanushek & Kimko, 2000:1184; Black & Lynch, 1996:264) have cited corresponding views on the importance of quality of education as they all argue that the higher the level of education attained, the more skilled the individual.

An educated woman is respected by society and her views are valued as per the views of a businesswoman who said:

> "*We are also not taken for granted. We are consulted, our opinions are considered, our voices become louder through education*." (P5)

In addition to being respected, **education also makes one a role model in society** as mentioned by one of the businesswomen who quipped:

> *"…being a torchbearer in life through education…being exemplary…"* (P8)

The businesswomen consider an educated person to be **different from everyone else and, easy to deal with, especially when the person is a customer.** These were the views of one of the businesswomen:

> *"Education is everything. There is a difference in dealing with educated people as compared to the uneducated. Even customers who are not educated can be a handful"* (P4)

Likewise, Alnachef and Alhajjar (2017:1154) confirm that education gives one a competitive edge over others as it (education) is an intangible asset.

It is not formal education alone that can contribute to the improvement of skills as per the opinions of the businesswomen as they consider the role of informal education to be equally important. Likewise, Goldin (2014:1) also considers an apprenticeship as a

way of acquiring skills. Similarly, Ali *et al* (2018:2-3) have also mentioned the following as types of investments towards the improvement of human skills: acquired experiences, informal education, and on-the-job-training, amongst others. One of the businesswomen had a similar experience when she **acquired vital skills in business through experiential learning** as she explained:

> *"Any form of schooling will enable you to see things differently. My experiences at the (type of business). gave me the skills I am applying to my current business.*" (P1)

Learning through informal forums like research and reading many documents has also been recognised as a way of acquiring knowledge by a businesswoman who said:

> *"When you read, you acquire knowledge on how others have done it, so it is not formal education only."* (P6)

Another businesswoman **gained entrepreneurial knowledge by both informal and formal means when she combined obtaining a formal degree with industry experience**:

> *"I was an office manager… I worked for this industry for 16 years… I also did a degree… whilst I was still employed. Now I have the academic knowledge and experience"* (P5)

The businesswomen feel that **education is not enough for one to be successful in business as they consider that without opportunities, willingness to take the risk, passion, and good utilisation of skills gained through education**, education on its own is futile. This is summed up by one businesswoman who expressed her views:

> *"Not everyone can use their education for business, but there are those who have a passion and are ready to take the risk. It is not education only, but a combination of other factors like the availability of opportunities and, obviously the passion. Many businesses are not directly linked to education. Education can be an instrument, but it depends on how the instrument is utilised."* (P3)

Concurring with the views of the businesswoman are Joseph & Aibieyi (2014:55) and Kucharcikova *et al*. (2015:51) who state that human capital in the business context,

can only make a positive impact to the performance of the business when it is utilised wisely. In agreement is Siddique (2012:357) who pointed out that employee engagement through commitment is a condition necessary for the effective utilisation of human capital.

Another businesswoman believes that **too much education leads to paralysis by analysis and, this could be detrimental to a business** as she said:

> *"Too much of it can be detrimental to a business as over-analysing may not be healthy for the business. We need a business plan as a guide, but if there is too much analysis of the plan, the business may not take off."* (P9)

Goldin (2014:8) also failed to link education directly to improved productivity as the author observed that some educated people are not productive.

6.2.9.2 Networking as an enabler

The category of networking as an enabler will be discussed under three sub-categories which are: how to network, conditions necessary for effective networking, and benefits of networking. Some aspects of networking, like support from friends, community, and other businesses are discussed under support as networks are a source of support (refer to section 6.2.7.3). The businesswomen said that they have benefitted from their networks using different types of networking. Some of the networking platforms they utilise include membership to international organisations, attending seminars, and using social media. Businesswomen also warn women not to rely on networking only but, to put some concerted effort to actively market their businesses.

The use of **social media is one easy and cheap way of networking as it does not require physically meeting other members in the network** as claimed by a businesswoman:

> "*With technology, you can network without physically meeting the people."* (P9)

Another businesswoman uses her **membership in international organisations as a way of networking**:

"I am a member of ladiescircleinternational.org. I made friends with women and we do projects ..." (P8).

Some of the businesswomen said that they **network through their affiliation to religious organisations** like churches, whereas others **use seminars as a source of networking**. The views of a businesswoman who networks in her church and, also uses her attendance at seminars as opportunities for networking were:

"People at church also give me business. I was a focal point for the (title of the seminar) Seminar and I met a lot of people who have given me a lot of business. Because of that seminar, I got invitations from a lot of people and organisations." (P6)

One businesswoman said that she benefits from her **connections with her previous workmates and friends.** She shared her experiences as follows:

"*We have friends as part of our support system in business...previous workmates give us some work to do and they also refer us to clients."* (P7).

Yet another businesswoman is in a **network with other businesses in the same industry** and she also gets business through **referrals from satisfied customers**. Her experiences were:

"Most of my customers are referrals from people who have bought some items from us. We get referrals from others like cake makers, caterers, event management, etc." (P4)

Relatives are also part of a network for essential information to a businesswoman:

"*...two relatives... I also get information from them. When they travel, they always bring new ideas for my business."* (P2)

A condition for effective utilisation of networking is the reputation and credibility of the members of the network as noted by Bowey and Easton (2007:172) who claimed that social capital is dependent on the credibility, status, and reputation of the actor in the network. This has been revealed by a businesswoman who said she **accepts products and services from women who are in her social network only if the products or services are of excellent quality**. She explained that she does not

purchase because of the connections with the supplier, but she goes further than the relationship by considering the quality of the products:

> *"Give me anything produced here, especially by a woman I will buy. But this does not mean I will compromise on quality."* (P1)

Another businesswoman shares the same views with (P1) as she also **checks for quality before she buys from people who are in her network**. Her explanation was:

> *"'I support a lot of people in the business. I would rather give business to a fellow woman, but I do not accept mediocrity in either a service or a product."* (P8)

In addition to quality, another businesswoman **considers the reputation of the person who is in her network before giving business to the person**:

> *"Referrals are very important. To get tenders one must be reputable." (P3)*

The businesswomen claim to have gained substantially from their networks as they regard the networks to be a source of new and retained customers, serve as a support system, and as a conduit to important people in their businesses. A businesswoman got to **know about new challenges in her industry and how to solve them through networking**. She also got **information on new trends in her industry from her networks**. She shared her experiences thus:

> *"From sharing challenges, I get to know problems and how other people in my network have solved them. I got to know about a new disease on potatoes and how to treat it. We also network for new information on ICT, new trends are very important as this business is in a fast-changing environment."* (P9).

Most of the businesswomen said that they **get customers through referrals**:

> *"My business is built on a client basis through referrals… contacts in my network refer clients to me."* (P5).

Another businesswoman shared her experiences on how people in her network **support each other through subcontracting tenders**:

> *"We get almost all our jobs from sub-contracting. We hardly get big tenders, but we get jobs from others. We also subcontract to our partners."* (P7)

Networks are also a **source of support and encouragement** to other women as mentioned by a businesswoman who commented:

> *"I made friends with women and…We encourage each other on doing business. I have many ideas about business."* (P8)

In concurrence, Hassan *et al.* (2017:535) mentioned that networking allows access to varied support systems that are necessary for organisational development.

Networking is **a source of free word of mouth advertising** as per the views of one businesswoman:

> *"Most of my customers are referrals… Word of mouth advertising is very important in my line of business. We also refer to other people for other services."* (P4)

Assistance to the disadvantaged and needy members of society can come through spreading of information through networks as per the case of a businesswoman who is raising funds for a charitable organisation:

> *"I am a member of …. I made friends with women and we… assist members of society who are in need."* (P8)

Networking creates relationships with and gives easy access to people who are important in business as per the views of a businesswoman who gets to know people from her networks, and she gets business from the people.

> *"I met a lot of people who have given me a lot of business. Because of that seminar, I got invitations from a lot of people and organisations.* (P6)

The businesswoman's experiences are in sync with some authors (Clarke *et al.,* 2016:6-7; Sappleton, 2009:192; Putnam, 2009:19; Bourdieu, 1986:249) whose findings are that social capital and the use of networking are a means of securing vital information, capabilities and support systems by being a member of a social structure.

6.2.10 WOMEN'S PERCEPTION OF SUCCESS

The theme of success as perceived by businesswomen has 11 categories which are: satisfying customers, developing employees, positively impacting other people, possessing business skills, being satisfied, having self-awareness, possessing entrepreneurial skills, having a balanced life, raising well-balanced children, fulfilling the motherly role in the family and, achieving goals. The discussion will be based on the categories and will follow Table. 6.12 and Figure 6.6. The categories are like those on advice as the advice given by the businesswomen was on how women can be successful. Also, the areas in which women consider to be successful are in the roles they play.

The category of possession of business skills as success will be discussed under the following sub-categories: business process skills, marketing skills, management skills, and, financial skills. Possessing entrepreneurial attributes will be discussed under the following sub-categories: general attributes, continuous self-improvement, and passion for business. Achievement of goals categories will be discussed under the following sub-categories: the achievement of personal goals and business goals.

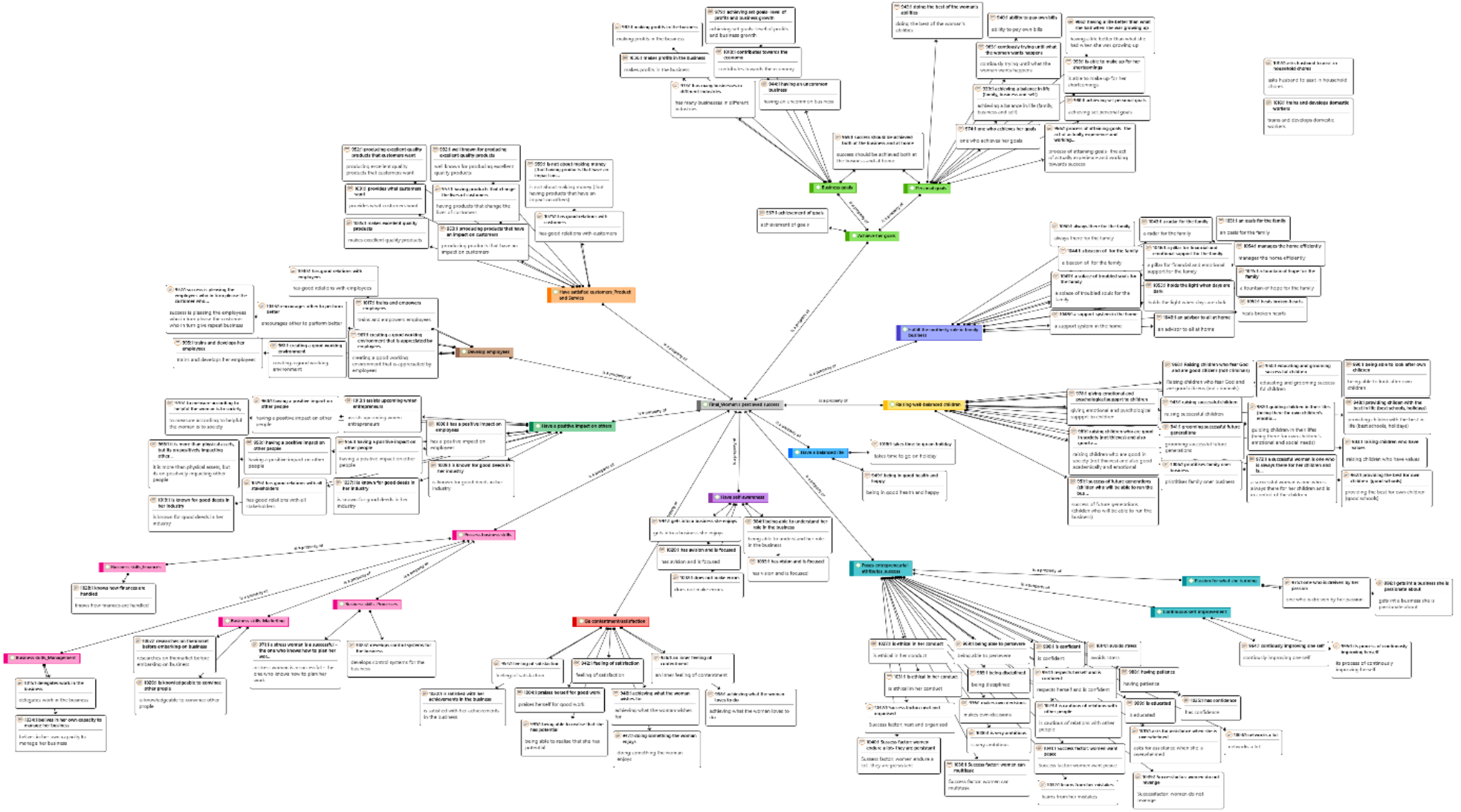
6.2.10.1 Having satisfied customers

Having satisfied customers through the provision of good quality goods and services, good relations with customers, making products that have an impact on customers, and having a good reputation for quality products are perceived as an achievement in business by the interviewed businesswomen. Reavley & Lituchy (2008:288) concluded that success in business includes the production of high-quality goods and services amongst other factors.

This was also mentioned by a businesswoman who feels **that a successful businesswoman should have products and services that are revered by customers** as she explained:

> *"Your products should have a big meaning in the life of your clients. It should be something they cherish very much."* (P1)

Figure 6.6: Participants' perception of success



Source: Researcher's Compilation

Table 6.12: Participants' perception of success

Main theme: businesswomen's perception of success		
Category	**Sub-category**	**Narrations from interviewed businesswomen**
Having satisfied customers		• *"Do it right the first time always, no one will give you a second chance. Build a brand, the name sells the product. This should be accompanied by good quality. Name in business translates to quality"* • *"It is about customer care, giving a product they appreciate"*
Developing employees		• *"…be good to her employees that they miss her when she is away. She must groom her employees and they should be able to take-over from her at any moment. Success is all about making other people realise their full potential. Making employees realise their dreams within the general dream of your business then, viola you have it. That is what I call success in business"* • "*Making employees realise their dreams within the general dream of your business then, viola you have it. That is what I call success in business."*
Having a positive impact on other people		• *"…is one who is well known in her industry through a track record of good work. One who has achieved in curving her name in the minds of all stakeholders in the industry, not only good to customers, also good to competitors, and most helpful to upcoming entrepreneurs in the same industry* • *"I am not saying having cash is a bad thing, but it should not be the goal. Have an impact on people."*
Possessing business skills	Business process skills	• *"Make sure you have internal control systems*." • *"Knowing what is important to do and what to leave out, and what to do later"*
	Marketing skills	• "*Do your homework before you get into the business. I mean, one should know what the market expects."*
	Management skills	• *"Do not waste time on trivialities, plan your day, week, month, and year and follow the plan."* • *"Women should be able to lift a hand and say, 'I cannot do this, I need assistance.' Asking for assistance is no sign of failure, but a sign of saying, it is too much for one person."*
	Financial skills	• "*The issue of financial literacy is very big. One may have skills but if you do not know how to handle cash then it becomes a problem in business and a cause of demise to the business."* • "*Success in business is making money, being profitable, and... managing cash."*
Be satisfied		• *The first thing is to have satisfaction and contentment. If you are happy with what you do, then you are successful"* • *"Success is more than the mundane things in life, it is a deep feeling"*
Have self-awareness		• *"Success means knowing yourself. Be able to know your weaknesses and make plans of filling in the gap"* *"…being aware of what is going on and having knowledge of what one is doing is a success. A woman should be able to argue her facts based on researched ideas. She should be confident because she is knowledgeable. She should not limit herself because she is a woman."*

Possess entrepreneurial skills	Passionate about what one is doing	• *"Success in life is not all about money but following your passion"* • *"Women can become whoever they want to be, but passion is the number one thing one should have"*
	Continuous self-improvement	• *"When you set your eyes on something. The process you take to get it is a success... We should always be in a position of moving towards attaining new goals."* • *"We are continuously improving on everything be it business or education. Continuous improvement is the way to go".*
	Common entrepreneurial attributes	• *"Have confidence, be convincing…visionary…integrity…conscious of relationships…"* • *"… live on emotions but be governed by principles…open mind.*
Have a balanced life		• *"What I mean is, success is a big word. It means being in good health and being happy as simple as all that. I do not mean that making money is not success... There must be a balance in life. I feel I should have time to exercise, time to have fun, time to work, and time for family. If I manage all these, hurray, I am successful"* • *"I would have failed if I succeed in business and fail at home... That is also part of being successful. It is two-sided and both sides must be won."*
Raising well-balanced children		• *"I would have failed if I succeed in business and fail at home. I wish the best for my children. They should get the best out of me- being looked after, sent to the best schools, and for their emotional and physical grooming. That is also part of being successful"*
Fulfilling the motherly role		• *"A successful woman is one who is always there for her family. It is a pillar for the family both emotionally and financially… a woman is an oasis for the whole family, she is a fountain of hope, and solace for troubled souls? She is the radar for the family and holds the light when the days are dark. She is the beacon of hope. A kind word from a mother is enough to heal a broken heart."* • *"A successful woman is a support system in the home. She is the advisor to everybody"*
Achievement of goals	Business goals	• "*Achievement of your goals is a success*." • "*The second goal is reaching my target in terms of business. If I set a goal of making a certain figure, I want to achieve it."* • "***...***That is what I call success in business. Yah, there must be a good contribution to the economy too."*
	Personal goals	• "*My dreams should come true. When this happens, that is when I will say I am successful."* • "*living a better life than what I had when I was a child"*

Source: Researcher's Compilation

Also, businesswoman P3 believes success is when one is **producing excellent products by avoiding errors in products and building a brand that gives the business a reputation.** Her perceptions were:

> *"Do it right the first time always, no one will give you a second chance. Build a brand, the name sells the product. This should be accompanied by good quality. Name in business translates to quality."* (P3)

Whereas, businesswoman P9 also perceives **success as the ability to have good customer relations with clients**. Her comments were:

> "*It is about customer care, giving a product they appreciate."* (P9)

6.2.10.2 Developing employees

The businesswomen consider developing good relationships with their employees, motivating them to perform better, creating a good working environment, and empowering them as a success. This was the case with a businesswoman P5 who regards success as having **good relationships, empowering employees, and aligning each employee's goal to those of the business**. Her answer to the question of what characteristics should a successful businesswoman possess was:

> *"…be good to her employees that they miss her when she is away. She must groom her employees and they should be able to take-over from her at any moment. Success is all about making other people realise their full potential. Making employees realise their dreams within the general dream of your business then, viola you have it. That is what I call success in business."* (P5)

Another businesswoman P9 considers success as the **ability to have good relations with employees by providing them with a reliable source of income,** amongst other factors. Her remarks were:

> *"Success in business is…and giving life to another person who is dependent on your business."* (P9)

Although they did not specifically mention relationships with employees, Fenwick and Hutton (2000:np) share the same views with businesswoman as they also observed

that achieving good relationships and reputation with all stakeholders is considered as an achievement by women in business.

6.2.10.3 Having a positive impact on others

Positively impacting other people in society has been regarded as a success by the businesswomen as they measure success through the level of assistance they render to other people. This has been mentioned by a businesswoman P5 who said that success to her means **having a positive impact on the industry, stakeholders, customers, competitors, and assisting upcoming entrepreneurs**:

> *"A successful woman is one who is well known in her industry through a track record of good work. One who has achieved in curving her name in the minds of all stakeholders in the industry, not only good to customers, also good to competitors, and most helpful to upcoming entrepreneurs in the same industry.* (P5)

Also, businesswoman P1 considers **success as a positive impact on others and not making a lot of money**:

> *"I am not saying having cash is a bad thing, but it should not be the goal. Have an impact on people*." (P1)

Similarly, Reavley and Lituchy (2008:284), concluded that Polish and Japanese businesswomen consider themselves successful when they assist other people or feel that they have had a positive impact on others. In corroboration is Beaver (2003:116) who asserts that success for businesswoman includes impacting society.

6.2.10.4 Possessing business skills

Owning business skills has been considered as an achievement by the businesswomen. They mentioned that a successful woman should have the following four different types of skills which are: business process, marketing, business management, and managing finances. The four different types of skills serve as sub-categories to the category of possessing skills. Businesswomen also consider themselves successful when they have developed control systems for their

businesses and, have mastered the art of planning their work as this leads to a stress-free life.

One of the businesswomen P9 considers **having internal systems that control the running of a business as a form of success**:

"*Make sure you have internal control systems"* (P9)

Also, businesswoman P9 considers **a woman who knows how to plan and can accomplish what she has planned as a successful businesswoman**:

"*do everything on her plate and she must stick to her schedule."* (P9)

In addition to accomplishing planned work, businesswoman P9 also considers **a successful businesswoman as one who can prioritise her work**. Her comments were:

"...*knowing what is important to do and what to leave out, and what to do later" (P9).*

Reavley and Lituchy (2008:284) suggested that a woman who finds a strategy that is suitable for niche marketing and is well known in a market is regarded as being successful by the participating businesswomen. Whilst Chu *et al.* (2011 regards doing marketing research makes a business successful. This is confirmed by businesswoman P3 who considers **acquiring knowledge on markets before starting a business as a characteristic of successful businesswomen.**

"Do your homework before you get into the business. I mean, one should know what the market expects." (P3)

Knowing the changes in consumer needs and following trends is perceived as a success by businesswoman P10:

"*A successful woman is one who follows trends"* (P10)

Businesswoman P7 explains that part of being successful is **to plan one's work and avoid wasting time on non-essential activities.** Her remarks were:

"Do not waste time on trivialities, plan your day, week, month, and year and follow the plan." (P7)

Businesswoman P9 reiterates that **success is having time management skills, being able to plan and follow through the plans, and being able to prioritise one's work which in turn, leads to a stress-free life**. Her response when asked what characteristics a successful woman must have was:

> *"...has high time management skills, stick to what she wants to achieve. She must own her day, do everything on her plate and she must stick to her schedule. A woman must have time slots for everything. Sometimes women get stressed and one big cause of stress is lack of time management. We all have a lot to do, but we must do it within 24 hours. We all need a 36-hour day and a 9-days week, but the difference is, how one manages their time. Management of time entails knowing what is important to do and what to leave out, and what to do later."* (P9)

Businesswoman P8 feels that a successful woman is one who **delegates work as she acknowledges that she cannot do everything**:

> *"Women should be able to lift a hand and say, 'I cannot do this, I need assistance.' Asking for assistance is no sign of failure, but a sign of saying, it is too much for one person"*. (P8)

A successful businesswoman **believes in her capacity to manage her business and should attribute the success of her business to her hard work**. These were the views of businesswoman P3:

> *"The success should come from the works of your hands, and not through the family or husband."* (P3)

Rosenblatt *et al.* (1985:2) noted that family businesses are known for bringing financial freedom, security, and success to a family, therefore it is a form of achievement for a businesswoman to **have financial prudence**. A businesswoman P6 shares the same opinion when she reiterates the need for a businesswoman to have financial skills, as the lack thereof can lead to the fall of business as she explained:

> *"The issue of financial literacy is very big. One may have skills but if you do not know how to handle cash then it becomes a problem in business and a cause of demise to the business."* (P6)

The ability to **make profits and manage cash were some indicators of being successful** for businesswoman P9 who commented:

> *"Success in business is making money, being profitable and... managing cash".* (P9)

6.2.10.5 Feeling of satisfaction

Women start businesses in pursuit of satisfaction (Ismail, *et al*. 2012:3; Stokes & Wilson, 2010:38), and they consider themselves successful once they achieve this original aim of getting into the business. The interviewed businesswomen share the same opinion as they consider themselves successful once they attain satisfaction from operating a business. To businesswoman P3, success means **a feeling of contentment**:

> *"The first thing is to have satisfaction and contentment. If you are happy with what you do, then you are a successful woman."* (P3)

Another businesswoman, P5 shares the same perceptions on success as P3. She considers **success as a strong feeling of satisfaction which is not related to material things**:

> *"…success is more than the mundane things in life, it is a deep feeling."* (P5)

6.2.10.6 Having self-awareness

Self-awareness is perceived as a characteristic of successful businesswomen according to the interviewed businesswomen. They businesswomen consider **the ability to understand one's shortcomings, making-up for the shortcomings, leveraging on one's strengths and, solving problems using facts instead of emotions as a success**. This was illustrated by businesswoman P8:

> "*She should be able to tackle challenges from an informed platform. Success means knowing yourself. Be able to know your weaknesses and make plans of filling in the gap. Also, unpack your strengths and go easy."* (P8)

Businesswoman P8, further explains her perception of success as being **aware of one's surroundings, knowing what one is doing, being aware of facts through**

research, confident, being aware of one's potential **and not limiting oneself**. She made the following remarks:

> *"…being aware of what is going on and having knowledge of what one is doing is a success. A woman should be able to argue her facts based on researched ideas. She should be confident because she is knowledgeable. She should not limit herself because she is a woman**."*** (P8)

In agreement is Biddle (1998:69) who argues that thoughts and social alertness on an individual's expectations on roles control the effective functioning of an individual.

6.2.10.7 Possessing entrepreneurial skills

The category of possessing entrepreneurial skills as part of success is to be discussed under three subcategories of passion, continuous self-improvement, and common attributes.

It has been noted by the businesswomen **that passion is a vital element in business as they feel that in the absence of passion, any other factor on its own will not make a woman successful.** This was also discussed under conditions of support in Section 6.2.7.1, and is also illustrated by businesswoman P9 who regards passion as the vital characteristics for success in business when she commented:

> "*Women can become whoever they want to be, but passion is the number one thing one should have*." (P2)

Dhiman and Kaur (2011:18) also mentioned passion as one of the attributes of people who start businesses. In another line of argument, Purg *et al.* (2016:4) regard passion as one of the important elements of human capital. An early researcher on human capital, Schultz (1961:1) argued that an improvement in skills and knowledge causes an upgrading in the value of human effort and productivity.

Continuous improvement has been discussed under advice on self-directed personal development (see section 6.2.8.3) and, also under education as an enabler (see

section 6.2.9.1). Similarly, businesswomen perceive **continuous self- improvement as an achievement** on their part as per the views of businesswoman P6:

> *"If we judge success by what we have achieved, then we will stop experimenting and innovating. We should always be in a position of moving towards attaining new goals.* (P6)

Businesswomen regard owning the following attributes as being successful in the family business: integrity, perseverance, discipline, neatness, being organised, making own decisions, being educated, cautious of relations, endurance, ambition, multi-tasking, learning from mistakes, networking, not seeking revenge and pursuing peace, being helpful, and being competitive, being committed, hard-working and self-driven. The less common attributes are being a global leader, using reasoning, guided by principles, avoiding narrow mindedness like stereotyping, knowing one's strengths and weaknesses and filling in the gaps from one's weaknesses, sharing knowledge and possessions with other people. Each businesswoman had her cocktail of ingredients which makes her own success story.

According to businesswoman P8 success in **attaining leadership role on a global level, solving problems using facts, knowing oneself, having confidence, having an awareness of what is going on, and fully utilising one's capabilities, in addition to being educated**:

> *"A successful woman should be classified as a global leader. She should be informed through formal or informal education...She should be able to tackle challenges from an informed platform. Success means knowing yourself. Be able to know your weaknesses and make plans of filling in the gap. Also, unpack your strengths and go easy… You see, being aware of what is going on and having knowledge of what one is doing is a success."* (P8)

Businesswoman P6 has her views on success and these are **confidence, visionary, and honest.** Her answer to a question on her perception of success was:

> *"The first item is confidence… The second is to have a vision, … The third important aspect is about being honest…"* (P6)

Several authors (Adom & Asare-Yeboah, 2016:402; Buame *et al.,* 2013:403; OECD, 2001:18) acknowledge the importance of owning skills, knowledge, and attitudes as a prerequisite to attaining success.

Success to the businesswomen is when **they manage to groom children who are God-fearing good citizens who make positive contributions to the country**. These were the views of one of them:

> *"I would like to groom well behaved and educated children. Children who fear God and are good citizens of this country, those that will be counted as positive contributors in society."* (P5)

To businesswoman P2 success is also about children as she believes that a successful businesswoman is one who has **a family that is successful with future generations more educated and successful than her:**

> *"…seeing my daughter becoming more educated than me and her daughter also accomplish more than her, then I will die a happy successful woman. To me, family success is far more important than business success. Also, the success of future generations is far more important than our success."* (P2)

The perceptions of women on success as the ability to raise successful children corroborate the findings of Fenwick and Hutton (2000:np) who argue that women in business are concerned about the success of their children more than profits.

6.2.10.8 Fulfilling the motherly role in the family

The ability to fulfill a motherly role in the family is regarded as an achievement by the interviewed businesswomen. Their main message was that **success for a woman should be measured according to how she comforts, supports, advises, gives hope and, provides physical and emotional needs for her family. The businesswomen used the following phrases to describe this support: a beacon of hope, a solace of tormented souls at home, a support system for her family members, a pillar for financial and emotional support, one who holds the light when days are dark for her family members, a radar for the family, an advisor in the home, heals broken hearts, a fountain of hope and manages the home efficiently**. This was demonstrated by businesswoman P1 who considers a successful businesswoman as one who can **provide hope, guidance, support, and comfort to her family**. Her remarks were:

> *"A successful woman is one who is always there for her family. Is a pillar for the family both emotionally and financially..., but a woman is an oasis for the whole family, she is a fountain of hope, and solace for troubled souls? She is the radar for the family and holds the light when the days are dark. She is the beacon of hope. A kind word from a mother is enough to heal a broken heart."* (P1)

Businesswoman P1 also regards success to women as fulfilling the **duty of supporting and advising family** members. Her opinion was:

> *"A successful woman is a support system in the home. She is the advisor to everybody."* (P1)

Cappuyns (2007:42) also observed that one of the attributes of successful family businesses is the support of women to their families, and this is far much more important than their formal roles in the business. Successfully fulfilling the motherly role is looking at how the businesswomen have managed to accomplish the roles they play in the family as discussed in section 6.2.3.2.

6.2.10.9 Achieving goals

The category of achievement of goals will be discussed under two sub-categories, which are: the achievement of personal and business goals. The businesswomen consider themselves successful when they achieve goals both at home and in business. Their perception of success in business is when they have managed to attain the following: an uncommon business, many businesses in many industries, contributing towards the economy, making profits, and growing the business. Whilst success at a personal level is when they attain a balance of life in the family, home and self, continuously trying until what the woman wants has been achieved, living a better life than what they had when growing up, ability to pay own bills, doing the best of their abilities, ability to make up for the woman's shortcomings, achieving goals and the process of attaining goals.

Owning an uncommon business that offers unique products and doing the best in business is considered as an achievement by businesswomen as explained by one of them:

> "*First find out what you are unique on, and then do it best".* (P4)

Whilst, businesswoman P10 considers success **as owning many businesses in different sectors**. She is currently in the service industry and wishes to diversify into manufacturing. She explained herself as follows:

> *"I am not yet successful. Although the family has two businesses, it is still risky, as they are both service providers. I want to own a manufacturing plant."* (P10)

Although making profits has been ranked second to making quality products (refer to section 6.2.8.1), businesswomen still consider it as an achievement. This was revealed by businesswoman P9 who said **making profits is a success**:

> *"Success in business is making money, being profitable."* (P9)

Likewise, businesswoman P7 considers **success as reaching set targets on profits.** Her explanation was:

"The second goal is reaching my target in terms of business. If I set a goal of making a certain figure, I want to achieve it. I want volumes and quality. Quality brings volumes." (P7)

Stephan *et al (*2015:5) noted that some businesses are formed through support from national and regional programs to develop economies, so the businesswomen **consider themselves successful when they manage to contribute towards the economy.** This has been demonstrated by businesswoman P5 who commented as follows:

"That is what I call success in business. Yah, there must be a good contribution to the economy too." (P5)

The process of continuously trying until one has achieved what one wants, and continuously looking for new ways of making life better is success to businesswoman:

"When you set your eyes on something. The process you take to get it is a success. If you fail, you have tried and do not give up, look at it again, and try another angle. If at last, you get then you have arrived, it is time to move on trying something new. If we judge success by what we have achieved, then we will stop experimenting and innovating. We should always be in a position of moving towards attaining new goals." (P6)

For businesswoman P2, **the ability to meet financial obligation on time** is an achievement as she said:

"*Being able to pay bills on time." (*P2)

Businesswoman P7's sense of achievement is **attaining goals and living a better life than what she had when she was growing up**:

"Success means achieving my goals...living a better life than what I had when I was a child." (P7)

The **ability to realise and overcome one's shortcomings has been considered as a success** by businesswoman P8 whose remarks were

"Be able to know your weaknesses and make plans of filling in the gap." (P8)

6.2.10.10 Raising well-balanced children

Businesswomen believe that success includes: raising well-balanced children through giving children emotional and psychological support; raising children who are good in society, fear God and can take over the business; grooming successful children; guiding children in their lives; being always present in the lives of the children; raising children who have values and providing the children with the best in life. This corresponds to the views on businesswomen who consider success as playing the motherly role well, since raising children is a motherly role.

6.2.11 WORK/LIFE BALANCE

The theme of work/life balance has four categories which are: the meaning of balancing work and family, challenges in balancing work and life, family first and strategies that women can utilise to balance family and life as per the views of the interviewed businesswomen. The discussion will follow Table 6.13.

Table 6.13: Participants' perception of work/life balance

Category	Narrations from interviewed businesswomen
Balanced work/life	• **"***There must be a balance in life. I feel I should have time to exercise, time to have fun, time to work, and time for family. If I manage all these, hurray, I am successful***."** • **"***Success is good health and happiness. If you are not in good health and a good state of mind, you will not be able to work"*
Challenges in balancing work/life	• *"The me part sometimes suffers. I do not have time to visit family."* • *I hardly see my siblings. All my time is now being consumed by my family and business…The only hobby I can think of is watching tv … Even tv is now limited to weekends and evenings which are not busy, and these are now very rare. I usually sleep on the couch during tv time. I am now constantly tired"* • *"I cannot draw a line between family, business, and me. We are all three in one."*
Family/first	• *"I decided not to work. I could be working Saturdays from 0800 to 1300hrs, but making money is not the end, it is just a means. I value my family."* • *"The me part sometimes suffers"*
Strategies utilised in balancing family/life	• *"The first thing is to be organised, especially with children. Have a routine and no surprises."* • *We also need to delegate to avoid stress. Being overwhelmed can cause a lot of health problems."*

Source: Researcher's Compilation

6.2.11.1 Balancing work and life

The interviewed businesswomen regard themselves to have balanced work and life if they are in good health, able to work, spend time with family, and on leisure activities. Once women are in business, they fail to balance work and life as do not have time to do other things as they are immersed in business and family. They become too busy to visit extended family. They fail to balance family, business, and self as the self-part is sacrificed. The businesswomen regard time spend on personal activities as a waste.

Anything that is not aligned to the family is not regarded as important by the women as they regard family first over the business and themselves. The businesswomen feel that they can balance work and life by introducing strategies that make their work easier. They suggest the following as some of the strategies: planning and setting priorities, using routines, introducing systems to make it easy to operate the businesses, delegating, and making their work-loads lighter.

Ismail (2012:3) and, Santhi and Sundar (2012:82) recommended that women need to balance work and life for them to be successful in business. Likewise, the interviewed businesswomen regard **the ability to achieve good health, happiness, earn an income, indulge in leisure activities, and spend time with family as a success**. This was illustrated by businesswoman P7's whose views were:

> *"What I mean is, success is a big word. It means being in good health and being happy as simple as all that. I do not mean that making money is not success but making money to an extent that you do not have time to enjoy the money is not being successful. There must be a balance in life. I feel I should have time to exercise, time to have fun, time to work, and time for family."* (P7)

In addition to good physical health, businesswomen consider themselves **successful in balancing work and life if they have good mental health** as they regard it as a necessity for productivity. This was illustrated by one of them who said:

> *"Success is good health and happiness. If you are not in good health and a good state of mind, you will not be able to work."* (P5)

Some authors (Yuldinawati & Oktadanio, 2016; Barret, 2014b; Pieper & Klein, 2007) have argued that in family-owned businesses, the family, business, and the owner interrelate and overlap. Taguiri & Davis (1996:201) termed this interrelatedness of the three as the Three Circles Model, Likewise, the interviewed businesswomen have also mentioned a three circles model when they state that their **business, family, and self cannot be separated**. This was the case of one of the businesswomen who said:

> *"Everything I do is for my family or the business and is very personal. I do it for my family and my business. What I mean is, ehh, you see, my business and family are very personal to me. I cannot draw a line between family, business, and me. We are all three in one". (P4)*

6.2.11.2 Challenges in balancing work and life

All the participants feel that **life and work will never be balanced as they are not equal as they regard the role of looking after their families or maintaining relations with the family to be more important than running the business.** They regard the business as an entity created for the upkeep of a family as such, the family comes first. One of the businesswoman's views were:

> "*My business is part of creating income for the family and the family comes first." (P1)*

The businesswomen feel that it is not possible to balance work and life at home as they regard **the role of motherhood to be more important than that of a businesswoman.** This was revealed by one of them who said she considers herself to be a mother and wife first before being a businesswoman. Her remarks were:

> *"I am naturally a mother, a wife, and then a businessperson in that order. Business comes last after children and husband." (P4)*

Another businesswoman also regards her family to be first before business as she prioritizes the family over the business when she said:

> *"It's family first and business later. Being in business is a big bonus. Family is the priority." (P10)*

Brockbank and Traves (1995:5) have observed the same trend, whereby women may decide to prioritize family over their careers. This is in line with the conclusions made by Adom and Asare-Yeboah (2016:406) about women in Ghana who also may neglect formal employment and go for the traditional duties like child-care, cooking, food processing, and managing homes

6.2.11.3 Strategies to balance work and life

Businesswoman P9 believes that a successful businesswoman manages to balance her life and **avoid stress through delegating her workload, taking time to be off work, and going on holiday**. Her remarks were:

> *We also need to delegate to avoid stress. Being overwhelmed can cause a lot of health problems, and you cannot enjoy the money. We also need to go on holiday and refresh. Even being at home during the day and putting everything on hold. Ask the husband to pick the children from school and pass by a fast food outlet and buy a meal. This is important occasionally.* (P9)**.**

One coping mechanism which businesswomen use to manage their work and attain balance life is the use of plans and routines. This was the case of one businesswoman who commented:

> *I insist on planning all the activities Everything is done according to a schedule… There are no surprises.* (P1)

Allen *et al*. (2014:100) posit that individuals require strategies that will assist them to cope with daily conflicts that are from different requirements of the roles they play. Likewise, businesswoman P1 expressed that she plans her work, whilst businesswoman P9 uses control systems as per her comments:

> "Make sure you have internal control systems". P9

6.3 SUMMARY OF THE CHAPTER

This chapter discussed the different themes that were generated from the interviews with the businesswomen. The interviews assisted in exploring the roles of women in family businesses in Botswana. Each theme has been discussed following a table, and sometimes a network diagram set to show its categories and sub-categories, and in some cases sub-sub-categories. The discussion included the narrations of the women and is also embedded in the reviewed literature. The themes that were discussed were on the views of the interviewed businesswomen on the context of family-owned businesses, opportunities for women in business, roles women play, motivators for joining family businesses, challenges they face in family businesses, succession planning, support structures, advice, enablers, and success.

The theme of the context of family-owned business covered the demographic profiles of the participants, how the businesswomen regard the issue of employing relatives. The businesswomen are aged between 24 and 51. According to the businesswomen, relatives should be employed if qualified and are willing to work, otherwise, the women are against employing relatives as they feel that it destroys relations. The businesswomen feel that they can either seek opportunities or seize opportunities that are already available. They feel welcomed in business as families and communities are supporting them in business. They also said that they are getting assisted by their spouses to start and manage businesses. They also get support from family members, communities, friends and relatives, other women in business, and other businesses. Despite all the support they get, the women still feel that the support is not enough and, they want the private sector to also contribute, and their families to assist with psychological, emotional, and physical support.

The businesswomen said that they get into business for self-fulfillment and as a way of escaping from unfavorable conditions at work. They also feel that sometimes circumstances at their homes make them get into the business. The businesswomen perceive to have the following opportunities in businesses: operate on their own, be in management and pioneer businesses. In the family, they feel that they have an opportunity to work with their husbands and family members who understand them. They also work under favourable conditions. The businesswomen play roles in the

business, family community, and, they also play gender-based roles. In the business, they are engaged in customer relations, HR, governance and operational roles. In the family, the businesswomen said their roles are bearing and rearing children and managing homes. In the community, they said their roles are to create employment, provide quality products and be role models as they positively impact other people.

Challenges which the businesswomen said they experience in businesses are from customers who are skeptical about their products, employees who are not committed to work, communities which do not accept women in business, extended families which make unreasonable financial demands, delays and hard to follow government procedures, lack of assistance from other women and lack of experience. The businesswomen also advise other women in business. The advice they gave was to empower and pay employees well, provide excellent quality products, bring up well-groomed children, respect and let husbands provide for the family, network, and improve their skills as well as to get into male-dominated industries.

The businesswomen feel that they should balance their lives by reducing the amount of work they do through, empowering employees so that they operate efficiently on their own, going on holiday, and asking for help from husbands and children. The views of the women on succession were that they should groom all children for business regardless of gender, and let the children choose their careers, as well as support the children in whatever they do. Success for the businesswoman means the achievement of personal goals as well as those in the business, grooming well-balanced children, having a better life, managing a luxurious life, and being able to be independent financially. The next chapter will discuss the conclusions and recommendations of the study.

CHAPTER 7

CONCLUSIONS AND RECOMMENDATIONS

7.1 INTRODUCTION

This study aimed to explore the roles women play in family-owned businesses intending to propose a framework for improving their roles in these businesses in Botswana. This was done under the auspices that an improvement in family-owned business will ultimately lead to economic growth and diversification. The problem statement of the study was that women, do not optimally contribute towards family businesses due to a multitude of challenges, therefore, there is a need to develop and strengthen their human and social capital through developing a framework that will be utilised by family businesses for optimal participation of women in economic growth and diversification of the economy in Botswana. The study formulated literature as well as empirical objectives, and from the findings of these objectives, a framework that illustrates factors that may lead to the improvement of roles women play in family-owned businesses is proposed (refer to Figure 7.2). This chapter discusses the conclusions, recommendations, how the objectives were achieved, suggestions for future research, and reflections of the researcher.

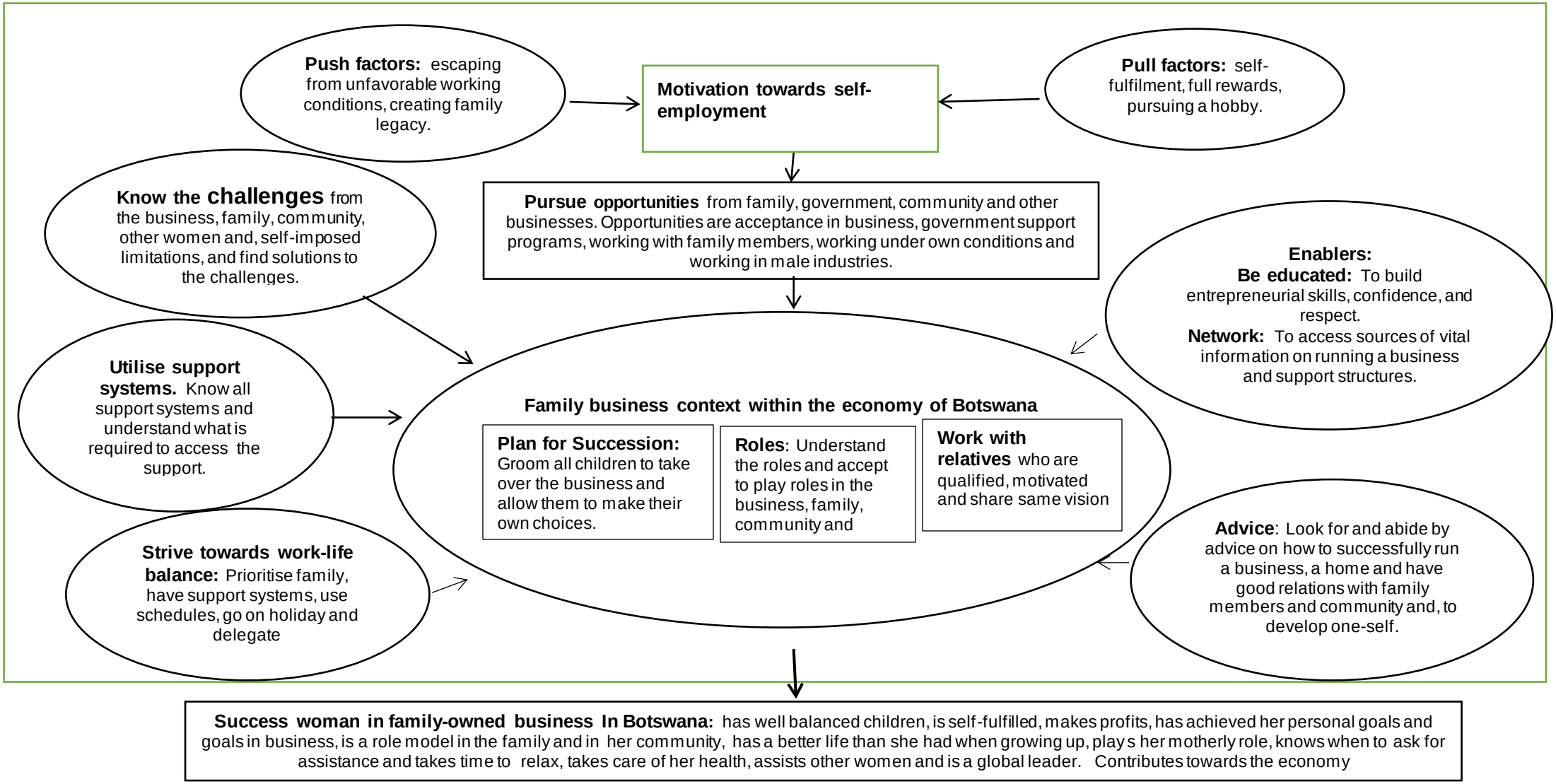
7.2 CONCLUSIONS

This section discusses the conclusions of the study which are based on themes generated from the findings in Chapter 6 together with those from the literature reviewed in Chapters Two to Four. These will be discussed following Figure 7.1 which is a summative representation of the findings.

- **Family business context**

The first theme is the family-owned business context which is an understanding of the circumstances in which women operate in family-owned businesses (refer to section 6.2.1). Closely related to the theme is the first literature objective which was to explore the business context of Botswana and this was achieved in Chapter Two.

Figure 7.1: Summative Representation of the Findings of the Study



Source: Researcher's Compilation

From the empirical evidence, it can be concluded that women in family-owned businesses in Botswana are educated and their qualifications range from diploma to doctorate. The women work with relatives, and they prefer to work with relatives who are qualified, honest, and hard working.

The women range in age from mid-20s to early 50s. Most families (six of the ten) own two businesses each, and the businesses are still at the first-generation stage and fit in the definition of small to medium enterprises (Botswana, 1999). Women run most of the businesses whilst, some of their husbands are still employed elsewhere, waiting for the business to grow before joining. Women in family-owned businesses prefer to work with relatives, employ those who are qualified, are passionate and willing to work. However, most of the women do not want to employ relatives as they deem it problematic in so far as they fail to differentiate relations at home and work and, find it hard to give orders to relatives who are more powerful than them at home.

Duh and Belak's (2009:38) assertions are contrary to those of the businesswomen as the authors argued that employed relatives can positively contribute towards the business as they identify themselves with the business and they work based on trust and interpersonal cooperation. In another contribution, Barnett & Kellermans (2012:843) and Dawson (2012:4) also have different views from the businesswomen as their findings suggest that family-owned businesses practice nepotism whereas the interviewed businesswomen indicated that they employ relatives on merit.

The aim of Chapter 2 was to explain the context of Botswana by exploring its economic position and the need for diversification. It gave an overview of the overall economic situation of the country, information on the opportunities, and assistance from various government-sponsored programs and their requirements. It also explains the position of women in leadership roles in the country and the position of girls in education. Generally, women in Botswana are still in low-income jobs, although a few are in high positions. The percentage of girls attending tertiary institutions is higher than that of boys (refer to section 2.6). Botswana has signed many treaties and protocols that promote women to high posts. From Chapter Two, women are to understand the major national drivers of the economy, and the need for citizens to take up entrepreneurship. Also, the chapter spells out the different programs which can assist entrepreneurs on

how to access support from the Government, hence women could understand opportunities available and how they can access them.

- **Motivators for women to enter family-owned businesses.**

The second empirical objective corresponds to the fifth literature objective which was to explore motivating factors for women to enter family-owned businesses. This was achieved by reviewing literature in Section 4.9.1 as well as empirical findings under section 6.2.4. Motivators for forming a business for the interviewed businesswomen fall into the pull or push categories. This was also the case with the findings of authors (Stephan *et al*., 2015:4; Ismail *et al.,* 2012:3; Stokes & Wilson, 2010:38). On one hand are the pull factors which were: self-fulfillment and gratification, being own boss, doing what one wants without limitations, having a positive impact on others, utilising acquired knowledge and experience, and pursuing opportunities in business and taking those that come by chance. On the other hand, the push factors were mainly an escape from unfavorable and limiting factors, as well as extrinsically driven factors surrounding family circumstances like creating a legacy and a source of income for the family and, fulfilling a need to supplement the current family income as well as future income from a pension. Push factors also include escaping from limitations at work, assisting spouses and, creating something to do after retirement.

Some of the interviewed businesswomen started their businesses through encouragement and support from family members while others got business ideas from friends. This concurs with the assertions of Clarke *et al.* (2016:7), Fukuyama (2002:24), and Bourdieu (1977:55) who observed that some business ideas emanated from networking. Yet other interviewed businesswomen created their enterprises from a desire to create a legacy for future generations of their families, and this corroborates with the findings of several authors (Deng, 2015:43; Deacon *et al.,* 2014:325; Sonfield and Lussier, 2012:111; Tatoglu *et al.,* 2008:168). Some of the interviewed businesswomen indicated that they joined their family businesses as an obligation to assist a spouse in business. Some researchers (Lewis & Massey, 2011:105; Bensemann & Hall, 2010:238) also agree with the women as they posit that women may join family-owned businesses as an obligation to assist their spouses or they may take up a post which no other family member would like to have.

- **Opportunities available to women in family businesses**

The sixth literature and third empirical objectives were the same, and this was to explore opportunities available to women in a family-owned business. This was achieved in sections 4.9.3. and 6.2.2. Women have the following opportunities available to them: working with family members and under favourable conditions, starting a business part-time or when they are still at school, pioneering their family businesses, managing the businesses, owning multiple businesses, and managing businesses on their own. Opportunities to work under favourable conditions are a chance to own and control the business, work flexible hours, start a business at home and explore ideas without limitations. Businesswomen derive the following opportunities from their communities: working in male-dominated industries and finding it easy to start and operate a business in female-dominated industries. The opportunity to work with family members includes a chance to spend time working with a spouse and getting closer to the spouse, complementing spouse's skills, and working with family members who understand the women.

Remery *et al*. (2014:81) corroborate with the empirical evidence noting the following opportunities available to women in family-owned business: flexible working hours, decision–making posts, access to male-dominated industries and better jobs and leadership opportunities which may not be available to women in the corporate world due to glass ceiling effects. Barret (2014a:235) also supports the empirical findings of the study when stating that family businesses offer women access to male "dominated industries". The views of Dhiaman and Kaur (2011:20) also concur with the same findings as the authors assert that family-owned businesses offer women more latitude for job security. In the same line of argument, Karatas-Ozkan *et al.* (2011: 206) regard the supreme opportunity for women in family-owned businesses as the chance to work with people they know and trust and the satisfaction of controlling both home and the business.

- **Challenges faced by women in family businesses**

Literature objective number six corresponds with empirical objective four. The objective was to explore the challenges women face in family-owned businesses. This

was achieved in sections 4.10.3 and 6.2.5. The interviewed businesswomen said that they face challenges when conducting business, in the community, from extended family, government, nuclear family, other women, and self-imposed challenges. They face challenges from employees who are dishonest, steal, come to work late, and sometimes miss work. Likewise, Chu *et al.* (2011:84) observed that Chinese entrepreneurs also face similar challenges from employees. The interviewed businesswomen face financial challenges when profits take long to accumulate leading to failure to secure loans due to lack of collateral, fail to repay loans, and face a decline in the standard of life when the business is still growing. Agarwal (2018:230) also noted that entrepreneurs face the same challenges in finances and customers.

Businesswomen perceive to have challenges from customers who do not accept new products and services, and some who disrupt business operations. From the government, the interviewed businesswomen sometimes face unfavorable regulations, find it difficult to register businesses as well as access government assistance. Chu *et al.* (2011:89) observed similar challenges in China.

Some businesswomen who are foreigners face challenges of a xenophobic nature as they are not welcome in business. Also, the businesswomen, including locals, face stereotyping from their communities which do not accept women in business. The married businesswomen face challenges when they abide by their husbands' decisions even if they do not agree with them. They consult husbands as they lack confidence and experience. Similar problems were noted by Panda (2018:315) who states that female entrepreneurs face discrimination along gender lines, financial constraints, work-family conflict and they lack training. Gender-based challenges faced by the businesswomen include spending more time at home, being second to husband in business also, to playing the expected motherly role of bearing and rearing children and looking after the home.

Personal challenges faced by businesswomen include a lack of time to attend to their needs, lack of skills, self-limiting tendencies as they live in the shadow of their families, vulnerability to outside influence and, some women fake success. From other women, the businesswomen face challenges of lack of support, jealousy, gossiping, incorrect advice, and feel unwelcome in some networks. Agarwal and Lenka (2014:157) noted

a lack of professional training, interaction with successful businesswomen, and confidence as some of the challenges faced by women in business.

- **Succession**

The theme of succession planning was generated from findings after exploring the views of participating businesswomen of succession as per section 6.2.6. This was in fulfillment of empirical objective five. Similarly, the seventh literature objective was to explore the position of women in succession planning in family-owned businesses and this was achieved in section 4.9.2. The views of the interviewed businesswomen were: successors should be groomed and be suitable to take over the business, should develop themselves, all children must have an equal chance to take over the business irrespective of gender and that they must be willing to join the family business. Those who do not wish to join the family business should be supported in any career of their choice. Unlike reviewed literature which states that daughters are left out in succession planning (Overbeke *et al*., 2015:4; Lingas, 2013:5), the interviewed businesswomen wish all their children, including daughters to be successors of the businesses.

Several authors (Deng, 2015:41: Remery *et al.,* 2014:80; Dumas, 2011:120) argue that primogeniture is still rife, whereas, the interviewed businesswomen are opposed to it as they give daughters and sons an equal chance to become successors. Tirdasaria and Dhewantoa (2012:70-71) agree to the views of the interviewed businesswoman as they also assert that daughters are now accepted in family-owned businesses as the founding fathers, as well as daughters, are now educated and daughters now have the necessary skills to take over their family businesses. A successor should acquire skills to run the business with confidence as per the views of the interviewed businesswoman. This is inconsistent with the views of Morrris *et al.* (1996:70) who argue that successors should be educated, trained, experienced, and motivated.

- **Roles of women in family businesses**

The theme of roles was generated from findings of exploring the roles women play in family-owned as per the first empirical objective of the study which was achieved in section 6.2.3. The roles of women in the family-owned business were also explored in section 4.10 following the ninth literature objective. From the empirical findings, the businesswomen said they play roles in the business, family, community as well as gender-based ones. Roles in the business include the HR function of recruiting, training, and motivating employees and paying salaries. In the business, women also carry out customer relations roles which include attending to customers' queries and giving customers advice. The governance roles for the women are abiding by rules and regulations, carrying out ethical practices, collecting and disseminating information, decision-making, supervising employees, keeping peace and order in the business, and giving advice to spouses.

Women also play operational roles like cleaning, driving, sewing, typing, making and following up orders, and making payments. These depend on the type of business the woman is involved in. This concurs with the views of several authors (Dusseja, 2017:125; Guo & Werner, 2016:377; Cesaroni & Sentuti, 2014:358; Dumas, 2011:9; Lewis & Massey, 2011:108; Vadnjal & Zupan, 2009:159) who observed that in family-owned businesses, women hold administrative duties like accounting which are stereotyped as feminine. This does not entirely agree with the empirical findings as the participating businesswomen are not doing administrative duties only, as they are also into management.

Roles in the family which the participating businesswomen play include grooming children to take over the business, teaching them life skills, managing the home, and spending quality time with family. Cappuyns' (2007:42) observations are comparable to the views of the interviewed businesswomen as the author observed that women play the following roles: rearing and educating children, preparing meals, taking care of the house, instilling values, caring for dependent children, taking care of the sick and elderly family members; assisting in a spouse's work, and managing family finances. Abdullah and Ismail (2016:527) also stated that women are more inclined to traditional roles of managing homes whilst men are in business.

Gender-based roles played by businesswomen are bearing and rearing children. Some of the interviewed businesswomen believe that bearing children is the number one role as it cannot be delegated. This role is related to roles in the home. The gender-based role of respecting the husband and treating him as the head of the family business cuts across all married women, including the ones whose husbands are not involved in the day to day running of the business, since the women ask for advice or permission from the husbands to implement some decisions. The participants also said they give a chance to men to carry out masculine duties like protecting, providing for, and heading the family. Some authors (De Bruin & Lewis, 2004:642; Ahl, 2006:589) also have noted that in family-owned businesses, roles are traditionally based, and entrepreneurship is mainly for men, while women play mostly roles in the home.

In some cases, the businesswomen abide by their husband's decisions as a means of keeping peace even if they do not agree to the decisions. This is corroborated by Diaz-Garcia and Welter (2011:385) who observed that entrepreneurship is ranked and prioritises decisions of males over those of females. Cappuyns (2007:42) also attest to the notion of women playing the role of keeping peace in the family. Both empirical and reviewed literature (Cappuyns, 2007:42) view the role of keeping peace played by women as very crucial to the success of family-businesses since it controls emotions in the business. The authors regard this role as the 'glue' that keeps the family together.

The businesswomen do not believe that gender should control or limit them in the business but, they should accept gender roles in their homes and business when they are dealing with their spouses. Similarly, UNESCO advocates for the integration of gender in developmental programs.

Brice and Richarson (2009:248) noted that women's roles are unspecific and undocumented, and this corroborates well with the views of the interviewed businesswomen who do not have specific duties since they do everything that needs to be done for smooth operations of the business. The reason for multi-tasking is that the businesses are still small and can be managed by one or a few people, and some of the women find it difficult to expand due to delays in getting permits to operate more

services and a lack of funds to hire more employees. Also, the family businesses are still at the first-generation stage, being operated by a few family members who act as managers and still very simple and easy to coordinate, resulting in the women playing all roles without difficulties.

In the community, the interviewed businesswomen play philanthropic roles like *pro bono* work with youths and the disadvantaged members of the community, provide good quality products, and create employment. Some women maintain businesses that do not provide them with profits but keep them running for the sake of paying salaries to their employees. Others employ members of the society who are underprivileged. Isaacs and Friedrick (2011:278) and Rosenblatt (1985:2) also noted that family-owned businesses bring financial freedom to poor communities.

- **Education and networking as enablers to women in family-owned businesses**

The theme of enablers was generated from the findings of the businesswomen's views on education and networking following empirical objective six, and this was discussed in section 6.2.9. Education and networking as enablers were also covered in the literature reviewed under human and social capital (see sections 3.2 and 3.3). The interviewed women consider education and networking as enabling factors for them to start and operate businesses successfully. Education can only be an effective enabler when it is accompanied by commitment and passion. The benefits of education to the businesswomen include improving entrepreneurial skills, building credibility, and broadening one's horizon. Informal education is also important as it assists in the acquisition of skills. Several authors (Ali *et al.,* 2018:2-3; Goldin, 2014:1; Joseph and Aibieyi, 2014:56) also noted that education is important as it leads to the acquisition of knowledge.

Education on its own without passion for business and lack of opportunities to do business is not enough for women to make meaningful contributions to family-owned businesses. Likewise, Kickul *et al.* (2010:52) noted another condition that should be present for education to be successful when they observed that education on its own

was not enough for success in business without the capability to see and utilise opportunities.

Similarly, networking is only effective for a businesswoman when she has a good reputation and is selling good quality products and services. Bowey and Easton (2007:172) also noted that the accumulation of social capital through networking depends on the status, reputation, credibility, and integrity of the actor in the network. Women can network through membership to clubs and associations, joining social media platforms, attending seminars, and events such as church services. Also, previous co-workers can be part of a network. Networks can assist through sharing information such as solutions to challenges in business. They can also serve as a source of advice and ideas on business. Several authors (Hassan *et al.,* 2017:535; Clarke, 2016:7; Putnam, 2000:19; Bourdieu, 1977:55) concur with this notion when they suggested that networks are a form of social capital which can be used for benefitting members of a network.

- **Support available to women in family-owned businesses**

The theme of support was generated from the participating businesswomen's views on the support they get (refer to 6.2.7) and reviewed literature on support from networks discussed under social capital (refer to section 3.3). This was fulfilling the objective of finding out strategies that can be used to assist women in accomplishing their roles. Support for women in family-owned businesses comes from spouses, family and friends, government, other businesses, and other women who are also in business. This support is effective when the supported woman has passion and is committed to the business meets requirements for the support structure, keeps the support system happy, networks to access information on the support system and, is willing to take the opportunity available from the support system. Support in the form of finances from relatives has been discouraged by the businesswomen as it leads to problems with relatives such as entitlement to the business.

The interviewed businesswomen feel that the support they are getting from the government is not enough and, the private sector should also play this role. Women need support from spouses and children in the home for assistance with domestic

chores, and, from the husbands especially, women need emotional and psychological support. Renzulli *et al*. (2000:525) noted that support systems from networks also provide emotional and psychological support required to deal with daily problems.

In addition to spouses and children, other sources of support for businesswomen are the extended family members who are customers or share important information on managing a business. Other businesses are sources of information. Whilst, domestic workers run homes efficiently and employees manage businesses efficiently in the absence of the owner; and local communities who may give free services and are also customers. Blenkinsopp and Owens (2010:362) argued that support is necessary for a woman to start and operate a business. A woman needs physical, moral, and psychological support from family as this determines how she is going to spend time at home and in the business (Van *et al.,* 2006:49). The government's support is also important for a woman as it determines the ease and speed of forming a business.

- **Work/life balance**

Cappuyns (2007:5) observed that family businesses are formed on the sacrifice of women. This is corroborated by the interviewed businesswomen who do not have time to attend to their issues since they spend most of their time on family and business. Also, women find themselves playing different roles, so they are bound to have role conflict due to the multiplicity of roles (Kulik *et al.,* 2014:138).

The interviewed businesswomen fail to balance time between family and business, but most of them are satisfied with what they have achieved as they manage their homes and carry on business activities at the same time. They all agree that business is second to the family since they formed their businesses for the benefit of the family. Folker (2008:159) shares the same notions as the author believes that women are better at multitasking as they regard business first and family first. Whilst, Faraudello & Songini (2018:74) assert that this ability to balance family and business is a crucial attribute owned by women and is important for the success of the business.

- **Advice to women in family businesses**

The theme of advice was generated from the views of the participating businesswomen on what they think women should do to be successful and from reviewed literature. The advice given was on how to run the business, deal with family dynamics, their communities, spouses and children, and other women. They should also develop themselves as well as enhance their entrepreneurial attributes and avoid bad behaviours that are detrimental to the business. In this line of argument, Hirigoyen and Poulain-Rehm (2014:244) assert that bad behaviour is not good for business. In business, women need to have good customer relationships, improve the quality of their products, be aware of trends in their industries, formalize their businesses, handle finances carefully, join male industries, compete with men and keep abreast of in dustry trends. Miller and le Bretton Miller (2005:32) concur with the views of the interviewed businesswomen as they assert that it is important to keep excellent relationships with customers and other stakeholders.

In the home, the businesswomen's advice was that women should keep relatives out of business; alternatively, they should employ only those who are qualified and willing to work. They should treat and pay domestic workers well. They should also know how their children spend their leisure time and, should ask the children to assist with chores in the home and keep to schedules in addition to spending quality time with children as well as with the spouse. They should groom their children to take over the businesses. Women should treat spouses as heads of families and consider family first before business. They should play the motherly role of comforting and advising family members. Dumas (2011:17) refers to the role of comforting family members as "chief emotional officer".

On a personal level, women are advised to develop entrepreneurial skills, be passionate and committed to their business, have integrity, be confident, avoid errors, pay attention to detail, use routines, be hopeful, plan their work and keep to the plans, share knowledge, assist others, and balance life and work. Felicio *et al*. (2014:354) also include the following as elements of human capital: knowledge, experience, professional proficiency, and cognitive ability which improve productivity. Women are also advised not to waste time on unimportant aspects of life, avoid negativity, keep

the company of progressive people, and not limit themselves. Women are also advised to avoid stress by delegating and taking time off work.

Additionally, they are also advised to be financially independent by avoiding financial assistance from relatives but, taking up entrepreneurship to earn a living. Women must develop themselves through continuously improving their skills by reading widely, acquiring information through networking, and acquiring further qualifications in education. They must also take up opportunities such as starting home industries. Ferramosca and Ghio, (2018:13) refer to home-based industries as "pop and mom greengrocer down the road." Women are also encouraged to take up opportunities from government and communities which are now welcoming them in business.

- **Success factors for women in family-owned businesses**

The theme of success was generated from the views of the interviewed businesswomen (see section 6.2.10) which was fulfilling empirical objective seven and, from section 4,14 and literature objective 11. Women in family-owned businesses consider the following as success: making profits, although this is secondary to grooming well-balanced children, making a positive impact on other people, empowering employees, developing business processes, acquiring business skills, satisfying customers and, having a feeling of satisfaction, fulfilling the motherly role, achieving goals in business and life, and living a better life than they had when growing up are also considered a success. Although profits are ranked low on the ladder of success, it is important as it controls the sustainability of the business (Reavley & Lituchy, 2008:291). Also, Fenwick and Hutton (2000:np) argued that the traditional ways regarding profits as a measurement of success do not apply to female entrepreneurs since they consider the success of their children, their fulfillment, and their impact on the community to be more important than profits.

7.3 RECOMMENDATIONS

Following the findings from the interviewed businesswomen and reviewed literature, the study recommends:

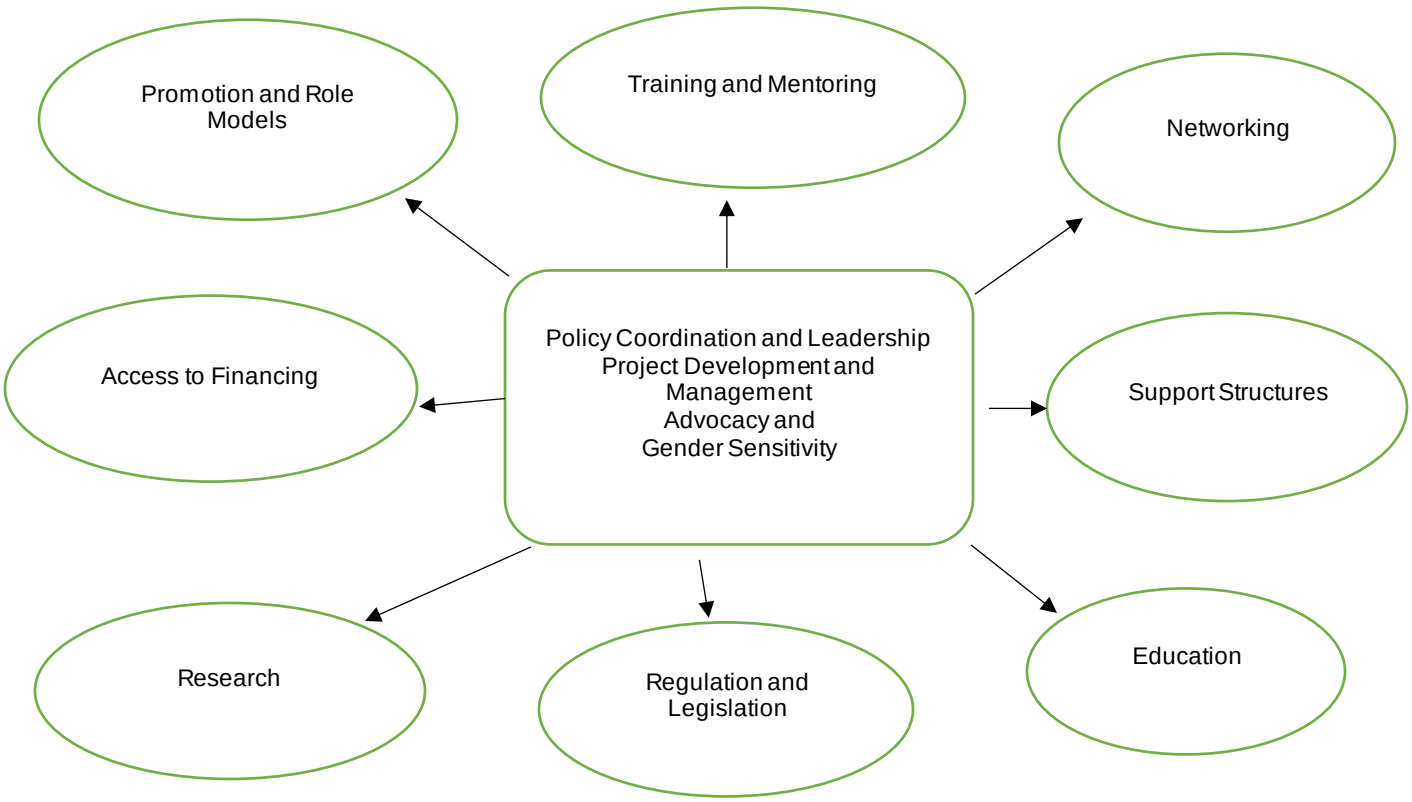
- The utilisation of the proposed framework (see section 7.3.1) to improve the roles of women in family-owned businesses.
- Women already in a family-owned business and those who intend to be in a family-owned business to follow suggested recommendations (see 7.3.2 and 7.3.3).
- Institutions like government, women organisations, and the private sector should also follow the suggested recommendations as discussed (see sections 7.3.4- 7.3.6).
- Families which are in business to follow suggested recommendations (refer to sections 7.3.7).

7.3.1 THE FRAMEWORK

The study aimed to explore the roles women play in family-owned businesses and propose a framework for improving their roles in these businesses in Botswana. The framework (refer to Figure 7.1) is the major recommendation of the study. It is a result of the empirical findings of the study and it borrows from Stevenson and St-Onge (2003:16) who proposed a framework for the development of women entrepreneurs in Atlantic Canada. The same authors adapted the framework for Ethiopia, Kenya, and Tanzania. Their framework was aimed at enhancing women entrepreneurs through policy coordination and leadership, project development and management, advocacy, and gender sensitivity. They suggested that all these elements could be achieved through the following efforts: promotion of role models, training and mentoring, associations and networks, support centers and movements for freedom, justice and equality, premises, regulation and legislation, research , and access to financing. The goal of the initiatives was to holistically improve the status of women entrepreneurs by enhancing "counseling and advisory services, encouraging more women to start new businesses, improving entrepreneurial skills and competencies of women and building networks for sharing and exchanging knowledge" (Stevenson & St-Onge, 2003:16).

The framework is based on the premise that family-owned businesses in Botswana are still regarded as SMEs therefore, there is a need to move them from this category to large enterprises. The businesses currently cannot sustain families, hence the need to earn two salaries, one from business and another from employment. Also, some of the businesswomen are not yet full-time into businesses as they are still employed elsewhere (refer to section 6.2.2.1), hence there is a need to develop a framework which will make the women consider entrepreneurship as a full-time occupation which can sustain the kind of lifestyle they aspire to have.

Figure 7.2: Proposed framework for optimizing the role of women in family-owned businesses



Source: Stevenson & St-Onge, 2003:16

If the family-owned businesses grow, then members of families like husbands can also join them. This can be done through enhancing the contributions of women in these businesses and, it will further boost the economy of the country by further increasing

the contributions of family-owned businesses towards economic diversification and growth (refer to Chapter Three). Family-owned businesses as part of SMEs are expected to participate in the growth and diversification of the economy (Sekwati, 2011a:82: Mutoko & Kapunda, 2017:2).

Elements of the framework

- **Promotion and role models**

Several initiatives can be implemented by the government and women organizations, and one of them could be the promotion of entrepreneurship as a lucrative career for women. Prosperous businesswomen can be asked to act as role models for other women who are not yet in business. This can be done by showcasing businesswomen who have gone beyond SMEs. These women should be used as role models illustrating that women can go beyond the SMEs. Stevenson and St-Otenge observed the use of videos, radios, and documentaries in Ethiopia and Uganda (Stevenson & St Otenge, 2005:22). The initiative will showcase that women can be financially independent, rich, attain self-actualisation, impact society, create employment, assist other people, escape from unfavorable working conditions, operate businesses in male-dominated industries. The role models will be illustrating that it is possible to achieve all the motives for starting businesses as they will be living that life. (Refer to the section on motivators: 4.9.4 and 6.2.4).

Role models will assist other women with information on opportunities that were available to them in business and how they started their business. (refer to sections: 4.9.3 and 6.2.2). Also, the government can declare a week/month as a yearly event dedicated to women in business. This can be done with assistance from regional and international organisations which advocate for women entrepreneurship. Also as suggested by Stevenson and St-Otenge (2005:22), an annual award for the best, most helpful, most innovative and upcoming woman in business will also showcase to other women what they can achieve, in addition to publishing profiles of women who are successful in business.

- **Training and mentoring**

The participating businesswomen regard owning the following skills as an achievement: business process. marketing, financial, and managerial skills. Likewise, several authors (Buame *et al.,* 2013:403: OECD, 2001:18; Adom and Asare-Yeboah (2016:402) regard "skills, knowledge, and competencies enshrined in an individual as facilitators for the creation of personal, social and economic well-being". Alnachef & Alhajjar (2017:1154) stated that acquisition of skills is the basis of improving performance and competitive advantage of businesses and it must be continuously improved. To this end, the government can enhance the current efforts of training entrepreneurs and the starting point could be the training of trainers who will deliver training programs to women, especially in remote areas. It will be beneficial to find out what skills are lacking and then develop the training programs. Mentoring can be done by women who are already established in business, or through government-sponsored initiatives such as incubation.

- **Networking**

Several authors noted the importance of networking (Clarke et al., 2016:7; De Fillips, 2001:781; Putnam, 1993:38; Bourdieu, 1986:249) as it is a source of resources or information that could be necessary for business. Similarly, the participating businesswomen view networking as a social capital that is vital for the successful running of a business. Some of them got to know about business ideas, solutions to their problems in business, and emotional and psychological support from their networks. To some of the businesswomen, networking is a source of word of mouth advertising, information, and access to important people in business, new and retained customers (see section 6.2.9).

Since women are less active than men in networking (Huffman & Torres, 2002:794: Piterman, 2008:10), it becomes necessary for women to network so that they also enjoy the benefits of networks in the start-up and managing of businesses. Some of the interviewed businesswomen observed that women are not aware of government sponsorship programs due to a lack of information. This type of information can be

available through networking; therefore, women are encouraged to network through membership to various organisations that advocate for women empowerment (refer to section 7.3.2). The government can also sponsor women to national, regional, and international fora that advocate for women in businesses.

- **Support structures**

Support structures offer the necessary services needed by women for the running of businesses successfully. Santhi and Sundar (2012:84) observed that women need support structures that assist them in balancing life and work. They suggested that support systems should be available both at home and at work. Some of their suggestions on the support structures are: "satisfactory childcare; appropriate work benefits; an opportunity to relocate, if her job requires her to do so; reasonable working hours which enable her to go back home and have time with her family; recreation time to wind down and regather her strength". On the same note, the interviewed businesswomen identified different sources of support they get, and these include a government with programs, employees who can manage the business on their own, domestic workers who can manage the homes efficiently and readily available when needed, extended family who can offer professional services and encouragement, husbands who can give advice, assist in starting up the business, offer technical skills and advice. For women to access this support, they need to know the necessary conditions, e.g. meeting the requirements of a government-sponsored program., keeping workers at the business and home happy, and being a respectful good wife.

- **Education**

The interviewed businesswomen revere education as they view it as something that improves their entrepreneurial skills, broadens their thinking horizons, and builds their credibility in business. Some authors (Ali *et al.,* 2018:2-3; Goldin, 2014:1; Joseph and Aibieyi, 2014:56) also noted the importance of education. Therefore, it becomes apparent that women need to be educated for them to run successful businesses. Education on entrepreneurship can start from primary school by introducing children to the basics of money and hard work. Some of the interviewed businesswomen are

teaching their children to be entrepreneurs by engaging them in business during school holidays. To this end, the emphasis should be on the girl child so that she gains the necessary skills to equip her to be an entrepreneur. Girls can be taken out for camp meetings where they learn about entrepreneurship. The school curricula can include entrepreneurship. The government can come up with sponsorship programs for formal education for women who want to learn entrepreneurship.

- **Regulation and legislation**

One of the challenges which the interviewed businesswomen face is difficulties and delays in registering their businesses. At the time of the interviews, a businesswoman was wishing that a bill which was not favourable for her business would not pass through. Likewise, Bimha *et al*. (2018:85) also observed that high bureaucratic practices and difficulties are a challenge to prospective entrepreneurs. Bruton et al. (2008:1) and Lerner *et al.* (1997:315) have noted that the facilitation of entrepreneurs has become a necessity in the start-up and growth of businesses. Some countries like China have passed on legislation that promotes women entrepreneurs (Deng *et al.,* 2011:7). Therefore, the government is encouraged to pass legislation that favours and encourages women to be in business. Initiatives like special concessions for women when they import items for their businesses, facilitation with marketing and export of products, and registration for quality certification like ISO 9000 should be introduced.

- **Research**

The government of Botswana has initiated an organisation - BIDPA (refer to section 2.4.5) whose mandate is to research issues that are of national concern, thus recognising the importance of research-based solutions to national challenges. In the same vein, more efforts from the government are encouraged in trying to find out the best ways of solving a myriad of challenges which women face when they want to become entrepreneurs, or when they operate businesses. Also, the interviewed business emphasised the need to research the type of business before starting business operations. Academics in various institutions are encouraged to research

women in business. The government should sponsor research initiatives and put the research findings into practice.

- **Access to financing**

Some of the interviewed businesswomen had to front their husbands when accessing loans as the loan providers find them to be riskier than men. Likewise, some authors (Chinomona & Mazariri, 2015:839; Agarwal, 2018:230; Panda, 2018:315) have also observed that funding is a challenge for women. Solutions to such challenges could encourage the banking sector to have special concessions for women who want to be in business, the government to open a woman's bank, encourage donors to fund women and encourage women to pull resources.

7.3.2 RECOMMENDATIONS FOR WOMEN WHO ARE ALREADY IN BUSINESS

Women who are already in business are recommended to:

- Play gender-based roles like duties of bearing and raising well-balanced children and looking after needy family members (Donovan *et al.,* 2007:197). Accept all roles in a way that avoids role conflict by increasing role satisfaction (Jackson, 1998:50).
- Groom future generations of the business, both sons and daughters and, also allowing children to select their careers.
- Balance life and business and understand that family takes priority, but they must have time to run a business.
- Find support structures that enable them to spend time away from business and home. These include empowered domestic workers who can run a home, a trusted driver to ferry children and do errands for the home and, empowered employees who can run a business in the absence of the owner, and family members who can assist with household chores will alleviate the women from stress as their workload is shared with the support systems.
- Play the motherly roles of advising, comforting, and being available for the family when she is needed, and managing the family home.

- Have strong family values as these will create family pride (Blomback & Brunnige: 2013:333).
- Be a member of and participate in associations for women in business for sharing vital information on running a business.
- Take care of their health and constantly take time off work and go on holiday to rewind.
- Improve the quality of life by developing mechanisms that will assist in coping with family and business. These mechanisms include planning and keeping schedules, delegating and using rules and regulations in the business, utilising support systems like employees who are empowered, avoiding working during weekends, and leaving the business at 1800hours (Furtado *et al.,* 2016:1328).
- Multitask, be confident, have a passion for the business, have integrity, and be aware of one's weaknesses and work to improve on weaknesses.
- Be a role model in society.
- Acquire skills through further education.
- Network with other women in business and other businesses.
- Mentor younger women who wish to be in business.
- Avoid making emotional decisions and analyse all facts before making decisions.
- Create a shared vision with employees and family members (De Mascia, 2015:1).
- Formalise business by recruiting experienced people as well as introducing regulations and procedures.
- Treat employees by having a semi-family relationship with them (Erdem & Atsan, 2015:226).
- Produce quality and unique products which the family is proud of (Astrachas & Botero, 2018:5).
- Employ local people to avoid crime in the community by creating employment (Isaacs & Friedrich, 2011:278).
- Recruit relatives who are qualified and willing to work.
- Play an economic role in being productive.
- Comply with legal frameworks and rules in business.

7.3.3 RECOMMENDATIONS FOR WOMEN PLANNING TO BE IN BUSINESS

Young women who intend to be in business are advised to:

- Take up entrepreneurship as it is an alternative to unemployment, redundancy, and recession. It can also supplement the family income and can lead to self-actualisation, offer flexible working hours, give financial freedom, and a chance to control own work and getting rich (Stephan, 2015:4).
- Exploit available opportunities and start a business at home or pursue a hobby and turn it into a business. You can start a business whilst still in school.
- Acquire knowledge through self-development. First, understand your weaknesses and seek knowledge to make up for the weaknesses. This can be done through formal education, apprenticeship like learning and, exposure to knowledge through attending seminars and reading appropriate materials (Goldin, 2014:1).
- Get into a business you are passionate about.
- Accept a supportive role to a husband who is already in business and be prepared to take up roles that do not compete but complement those of your spouse (De Bruin & Lewis, 2004:642). Understand and accept roles in the business, at home, and community and, use a schedule to assist in juggling all the roles.
- Be devoted, affectionate, respectful, duty-bound, and obedient to the business (Deng *et al.,* 2015;27).
- Share the same vision with the husband, children, and extended family. When husband and wife share the same vision, it becomes easy for the woman to participate in business (Van Auken & Webel, 2006:49).
- Be willing to transfer family resources to the business.
- Practice financial prudence and avoid immediate gratification until the business has grown. You should be prepared for a downturn in quality of life during the period of growth to the business.
- Be careful when taking advice from other people but be mentored by women who have business experience and be wary of advice as women are regarded as naïve to business and can be exploited by middlemen (Agarwal & Lenka, 2014:15).

- Ignore stereotyping when doing business and be prepared to work three times harder than men to get the same recognition (Bimha *et al*., 2018:90).
- Network for new and innovative business ideas by joining associations of women in business.
- Look out for assistance from the government and other sources and learn how to access it.
- Develop strong support systems from domestic workers, employees, family, and community.

7.3.4 RECOMMENDATIONS TO GOVERNMENT

The government is recommended to:

- Develop a holistic approach for promoting female entrepreneurs that focus on gender asymmetries by including ideologies on gender equality to legal, economic, administrative, and educational frameworks (Deng *et al*., 2011:7; Brush *et al*, 2009:8).
- Form organisations that carry out nationwide campaigns on gender equality targeted at family businesses using local languages in all media.
- Offer subsidies for professional training to women, guarantee loans, offer preferential treatment to women, and provide them with incubators (Deng *et al.,* 2011:8).
- Devise ways that make it easy for women to start-up businesses, e.g. less bureaucratic regulations, easy to complete forms in an easy to understand language and, shorten time to process permits and licenses. On-line registration of business can assist to this end.
- Encourage research on women and implement findings on the research.
- Assist women in producing ISO certified products that are competitive in local, regional, and international markets.
- Encourage exports through incentives.
- Provide mentoring and technical assistance on issues like business plans, feasibility studies, and market surveys.
- Assist women in securing government procurement contracts.
- Create conditions that create confidence in economic growth.

- Invest in women's education and health as a way of promoting female capital (Schultz, 1961:1).
- Encourage traditional leaders to accept women in leadership roles.
- Sponsor women in local, regional, and international networks.

7.3.5 RECOMMENDATIONS FOR WOMEN ORGANISATIONS

Women organisations are recommended to:

- Speak with one voice when advocating for women in business.
- Promote networking on a local, regional, and international basis.
- Advocate for legislation on equal treatment of men and women.
- Provide networks for women to share information by encouraging collaboration and collective problem-solving.

7.3.6 RECOMMENDATIONS FOR FAMILIES IN BUSINESS

Families in business are recommended to:

- Have a long orientation and forgo short-term gains to preserve the business for future generations.
- Stay away from bad behaviour and protect the family brand and prestige.
- Keep the family and business as conflict-free environments (Karats-Ozkan, 2011:206), alternatively, have conflict resolution techniques.
- Create an environment where family members feel they belong, care, and, work for shared values.
- Transfer knowledge from one generation to the next. The knowledge could be schemata, skills, abilities, and beliefs (Kammerlander & Holt, 2017:176).
- Build trust, norms, obligations, and identification of the family business (van Wyk, 2012:9893).
- Share responsibilities, belongingness, trust, and interpersonal cooperation (Duh & Belak, 2009:38).
- Apply family acceptable sanctions in place of strict organizational regulations (Coeurderoy & Lwango, 2012;423).

- Use more coordinated internal processes in communication and decision-making (Coeurderoy & Lwango, 2012;423).
- Reduce responsibility for child-care and household chore on women
- Share business information with women.
- Allow women to make own choices on a career without restrictions.

7.3.7 RECOMMENDATIONS FOR PRIVATE SECTOR

The private sector is recommended to:

- Assist women who intend to get into business and those who are already in business through sponsorship and mentoring.
- Outsource non-essential services to family-owned businesses.
- Partner with the government to research on family-owned businesses, especially on women.

7.4 SUGGESTIONS FOR FUTURE RESEARCH

Further research could be done to make up for the identified shortcomings of the study, and to fill in gaps for more coverage on women in family-owned businesses.

- This study is on women in family-owned businesses under the category of SMEs, therefore, further studies on women in bigger and more established family-owned businesses are recommended.
- The study is based on the perceptions of women in family businesses, and this could be biased as perceptions are based on the circumstances of each woman, therefore, a further study based on the views of other members of the family could give alternative findings.
- The study is based on women in Francistown and Gaborone, a country-wide study that includes women in rural settings would give a balanced view of women in family-owned businesses.
- All the interviewed women are Christians and are of one race, a study that covers women from different races and religions could give findings based on a wider spectrum of women.

- Perception and family dynamics change over time, therefore, further studies in the future could produce different results on the perceptions of businesswomen on their roles, motivators to be in business, opportunities, support, challenges, education and networking, work/life balance and views on success.

7.5 CONTRIBUTIONS OF THE STUDY

The major contribution of the study is the proposed framework. The framework is a proposal to assist women in family-owned businesses in Botswana to improve their participation in family-owned businesses. The elements of the framework (Refer to section 7.3.1) and the recommendations made in sections 7.3.1 to 7.3.7) illustrate the contributions of the study by discussing recommendations to different sectors. The family-owned businesses are first-generation, still small, and mainly operated by women. The study also contributes towards the literature on women in family-owned businesses in Botswana, perhaps in the whole of Africa, and worldwide. These contributions are a summary of the themes that emerged from the findings and are also components of the proposed framework, and they are summarized below.

- **Motivators**

The most common motivators for women in forming or joining family-owned businesses are seeking gratification in the business by embarking on a business they enjoy and are passionate about. Women also get into business to escape from unfavorable conditions at work. They are also motivated when their circumstances at home change and are suitable for them to run a business. They also get into business to build a legacy for the family.

- **Opportunities**

Opportunities available to women are a chance to be in business, to work with family members, and under favourable conditions. In the business, the following opportunities are available to women: they can start a business part-time, or when they are still at school, pioneer their family businesses, manage the businesses, own

multiple, and manage businesses on their own. The opportunities to work under favourable conditions are a chance to own and control the business, work flexible hours, start a business at home, and can explore ideas without limitations. Women can operate in male-dominated industries and work with family members.

- **Challenges**

In family-owned businesses, women face the following challenges: customers being skeptical about the products and services offered by women, employees stealing, coming to work late, or even not reporting for work. Women also lack collateral, inability to repay loans and, lack of experience. From the government, women sometimes experience unfavorable regulations, find it difficult to follow registration requirements, and may not be aware of support from the government and how to access it. From the community, women are regarded as unfit for business, and foreigners face xenophobic tendencies. Gender-based challenges for women include abiding by spouses' decisions, seeking for spouses' approval, prioritizing family over the business, spending more time on home chores, and less on business and prioritising family. Women also face role conflict when they are expected to play traditional roles like childcare and do business at the same time. Also, women face challenges that are personal like trying to prove that they are competent, limiting themselves from taking up opportunities, faking success, and, being vulnerable to outside influence. Challenges from other women include not being welcome into circles comprising of successful women, incorrect advice, and lack of support.

- **Enablers in the form of education and network**

Education and networking are enablers in businesses. Education equips women with skills required in business, while networking creates vital resources like information on sources of raw materials, markets, labour, and on support and ideas. Women should be aware of the conditions for effective education and networking, as these two on their own are not enough without passion to drive the business processes. Also, there is a need for credibility and membership to a strong network for one to benefit from social capital.

- **Support**

Support available to women is from spouses in the form of assistance in starting a business, advice on how to run a business, and physical assistance in maintaining business premises and chores in the home. Spouses also provide moral, psychological, and emotional support. Family members provide moral support, innovative ideas on business, professional services, and refer customers. Employees support women through running businesses efficiently in the absence of the owners. Other businesses can be customers and can also refer customers. The government provides support programs. Women need to meet conditions for support such as keeping the support systems happy and meeting the requirements of the support systems.

- **Advice**

To be successful, women should abide by the following advice in business: maintaining good customer relations, producing excellent quality products, formalising their businesses by developing policies and being ethical, knowing how to handle finances, motivating employees, and competing with men. In families, women should not include relatives, unless the relatives are qualified and are willing to work. In business, women should train and empower domestic workers. They should spend quality time with family, allow the spouse to be the breadwinner, abide by the spouse's decisions, and regard family first before business. On a personal level, women are advised to gain entrepreneurial skills, be honest, be confident, follow routines and plans, pay attention to detail, have hope, emotional intelligence, share knowledge and balance life and business, stop gossiping, and wasting time on trivialities and always being positive. When dealing with other women, amongst others, they must share ideas and not compete with other women. They also need to continuously improve themselves and take up opportunities to be in business.

- **Work/Life Balance**

In family-owned businesses, the ability to balance work and life is an assurance for success. Some of the support structures like empowered domestic workers and employees at the business give women a chance to have time to attend to other activities whilst the home or business is running efficiently. Also, women can balance work and life by delegating some of their roles, going on holiday, and exercising.

- **Roles**

In business, women play roles that are in the functional areas of HR, governance, customer relations, administration, and management. In the family, they bear and rear children, manage homes; take care of the sick and elderly. Gender-based roles played by women include spending more time on household chores as compared to time spent in business, bearing and rearing children, playing second in business, and advising their spouses. In the community, women create jobs, provide goods and services, assist the disadvantaged, do *pro bono* duties, and attend seminars.

- **Success**

Success for women in family-owned businesses means the ability to satisfy customers, develop and empower employees, impact others positively, possess entrepreneurial skills, achieve own and business goals, be aware of oneself, raise children well and look after a family and have a good life.

7.6 THE STUDY'S RELATIONSHIP BETWEEN THEORIES AND THEMES

The following section discusses how the theories of the study shaped the themes that were generated as illustrated in Table 7.1.

The family business context is drawn from organisation theory which states that a family is a social organisation whose members are bound together by affiliation and common rules (Klein & White, 1996). This implies that a family member who owns a

business will employ relatives due to affiliation and biological relationships and, must follow the common rules within the family.

Table7.1: Illustration of the development of themes form theories

Theories	Sources of data	Theme
Organisation theory	Interview transcripts, Literature reviewed	Context of business
Opportunity creation Opportunity discovery	Interview transcripts, Literature reviewed	Opportunities
Push and pull theories	Interview transcripts, Literature reviewed	Motivators
Social capital theory Familiness	Interview transcripts, Literature reviewed	Support for women
Glass ceiling Gender roles Queen bee syndrome Leadership theories	Interview transcripts, Literature reviewed	Challenges
Human capital Theory Social capital theory	Interview transcripts, Literature reviewed	Enablers (education and networking)
Role theory Gender-based roles Women in leadership theory Supportive roles and invisible contributions	Interview transcripts, Literature reviewed	Roles
Primogeniture Gender-equality Meritocracy	Interview transcripts, Literature reviewed	Succession planning
Work-life balance Systems theory Boundary theory Three circles model	Interview transcripts, Literature reviewed	Work-life balance
Self-actualisation Three circles model Systems theory	Interview transcripts, Literature reviewed	Success

Source: Researcher's Compilation

One of the businesswomen asserts that she cannot employ her father-in-law due to the seeming relationship she has with him as she cannot give him orders as this is against the common rule of respecting in-laws. This concurs with what Klein and White who refer to like relationships that are bound by social processes and informal treaties.

The opportunities theme has been created from 'opportunity creation' and 'discovery theories' (Alvarez & Barney, 2007:11). Opportunity creations entail that entrepreneurs

actively seek opportunities and opportunity discovery is a matter of seizing an existing opportunity. An example of the later is serendipity where opportunities are already in existence. This was done by a businesswoman who discovered that she could make money out of her *pro bono* work.

Motivators for going into the business were based on two factors which are, 'pull' and 'push' theories (Ismail, Shamusddin & Chowdhury, 2012:3). These can be defined as intrinsic and extrinsic theories. Pull factors are the intrinsic factors that are directed by a need for seeking satisfaction and self-fulfillment through owning a business, whereas push factors are extrinsically driven as they seek to reward materialistic.

Support for women is drawn from the social capital theory which asserts that human beings get support from members of a network they belong to (Bourdieu, 1986:248: Bowey & Easton, 2007:171). It is also linked to the family theory which states that family members are affiliated with each other. It is from 'Familiness' which refers to competencies that are unique to a family business as a result of interactions of the business, family, and individual and improve performance (Habbershon & Williams, 2003:45).

The theme of challenges is drawn from the following theories 'glass ceiling', 'leadership theories', and 'gender roles'. 'Glass ceiling' refers to the discrimination of smaller groups that are qualified but cannot get into positions of power in organisations (Helm 2006:311). Leadership theories such as 'think manager, think man' discriminate against women as they view them as unfit for leadership positions. Gender roles are responsibilities that are based on gender and are determined by culture, society, and family (UNFPA, 2005). The 'Queen bee' syndrome is when women who are in higher positions do not wish to assist young women who want to go up the corporate ladder.

The theme of enablers is drawn from 'human' and 'social' capital theories. Human capital is about the knowledge, capabilities abilities, and skills which are acquired by an individual, and these result in better performance (OECD (2001:18) The acquisition of skills is notably through education. Social capital is from networking whereby individuals benefit from relations they have with people who are in their networks (Bourdieu, 1986:248: Bowey & Easton, 2007:171).

The theme of roles is drawn from the following: role theory, gender-based roles, and women in leadership theory, supportive roles, and invisible contributions. Role theory assumes that much of the daily activities of a human being are shaped by social expectations, and the social expectations are rights, duties, behaviours, and norms (Sesen, 2015:139). Gender-based roles assume that societies have different expectations of individuals depending on their sex. Women in leadership theories state that women are social, non-aggressive, concerned with the welfare of others (Jogulu & Wood, 2006:238). Supportive and invisible roles imply that women play roles that are undervalued and not recognised (Faraudello & Songini, 2018:70).

The succession theme is based on the following themes: primogeniture, gender-equality, and meritocracy. Primogeniture is the belief that a first son is a correct heir to a family's fortunes (Phillips *et al.,* 2018:751). Gender equality is the rights of both males and females to advance their capabilities and select actions of their choice without restrictions (United Nations, 2005). Meritocracy is the treatment of people equally and awarding those who have excelled above the rest.

The work-life balance theme is based on the following themes: work-life balance, systems, and boundary theory. A balance of life and work exists when there is no role conflict and compatibility between demands at home and work. Systems theory is a combination of segments that parts are interrelated, overlap, and have blurry boundaries and produce better results if they act together (Mele et al., 2010:127). Boundary theory assumes that an individual when faced with two or more demands, must find a balance between the two or more contesting demands (Koubova & Buchko, 2013:701).

The theme of success is drawn from the theory of self-actualisation by Maslow (Heylighen, 1992;40). The theory is about a hierarchy of needs and self-actualisation is the highest level of satisfaction and most businesswomen mentioned success as attainment of material assets to self-actualisation.

7.7 WHAT IS NEW IN THIS STUDY

In Botswana, family businesses form most of the newly established businesses (Registrar of Companies, 2014) and the owners consider them to be risky, so they are mainly run by women whilst men are still employed with anticipation of joining the women when the businesses become stable. Out of a total of 10 interviewed businesswomen, five operate without men, and of the five that involve men, only one has a man as a CEO and in the other four businesses both men and women are in decision-making roles (refer to section 6.3.1.1). This can lead to a conclusion that in Botswana, family-owned SMEs are mostly founded by women, hence these may be called 'founding mothers', a term which may be new in entrepreneurship as most authors refer to 'founding fathers' (Gheradi & Perrota, 2015:36; Overbeke *et al*., 2015; Lingas, 2013:5).

Another new observation from this study is that in the grooming process of children as they are prepared to take over the businesses, mothers take more time with their daughters when they go deeper than giving them entrepreneurial skills only. In addition to entrepreneurial skills, daughters get life skills, are taught what to look for when they marry, and the importance of financial independence. Two of the businesswomen who have daughters aged between ten and 19, groom their daughters on life skills which include being able to fend for themselves by avoiding getting into marriage for money and being able to contribute to family incomes as well as having an ability to face any challenges. This could be attributed to the fact that girls or females in general, are perceived as vulnerable, or it could be that the founding mothers want their daughters to be strong and stand up to be counted as independent income earners for their families in the future. This is opposed to reviewed literature which states that girls are excluded from the essential grooming processes (Overbeke *et al*., 2015:4; Lingas, 2013:5). Although there is now an acceptance of daughters as heirs (Dumas, 2011:11), the interviewed businesswomen are now skewing the scales on grooming in favour of daughters as daughters are now being given more skills to fend for themselves in life.

In this study, passion is the number one attribute necessary for success in business considering the views of the interviewed businesswomen. Although passion has been

mentioned in previous studies (Purg *et al,* 2016;4; Dhiman & Kaur, 2011:18; McConaughty *et al*., 1998:1), it seems none of the authors have stated that without passion all other factors will not make a business successful.

In this study, the role of customer relations and training of employees has been observed to be carried out by women who have specialised businesses only. One woman who carries out training is in a specialised medical field and trains her employees before engaging them in the business as part of orientation. Other businesswomen who are in customer relations are in the business of specialised education, clothing (bridal wear), and beauty care (massage and beauty parlour). The businesswomen feel that their customers need to be constantly updated on new trends in the industry.

Another addition to the body of literature on women in family businesses is that women face challenges from other women. The challenges are that, the young women who are in business face negativity from the elderly women who lost their chances of doing business. The young women are regarded as unfit mothers when they take their young children to their business premises. Women create networks that exclude others who are considered to have inferior businesses. Also, women discourage and are also jealous of other successful women. Women do not assist other women who are struggling in business. Also, women face the challenge of ignoring their own decisions when they adopt decisions from other people.

7.8 PERSONAL REFLECTION OF THE RESEARCHER

The main driver for my Ph.D. was my family circumstances. I was born in a family that had some businesses in farming, manufacturing, and retailing. Farming was passed on from my grandfather who was into cattle ranching and maize production, and manufacturing and retailing were started by my father. As I was growing up, women in my family were never part of the business and were not considered as heirs to the businesses. The situation changed a little bit after I had obtained a degree in business studies and my father started to consult me on business decisions. The consultation was only when he was stranded or had a dilemma in decision making. I was like an

unpaid consultant. My experience in my own family made it easy for me to pick a topic on women in family-owned businesses.

Studying for a Ph.D. qualification was not easy as I was a part-time student who had a full-time demanding job. It was not easy to juggle between work and studying. The only good aspect that came from my type of employment is that I was lecturing mainly in entrepreneurship and it became easy for me to review literature. Data collection had its challenges as it was very difficult to convince the businesswomen to be interviewed. I learned to be patient as I was sometimes made to wait at reception areas of the businesswomen for hours, sometimes without securing an interview. The experience made me very patient, learn how to negotiate, and manage time well. I am also confident to start a business for my family.

Data analysis had its challenges as I was to learn new data processing procedures within a short time frame. I am grateful to my supervisor and an expert on qualitative data analysis who took their time to guide and assist me. I am also glad that my study, especially the proposed framework can contribute to women in family-owned businesses and could be useful to policymakers dealing with women in business.

7.9 SUMMARY OF THE STUDY

This study aimed at exploring the roles of women in a family-owned business and to propose a framework to use for the improvement of the roles of the women. A qualitative study was carried out and the findings were that women play roles in the business, in the family, and their communities. They can manage their businesses, manage their homes, but do not have time to attend to personal activities. They are satisfied with their achievements and they are making a positive impact on other people. They accept the traditional roles in the families and still have time to manage their businesses. The women consider an achievement in the family to be more important than in business as they assume that the business was formed for the family and the family comes first. Women face challenges in business, from the community, family, other women and some of the challenges are personal. Women are advised to have good and unique products, empower and motivate employees, develop themselves, let husbands provide for the family, accept and play their roles, acquire

entrepreneurial skills and play the motherly role well. Women regard success to be an attainment of self-satisfaction, ability to well-balanced family, business and life and, achieving personal and business goals.

For women to make substantial contributions to family-owned businesses, they need education on entrepreneurship, networking for sources of information and resources, access to easy financing, education, regulations and legislation that favour them and role models that promote entrepreneurship.

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APPENDICES

APPENDIX 1: INTERVIEW SCHEDULE

Topic: Exploring the role of women in Botswana family- owned businesses.

Section 1 - Biometric Data

Please state the following:

Your marital status

Your age on your last birthday

Your highest level of education

The kind of family structure you stay in (for example nuclear, extended, alone, etc- please explain).

How many children do you have?

Section 2- Joining the family business

1. Explain the type of business your family is in.
2. When was the business founded/ by who?
3. When did you join the family business?
4. Explain how you became part of the business.
5. What were you doing before becoming part of the family business?
6. How many women were involved in the business before you and what were/are their duties?
7. Explain the response of your family when you joined the business.
8. Describe the opinion of the family/ your community about women joining the family business.

Section 3 - Opportunities for women in family businesses

1. What activities are you involved in the business?
2. Explain what a typical day is like to you.
3. What keeps you energetic in the business? What do you enjoy doing?
4. Do you have any opportunities in relationship to the tasks that you do? If any, please explain.
5. In your view, what are the opportunities for women in family businesses?

6. Is there any support/assistance you get in the business? Please explain.

Section 4 - Management of the business

1. Who makes what decisions in the business?
2. How many women are in the management team and what positions do they hold?
3. How are you/some members of the business remunerated in the business.
4. Are there pay, HR and any policies in the business. Please comment on the policies and how they are implemented.
5. What is the staff complement of the business?
6. How do you access business information? Comment on the process and the kind of information you can access.
7. Describe your attitude towards risk.

Section 5- Challenges for women in the family business

1. After you have joined the business, are there any changes you have noticed in your family life. Please explain.
2. What challenges have you experienced when you are discharging your duties in the business?
3. In your opinion, what are the challenges women face while performing their duties in family businesses.
4. Comment on the issue of creating time for family as well as for business.
5. How would you like the challenges to be resolved in the business?

Section 6- Succession issues

1. Are there any women who have occupied leadership positions? If so, can you comment on the circumstances that have led to these women to become leaders.
2. Can you comment on the history of the businesses especially on its leadership from the inception stage up to today?

Section 7- Human and social capital issues

1. Explain the impact of education on your performance in the family business. Please comment on the effect of education in the business in general.
2. Explain how the business has gained from its contacts with outsiders like customers, suppliers and any other contacts- please mention them.
3. Explain how outside contacts have affected your performance in the business.
4. Is there any assistance the business is getting from outsiders? If yes, please explain the type of assistance.

Section 8 Recommendations

1. Explain how you feel about being part of a family business
2. What advice would you give to women who intend to join family businesses?
3. Explain the qualities, you feel a woman should possess in order to be successful in the business.
4. According to you, what is success in a business.
5. Are there any improvements you would like to see in the business, if yes, please explain them?
6. Is there anything you feel, I have left out and it's important to women in family businesses?

APPENDIX 2: CONSENT LETTER

Private Bag X6001, Potchefstroom
South Africa 2520
Tel: 018 299-1111/2222
Web: http://www.nwu.ac.za

School for Business and Governance
Tel: 018-299 1414
Email:Stephan.vandermerwe@nwu.ac.za

15 February 2018

To whom it may concern
INFORMED CONSENT TO PARTICIPATE IN AN INTERVIEW

To: Potential interview
From: Mrs. Unity Nyakudya
Subject: Informed consent to participate in study

Date: _____

Dear: _____

My name is Unity Nyakudya and I am a PhD (Doctor of Philosophy- Business Administration) student at the NWU School of Business and Governance, North-West University. The aim of this study is to recommend a framework which can be utilised by family-owned business to fully utilise female capital.

This research will add to the body of knowledge about women in family-owned businesses. This research could potentially assist with a greater understanding of how women can contribute effectively to family businesses in Botswana. This study may have implications for current and prospective family-businesses, policy makers, institutions that deal with businesses and business educators. By assessing the course journeyed by women in family businesses within Botswana, recommendations will be put forth to assist these businesses on how to utilise female capital and improve governance in their operations.

This study forms part of a thesis to be submitted in partial fulfilment of the requirements for the degree Doctor of Philosophy in Business Administration at the Potchefstroom campus of the North-West University. It is an internationally accredited degree that requires adherence to strict ethical standards as a prerequisite to conduct this research.

Thank you for your willingness to participate in the interview. Your participation is voluntary. You do not have to answer any questions you do not want to answer. If at any time you do not want to continue with the interview, you may decline. Your time and involvement are profoundly appreciated. The entire interview will take approximately one hour. To maintain the essence of your words for the research, I will record the information. At any time, you may request to see or hear the information I collect. I will call you within two weeks to set up a convenient time for the interview.

The interview will be voice-recorded; however, your name will not be recorded. The interviewer will take notes. This is done for data analysis. The recording will be transcribed by the interviewer and kept confidential in a password-protected computer. All individual identification will be removed from the hard copy of the transcript. identity and confidentiality will be concealed using coding procedures. Please note that excerpts from the interview may be included in the final dissertation report or other later publications. However, under no circumstances will your name or identifying characteristics appear in these writings. If, at a subsequent date, biographical data were relevant to a publication, a separate release form would be sent to you.

Your input is of great value to this research and I appreciate your help in providing this information. I would be grateful if you would sign this form on the line provided below to show that you have read and agree with the contents. Please return it by email to me at unyakudya2003@yahoo.co.uk. An electronic signature is acceptable.

_____

Your electronic signature above

The study has been approved by the Scientific Committee of the NWU School of Business and Governance. The Chair of the Scientific Committee is Prof Christoff Botha. He can be reached at 018 299 1672 and his email address is christoff.botha@nwu.ac.za.

Ethical clearance has been obtained by the Faculty of Economic and Management Sciences Ethics Committee (FEMSREC) and the following ethical clearance number is allocated: [NWU-00826-18-A4]. The Chair of the Ethical Committee is Prof Bennie Linde. He can be reached at 018 299 1427 and his e-mail address is bennie.linde@nwu.ac.za.

The supervisor of the thesis is Professor Stephan van der Merwe. He can be reached at 018 299 1414 (Email address: stephan.vandermerwe@nwu.ac.za) for further questions or concerns about the research project.

Sincerely,

UNITY NYAKUDYA
NWU School of Business and Governance
North-West University, Potchefstroom Campus

APPENDIX 3: RESEARCH PERMIT

TELEPHONE: 3601200
TELEFAX: 3913209
EMAIL: mitipru@gov.bw
WEBSITE: www.miti.gov.bw

PRIVATE BAG 004
GABORONE
BOTSWANA

REPUBLIC OF BOTSWANA
ALL CORRESPONDENCE MUST BE ADDRESSED TO
THE PERMANENT SECRETARY

Ministry of Investment, Trade and Industry

REFERENCE: TI 1/21/1 XII (23) 17th December, 2018

Ms Unity Nyadzisayi Nyakudya
P/Bag X6001, Potchefstroom
South Africa 2520

Dear Madam

APPLICATION FOR A RESEARCH PERMIT:
UNITY NYADZISAYI NYAKUDYA

Your letter of request for an Application for Research Permit refers.

I am pleased to let you know that we have approved your request to conduct research study titled:

"Developing Framework for the effective Utilisation of Female Capital in Family Owned Businesses in Botswana".

This permission allows you to access our libraries in Botswana, books, reports etc. as well as interviewing relevant stakeholders who would be able to assist you to get information on your research topic.

Please note that you are required to deposit a bound copy of your research papers/books at Botswana National Archives, the University of Botswana Library, and the Ministry of Investment, Trade and Industry.

Thank you.

Yours faithfully

Peggy O. Serame
PERMANENT SECRETARY

APPENDIX 4: ETHICAL CLEARANCE

Private Bag X1290, Potchefstroom
South Africa 2520

Tel: 018 299-1111/2222
Fax: 018 299-4910
Web: http://www.nwu.ac.za

Research Ethics Regulatory Committee
Tel: 018 299-4849
Email: nkosinathi.machine@nwu.ac.za

23 November 2018

ETHICS APPROVAL LETTER OF STUDY

Based on approval by the **Economic and Management Sciences Research Ethics Committee (EMS-REC)** on 23/11/2018, the Economic and Management Sciences Research Ethics Committee hereby **approves** your study as indicated below. This implies that the North-West University Research Ethics Regulatory Committee (NWU-RERC) grants its permission that, provided the special conditions specified below are met and pending any other authorisation that may be necessary, the study may be initiated, using the ethics number below.

Study title: Developing a framework for the effective utilisation of female capital in family-owned businesses in Botswana.
Study Leader/Supervisor (Principal Investigator)/Researcher: Prof S van der Merwe
Student: UN Nyakudya

Ethics number:

N	W	U	-	0	0	8	2	6	-	1	8	-	A	4
Institution				Study Number						Year			Status	

Status: S = Submission; R = Re-Submission; P = Provisional Authorisation; A = Authorisation

Application Type:
Commencement date: 23/11/2018 **Risk:** Low
Expiry date: 22/11/2019
Approval of the study is initially provided for a year, after which continuation of the study is dependent on receipt and review of the annual (or as otherwise stipulated) monitoring report and the concomitant issuing of a letter of continuation.

Special in process conditions of the research for approval (if applicable):

General conditions:

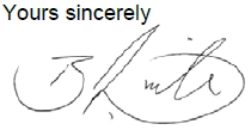
While this ethics approval is subject to all declarations, undertakings and agreements incorporated and signed in the application form, the following general terms and conditions will apply:

- *The study leader/supervisor (principle investigator)/researcher must report in the prescribed format to the EMS-REC:*
  - *annually (or as otherwise requested) on the monitoring of the study, whereby a letter of continuation will be provided, and upon completion of the study; and*
  - *without any delay in case of any adverse event or incident (or any matter that interrupts sound ethical principles) during the course of the study.*
- *The approval applies strictly to the proposal as stipulated in the application form. Should any amendments to the proposal be deemed necessary during the course of the study, the study leader/researcher must apply for approval of these amendments at the EMS-REC, prior to implementation. Should there be any deviations from the study proposal without the necessary approval of such amendments, the ethics approval is immediately and automatically forfeited.*
- *Annually a number of studies may be randomly selected for an external audit.*
- *The date of approval indicates the first date that the study may be started.*
- *In the interest of ethical responsibility, the NWU-RERC and EMS-REC reserves the right to:*
  - *request access to any information or data at any time during the course or after completion of the study;*
  - *to ask further questions, seek additional information, require further modification or monitor the conduct of your research or the informed consent process;*
  - *withdraw or postpone approval if:*
    - *any unethical principles or practices of the study are revealed or suspected;*

- *it becomes apparent that any relevant information was withheld from the EMS-REC or that information has been false or misrepresented;*
- *submission of the annual (or otherwise stipulated) monitoring report, the required amendments, or reporting of adverse events or incidents was not done in a timely manner and accurately; and / or*
- *new institutional rules, national legislation or international conventions deem it necessary.*

The EMS-REC would like to remain at your service as scientist and researcher, and wishes you well with your study. Please do not hesitate to contact the EMS-REC or the NWU-RERC for any further enquiries or requests for assistance.

Yours sincerely



Prof Bennie Linde
Chair NWU Economic and Management Sciences Research Ethics Committee

Original details: (22351930) C:\Users\22351930\Desktop\ETHICS APPROVAL LETTER OF STUDY.docm
8 November 2018

File reference: 9.1.5.4.1

APPENDIX 5: PART OF THE TRANSCRIPTIONS.

Interview with Code R101-04		
Notes	Transcription	**Code**
Taste of high quality	Notes: The interview with R101-04 was on a Saturday afternoon at her business premises, from 1345 to 1422. The interview was in an office at the back of a bridal retail outlet. She is neatly dressed in jeans, flat shoes and very nice light blue top. Her make-up and perfume are very heavy, and she has an expensive handbag. She also has a big colourful carrier bag. She is three hours late for the interview as she had taken her last child for check-up at a local baby clinic and it took her more time than she had anticipated. The retail shop is immaculate with exquisite furniture. There is a very big mirror on one side that takes up half of the wall. The other half has a display of bridal accessories (veils, gutters, shoes, earrings, pendants, chokers, necklaces, umbrellas, clutch bags etc). On a second side of the shop is a dressing room and there is a red carpet from the dressing room to the mirror and midway, the surface is raised about 20 centimeters and the raised surface is one square metre. On the third side, there is a door in the middle leading to an office and kitchen. On one side of the door is a display of new gowns, and the other side are used gowns which are for hire and are on sale. About two metres in front of the gowns are two seats. The last side is the entrance into the shop that has windows and two cakes on display. R101-04 comes in and apologises to the researcher for being late. She puts the colourful carrier bag on one of the seats and invites the researcher to her office.	

	Researcher: I am glad you are here now. I am here to interview you. I would like to get first-hand information from you on women in family-owned businesses. I would like you to feel free to express yourself without any reservations. This interview is just for the purposes of the study. It will remain anonymous, implying that, no part of the interview will reflect your name and that of your business. However, it is up to you to decide whether to continue with the interview or not, although, I would prefer us to go ahead. You are free to withdraw at any point you feel to do so.	
	R101-04: No problem. I am willing to participate. You have waited for me for such a long time.	
	Notes: She excuses herself and goes back into the shop and talks to the shop assistant who later brings in water, tea and biscuits in a tray.	
	Researcher: Ok let's do it. I will start with questions of a personal nature then get into more business-related questions but bear in mind that it is about you in business and not on your business. Please state your age on your last birthday, your highest academic qualifications and the kind of family you stay in. Here I mean whether you are in a nuclear, extended or any other form of family	
Age, education	**R101-04:** I turned 34 and I have a bachelor's degree from XXX University. I stay with my husband, three children and our domestic worker. She stays at the back room in the same yard as us.	
	Researcher: How old are your children and are they boys or girls?	
	R101-04: I have three boys. I wish for a girl, but a child is always a gift from God. They are seven and five years. The baby is eight months old.	
	Researcher: Please explain the type of business you run and who formed the business.	
Resources	**R101-04**: We have two businesses. Both formed by my husband and I in 2013. We started operating from home. In 2016 we moved to a shopping mall. Both businesses started at the same time.	**Operating from home to save**
	Researcher: Okay. Now explain what the businesses do. I mean in terms of the products or services.	

	Researcher: The two are very different from each other. Now let me know what you were doing before getting into business.	
	R101-04: I was working for an international bank in the SME department. I also worked as a staff development fellow at a University. I was a tutor for entrepreneurship and related modules.	
	Researcher: Explain why you left your job for business	
Reasons for starting a business	**R101-04**: It was a tough decision to make. I was not happy with the salary and the working hours, at the same time, I was scared because I was not sure if I was going to be successful in business. At work, I was not free to explore everything I had learnt in school on entrepreneurship. In my entrepreneurship lessons, I was taught that I would get to work hard and get all the proceeds of my hard work. I wannabe rich and nobody has been rich from a salary. I have three boys and I will not be able to send them to the best schools and give them a better life from a salary. I enjoy finer things in life, so I must work very hard and achieve this on my own, in my own way at my own pace.	**Not happy with a salary/working hour** **Running away from restrictions from work** **Getting all the profits** **Want to be rich** **Earn enough to give children a high-quality life** **To have a good life**
	Researcher: You seem to have learnt a lot from school that helped you in formulating your business. What about lessons from what you were doing at the bank. How did the experience from the bank assisted you in coming up with a business?	
Prior work experience	**R101-04**: Oh that. (Lifting up one hand). The experience from the bank was very valuable. I met a lot of people who had their own businesses. Some came to the bank just to talk. Whilst I was listening, I gathered a lot of information, especially from those who were not able to handle their money in the business. I came out of the bank very knowledgeable on how to run a business. I know how to manage funds and I know the signs of bankruptcy.	**Acquired knowledge from prior work.**
	Pause	
	Researcher: Please continue- on how your experiences shaped you to be ready for business. You may also have other reasons why you started your businesses.	
Sacrifice	**R101-04**: I think I have said it all. I dream of a life full of holidays. I love to travel a lot. I used to do that before I started to invest in the business. That travel, I used to do is not what I want. I am looking to real travelling to world-class resort areas. I also dream of	**Cannot afford luxuries when starting a business**

	a big house- a mansion. I love spaces full of beautiful things that money can buy. In addition, there is nothing thrilling as having your own business and making your own cash.	**Making my own money**
	Researcher: You want to travel, a life of luxury, providing for your family and you would like to utilise the knowledge you gained from university and the bank to gain that type of life.	
	R101-04: Smiling Yeah. you got it right.	
	Researcher: Please explain the response of your family when you joined the business	
Support	**R101-04**: My family. I mean extended family was happy and very supportive- it was "go for it girl". I got moral support and that was as far as I wanted it to go. I never wanted to be dependent on my family for finances, so I turned down all the assistance I was offered. I have some family members who can assist financially, but I would rather do it alone. Families talk and some may want a stake in the business even if you pay them back their money, you will never get to hear an end of it. After paying them back they demand, a stake in the business. That one lesson, I learnt- never ever get anything from family.	**Happy and supportive.** **Moral support** **Do not accept financial support from family- be independent**
	Researcher: Too bad. You cannot access readily available funds from relatives. Can you now describe your duties in the businesses?	
Roles **Success/advice**	**R101-04**: I run the business. I do purchases from RSA- especially for the accessories. We get most of our gowns from China- I also do the ordering. I do the paperwork with the tax and import permits. I also do the tender documents. This includes looking for the tenders-, do the documents, submit the tenders, do all the follow-up and then do the purchases, compare prices, put our mark-up and supply. It is a lot of work that need perfection.	**Manager** **Administration** **marketing**
	Pause	
	Researcher: Please continue explaining your duties in the business.	
   Challenge	**R101-04:** I do all the marketing- I update our face-book page regularly. I always keep our customers updated. I also do pricing for the gowns and the bridal accessories. I supervise the only employee we have. My hands are full. I practically do everything in the two businesses.	**Marketing** **Overwhelmed**

	Pause	
	R**esearche**r: What else do you do.	
Roles **Support** **Role**	**R101-04**: I do the alterations to the gowns. If it is complicated, I outsource. I also advise the customers. I sit down with them and listen to what they want, and I give advice. I normally want to talk with customers after hours so that I give them full attention. This is either at home or soon after we close- remember I also must rush home for the baby.	**Do practical work** **Support from outsourcing** **Advising customers**
	Researcher: That is a lot to do. In all this, what does your husband do.	
Risk	**R101-04**: He is not in the running of the business. He assisted in setting up. He still has a full-time job. We decided to have one of us in business whilst the other is still employed until a time, we feel comfortable with the earnings from the business. Currently, the economy is not favourable for business and it is a bit dicey for the two of us to be in business full-time. We are hoping very soon, after we have expanded and we have very high stable sales, he can come in. Currently it is not good. I have just checked with my saleslady; we did not make a sell today.	**Husband not in business, Will join when business is bigger**
	Researcher: Business is not good at the beginning of the year. Let us now discuss what makes you happy in the business. That which you look forward to every day	
Success/advice	**R101-04**: I am one person who loves to communicate. I love selling and satisfying my customers. I want to give a bride a moment in her life, a day she will never forget and part of this is how she looks on her big day. A wedding is about the bride. Satisfying a client – making sure that she is happy, and she gets what she has been dreaming of. I have ordered some designs which are out of stock and they will arrive within 5 days and those (smiling). Those will make a bride happy. They will make a bride who had lost hope to be very happy and look forward to the wedding. I have an employee, but when it comes to weddings- I like to assist the client and give her my personal touch. I am invited to most weddings and I am always proud to have contributed to the weddings. I love to work with the make-up artist and be part of those who dress the bride. But sometimes, weddings take a traditional route and the dressing is done by relatives. Some relatives may not have the talent to make a beautiful bride. You know this thing- ehhhh, weddings, bridal outfits- it is an art.	**Do what you enjoy** **Satisfy a client** **Personally, attending to clients**

	Researcher: You are into this art for sure. What about the other business? Anything interesting there?	
Happy **Challenges**	**R101-04:** The supply side of our business has nothing exciting. I do not meet the end user. I just do paperwork. The customer/consumer is invisible. This one is boring in terms of its nature, but like this month, it is the cash cow as January has no weddings. I am looking forward to a few weddings around valentine's day.	**Nothing exciting doing business to earn money** **Seasonal demand of products**
	Researcher: Oh. It is boring but it brings cash. What do you do when the funds are not rolling in?	
Challenges	**R101-04**: When we do not make enough to cover for our expenses, I really get disturbed. Like January is always a problematic month. I will ask my husband to transfer money from the business' savings. I can do it on my own, but I must consult with him as he is part of the business. This makes me feel bad. I feel like I am living back in the days when women are dependent on husbands. I will off-load this side of (pointing at the government tender files) which to my husband as soon as he joins. I do not enjoy it. He is an office person. In his current job, he works in an office	**Unable to make payments from sales** **Permission from husband to draw money even if he is not actively involved in the business**
	Researcher: I hope he will like it.	
Cultural/gender issues	**R101-04**: I do not anticipate any problems at all. I am sure he will enjoy it. Moreover, he does not fancy working with wedding gowns. He is thinking of bringing another line of clothes for the groom.	**Husband to open a line for grooms and will not work with bridal outfits**
	Researcher: I wish you good luck in your anticipated endeavours. Please explain what a typical day is like to you, from the time you wake up until you retire to bed.	
Work-life balance **Support**	**R101-04:** (Looking up.) Ehhhh, where do I start because my day is very hectic, I start my day at 0515. I prepare the two children for school- make sure that they bath, eat and are ready for school. I take them to school and go back home to see to the baby. I also bath the baby-breastfeed him and I am in the office by 9. I do the checks- I make sure that the place is spotless clean. Cleanliness with bridal clothes are like twins. I then do paperwork or go out to do the purchases for the second business. The children are picked by someone in the afternoon. I get home after 6 and whilst I am breastfeeding, I will be assisting the elder kids with home- work and	**Wake up early, work for family, looking after family** **Support from shuttle service.**

Work-life balance	cooking at the same time. I do not know how I do it, but I multitask. It is natural in me and I know I must do it. My husband comes home on time to see the children before they sleep. I have supper with husband at 0830 and we watch TV and talk until 10 or 11 then we go to bed. I sometimes wake up twice or three times in a night to feed the baby.	**Coping mechanism- multitasking** **Spending quality time with husband**
	Researcher: That is during the week. What about Saturdays and Sundays?	
Culture/genders issues **Sacrifices** **Advice**	**R101-04**: Saturday, there is always something to do, eeeh like today, I took the baby for check-up. My husband is working up to 1300hrs today. We will all be at home on Saturday at 1600hours. Sometimes we go out for ice cream. We no longer go out as we used to do. Sunday morning is church time. We have a very big meal on Sunday. I go out of my way to cook. No warm-up of left over from last night on Sunday. Around 1500hours we switch off phones and Tv and we sleep. Everyone is expected to rest for at least two hours. In the evening we prepare for the week. Researcher: Surely it is hectic like you said. How do you manage to juggle your time- being a mother, wife and a businessperson? What about your personal needs?	**Women looking after family while husband concentrates on paid work.** **Hardships while the business is growing** **Quality time with family** **Resting** **Plan**
Success/advice	**R101-04**: I cannot say I plan my life, but I work like a clock. Every second, its routine which is unconscious. I do the same things, except when I go out to order in RSA, on such days, the helper at home takes over on the children. I leave for RSA very early and I am at the border when they open. I am also shopping in RSA when shops open. I know exactly where I want to go, and I use the GPS for the location. Usually I am done before lunch. On such a day I am back home before 5 in the evening and do the routine with the children– bath- homework- supper- bed.	**I work like a clock** **Routine** **Start the day early** **Plan the trips** **Routine**
	Researcher: can you elaborate on how you manage to handle everything.	
Sacrifice	**R101-01**: Smiling. I cannot say, I do it consciously. It is something that I feel I should do. Routine like, that is my every day. It is just like eating and bathing. I do not feel it's a challenge. It is automatic. I take my position in the house as a given and I do not rely on anyone. I just do it.	**No complain on the home responsibilities.**

	I multi-task a lot. I can put clothes in the washing machine, at the same time cook, do homework with the children and breastfeed the young one. That is what it means to be a mother at home.	**Accept that it's her duty** **Muti-task**
	Researcher: You never mentioned your personal needs. Tell me about that.	
Family first/sacrifice **Work/life balance**	**R101-04**: Everything I do is for my family or the business is very personal. I do it for my family, and for my business. What I mean is, ehh, you see, my business and family are very personal to me. I cannot draw a line between family, business and me. We are all three in one. If I achieve on those two fronts, then I have done something very personal. Honestly, I do not have time to waste on doing anything out of my family line. If it is not aligned to family, then it is not for me. That is how it is.	**Family first** **Cannot draw a line between family and business.** **Family first, business first** **No me time**
	Researcher: Oh, I see. You do not socialise at all. Like Wednesday night with the girls.	
sacrifice	**R101-04:** That used to happen when I was still in university. I realised it is a waste of time. I would rather nap and lazy at home than go out with friends. Apparently, I do not have friends, but I have acquaintances. My friend is my husband.	**No time with friends** **Family first**
	Researcher: Okay if it works for you. Can you describe your attitude towards risk?	
Risk	**R101-04**: I was taught at school that entrepreneurs are risk takers and that is what I do. I believe – the higher the risk- the higher the returns. My business has not given me what I am really looking for because I have been taking baby steps in everything I do. Now I intend to go full out, I intend to take a great leap of faith. I intend to get a loan and move to a busy mall. I believe that hard work and a new injection into the business will give me what I am looking for. Just being in business is risky. I do calculate, then make a move. That is why my husband is not yet into business.	**Risk taker** **risk taker** **Calculated risk taker**
	Researcher: What are the opportunities for women in business in Botswana.	
Opportunity	**R101-04**: Now, women believe in themselves and they do not want to be stay at home mothers. Gone are the days when men were regarded as breadwinners. There is a change now. Women are now the ones who are running the businesses. Look at me, I am running two businesses on my own.	**New dispensation women getting into business.** **Women now running the businesses**

	Women can also take the space and contribute towards the home. It does not matter what one does, the idea is to have an income coming from it and it is legit.	**Women to make meaningful contributions towards the financial need of the home**
	Researcher: What advice would you give to a woman who wants to start a business.	
Success/advice **Challenges** **Advice**	**R101-04**: Starting a business is no joke. It is hard work and one must be determined and focused. You need to forgo some luxuries during the time the business is growing. We used to go on holidays, but now we have no money for that, as we are growing the businesses. We have invested heavily in the businesses and we are still doing it. This is all with a hope that very soon the business will be very big with very big returns. We face a lot of challenges. Sometimes there are no sales, other times, we are very busy that I can only mange three hours of sleep in a day, and this can go on for two to three months. Also, there is a need to grow slowly. This I learnt at the bank when clients used to take huge loans and end up failing to repay them. It is very sad. There is also a big need to watch for competition and keeping with trends. Studying trends makes a great difference. You do not want to sell products from yester years, but there are some clients who want exactly that. It is very confusing, so you need to take your own angle.	**Hard work, determination and focused** **Little income when the business is growing.** **Continuous investing in the business/ grow the business** **No sales, hard work no time to sleep** **Grow slow** **Watch for trends in the business. Watch changes in customer needs**
	Researcher: Is that all.	
	R101-04: Ohh. Yah. I think so.	
	Researcher: Can you tell me how you feel about relative working in your business.	
Advice	**R101-04**: You know (smiling) I talked about relatives before. One must just do what they do best and must be careful on advice. Not all people who smile at you like what you do. Its' a pity, we live in a cruel world.	**Be yourself**
	R**esearcher**: Can you explain what you mean by a cruel world	
Challenges	**R101-04** (Laughing). Maybe you have not experienced it. Let me give you an example, you may understand what I mean. I once gave a friend a gown on rental on an arrangement that she was going to	**Friends who do not want to pay.**

	pay me after the wedding. That was the last I heard of her. She sent someone to deliver the gown after the wedding and her phone was on silent. She did not even have the curtesy of dry-cleaning the gown. She brought it back with lipstick and everything.	
	Researcher: I am sorry for that. What were the lessons from the incident?	
Advice	**R101-04**: I will never give anyone anything without paying upfront. There are no friends or relatives in business. People are very selfish. I know she can pay but she chose not to. Since she has returned the gown, she finds no reason to pay me.	**Learn from mistakes**
	Researcher: You have already said how you feel about relatives, but let me know your feelings about employing relatives	
Working with relatives	**R101-04**: (Laughing). I will never, never, never do that. No matter what. That is suicidal. Relatives can ruin everything for the business.	**Not a good idea to work with relatives**
	Researcher: How do they do that. I mean ruin everything.	
Support **Challenges**	**R101-04**: You see. What is important is meeting of the minds. I mean, agreeing on issues, have the same opinions, respecting the business and treating it as a separate entity. Most relatives have a sense of entitlement. They feel special and want to be treated with kid gloves. This creates problems which may never end. It breaks relationships for good I do not want to create enemies from my relatives. I keep a distance kwa (gesturing with her hand) (kwa is vernacular for far).	**Need an environment in which relatives share the same believes** **Relatives are a problem: they feel entitled. They want special treatment** **Can ruin relationships**
	Researcher. I hear you. Now talk about the impact of education on business. Does education have an impact on business?	
Education	**R101-04:** Just a mere read and write person cannot make it big in business. One must know how to make contacts with customers, how to do the sales, the inventory, reconciliations. Everything need some sort of knowledge that is acquired by attending some course. I am glad and very grateful for my lessons from entrepreneurship lessons. I learnt a lot.	**Equate level of education with complexity of business** **Learn business skills**
	Researcher: Yes. What did you learn?	

Education	**R101-04**: Like I said. It is important. I wanted to give up, then I remembered my lecturer in entrepreneurship, saying entrepreneurs have tenacity they do not give up easily and they use failure as a chance to learn and they come back strong from a fall. That saved me a lot of times. I also know that I should study a market before I launch anything new. Right now, I am studying the people who visit a mall where I want to open my new branch.	**Learnt entrepreneurial orientation**
	Researcher: Anything more on education	
Education	**R101-04**: Education is everything. There is a difference in dealing with educated people as compared to the uneducated. Even customers who are not educated can be a handful. Some of my clients have no clue of the procedures I go through when importing these gowns. One can come after a week of importing gowns and shout claiming that I lied to her about ordering a gown. I must explain everything, and some clients, you just wish they could not come back, but that is where money comes from. All customers are kings, but hey, some are not., I am telling you.	**Education is important for analysing situations**
	Researcher: That can be difficult. Can you explain the effects of networks in your business? I mean, any assistance from your contacts	
Networking	**R101-04:** Most of my customers are referrals from people who have bought some items from us. We get referrals from others like cake makers, caterers, event management etc. Word of mouth advertising is very important in my line of business. We also refer other people for other services.	**Important for referrals, advertising and information**
	Researcher: Okay. What advice would you give to a woman who wants to start a business.	
Advice	**R101-04**: I have said this before, I would say -go for it. You will never be rich with a nine to five 5 job, but do not concentrate on making money, but on giving a good product of high quality, service must be very good. Run your business professional, treat it like a separate entity in terms of cash.	**Confidence, no business= no riches good quality products, be professional.**
	Pause	
	Researcher: Okay, Go on.	
Advice	**R101-04:** It is very hard work. Be prepared to sacrifice luxuries at first whilst the business is growing. No-one will take your hand and say now is the time to start a business. Just take the risk. Be	**Hard work sacrifice current for long term gains Risk taker Passion**

	passionate in what you do, be focused and be determined.	**Focus determination**
	Researcher: What is success to you?	
Success	**R101-04**: Achievement of your goals is success. I am not yet there, but very soon I will arrive and knock on the door of success. I am pretty sure success is waiting to welcome me. I am determined. I will soon arrive at a point I wish to be. But I am very conscious because I believe, if you wish to make money, you will not make it because money is a by-product of supplying something that is worthy the money. First find out what you are unique on, and then do it best. It sounds simple but it is tough, but then the tough gets going. Secondly, I do not wish to miss on my family. My children are all and are also everything to me. My world revolves around them. All this hassling is for them. I would have failed if I succeed in business and fail at home. I wish for the best for my children. They should get the best out of me- being looked after, sent to best schools and for their emotional and physical grooming. That is also part of being successful. It is two sided and both sides must be won.	**Achievement** **It is not about money** **Good quality** **Unique products** **Competitive** **Successful family** **Raising successful children**
	Researcher: Is that all. How you describe success in brief.	
Success	**R101-04**: No, that is different. It is not only in business. It should also be felt at home and it should give me that inner feeling of happiness after achievements. This is a big thing.	**Successful family** **Self-fulfilment**
	Researcher: How would you like women to be assisted for them to be successful in business?	
Support	**R101-04**: There a lot of programs which are being implemented by the government, but these will never be enough.	**Support from govt**
	Researcher: What else can be done to make it enough	
Support	**R101-04**: The private sector should also come to the table by assisting women. The only type of assistance I advocate for is education. With education one can do wonders. Those women who are already in business need their businesses to grow and those who wish to be in business need to understand how it is done.	**Support from private sector in terms of entrepreneurial skills and mentorship**

	Researcher: I see. Let me take you back to something we talked about previously. Explain how you juggle between being a mother, a businessperson, and a wife	
Wok-life balance	**R101-04**: For a woman it should be natural and there is no need to think about it. You are naturally a mother, a wife and then a businessperson in that order. Business comes last after children and husband, but I make time for the business.	**Motherhood should be natural.** **Family first**
Success	I do not believe in challenges. I am a winner; I believe I am a conqueror. I face anything head-on. My husband gets surprised when I tell him that we have won this tender. I work hard. All my documents are free from errors. I research before I submit anything. I go through it several times. Time between customers is for reading and typing tenders, a thorough job it must be. I plan and do, as simple as all that. No procrastination. I am a doer and I rise early every day. I also put God in front of everything I do, it keeps me level- headed. I do not easily give up.	**Confidence** **Hard work** **Continuous learning** **Plan** **No procrastination** **Wake up early** **Be religious** **Never quit**
	Researcher: Would you like your children to be part of the business	
Children joining business	**R101-04**: I can only wish they could continue the legacy that I am trying to build. It is up to them. All I can do is to make them see that owning a business is the best thing that ever happened. The choice is theirs.	**Cannot force, but only sell the idea.** **Children are free to choose to be or not to be part of the business**
	Researcher: You have sons, not daughters. If you children get married, would you like their wives to be part of the family business.	
	R101-04: Once my children get married, their spouses are also my children.	
	Researcher: Anything else as we come to the end of the interview	
	R101-04: No. I have nothing more to say	
	R101-04: You are welcome. Bye.	

APPENDIX 6: TRANSCRIPT OF AN INTERVIEW WITH A PARTICPANT CONFIRMING THE FINDINGS OF THE RESEARCH

	Transcription of interview held with C1 on findings of the study	
	Researcher: Thank you for your time. As per our telephonic conversation, I am here to discuss with you the findings of my study. Since you were one of the participants in the study, I would like you to confirm if my findings are a true reflection of what you would expect from women in family-owned businesses in Botswana. As per interview protocol, let me explain again why we are having this interview. I want to get your opinion on the findings of the study. Also, I want you to understand that you can withdraw at any time you feel like doing so. Just let me know, but I wish us to continue until the end.	
	C1: You are welcome. Let us continue. I find the results of the study very interesting because I came across some things I do not expect in life.	
	Researcher: What are the things that were of interest to you.	
	C1: I was surprise to hear about the negativity of women toward other women, and lack of support amongst us. I am scared this has gone very bad and I hope it will not deteriorate.	
	Researcher. What else did you find surprising	
	C1: I am still laughing at the way we women respect our husbands. This is very true in most homes. To the outside world we pretend we are liberated, but in our homes, we treat our husbands like kings whose voice is final. But I cannot imagine waiting for my husband to come home and give him food. To me that is extreme.	
Researcher	Anything else that you find perplexing	
C1	I agree with the women on their views on success. We all live for our children. If it was not for my children, I would not be in business. I also agree on their views on education. Not only is it a qualification to give one a job, but it also has an influence on one's achievements in life.	
Researcher	What about the issue of networks	
C1	Yes, yes, yes. Networking is the backbone of everything these days. You need to know someone who knows someone who knows someone. Such is life. No man is an island. We	

	all need information that is passed on from somewhere.	
Researcher	Comment on challenges	
C1	I totally agree with everything but, the world is now divided. One side you have women who are independent, educated and have confidence. On the other hand, women still lack confidence. I attribute this to the type of schools one attended. In some schools, students are taught to be confident, whereas others, children are scared of teachers and are intimidated.	
Researcher	Anything else you want to comment on	
C1	I only read the findings and recommendations. I totally agree to the recommendations, women need to go and do it themselves, network, get educated, acquire skills and be the loving mothers and wives. We need to be present in business and at home.	
Researcher	Anything that you found to be of interest	
C1	There must be an emphasises in the side on the issues of hard work, passion and failure should be the things one has to go through before success. It is not all that rosy to be in business. With passion and perseverance, one will make it after a big struggle. It is only the tough that getting going.	
Researcher	Thank you very much for your time. If will come back to you if I have anything that needs clarification	
C1	You are welcome anytime.	

Transcription of interview held with C2 on findings of the study

C2	Thank you. I am here to solicit for your views on the findings of my study in which you were a participant. I would like to hear your opinion on the findings. The main aim of the interview is to get your opinion on the findings. As per the interview protocol, You, are free to withdraw from the interview when you feel so.	
C2	Let us go on with the interview	
Researcher	What is your opinion on the findings of the study? You can start to comment on any part that is of interest to you.	
C2	The findings are normal to me. This is due to, there is nothing unusual from all the women. We were all saying the same things in different words. All of us are for family first before business. We all feel that our businesses are for	

	the family, and not the family for the business. Our priorities are our families, especially children. We all have almost the same challenges as we all grapple with family chores, lack of knowledge, confidence and in some cases, we lack funds. We are all suffer from discrimination from society. We all do not have enough time to do all the things we wish to do. Most women have support from spouses and in some cases from relatives and friends. We all know that our government supports us with funds, opportunities to export and network. The one problem which we did not mention is the nature of our market as the country is very small in terms of population. We do not expect to grow as big as some businesses in South Africa.	
Researcher	Please comment on your views on succession planning.	
C2	Now we do not discriminate between boys and girls. All children are given an equal chance to take-over the business	
Researcher	What about the issue of education	
C2	We all agree that education is the foundation of anything that is successful	
Researcher	Please comment on networks	
C2	Networks can be either good or bad depending on which side you find yourself in. If you belong to a group which has information then, you are at an advantage and the opposite is true	
Researcher	What is your opinion on what the women said about working with relatives	
C2	Relatives are a problem. If you do not employ them, you will face an uphill as you are expected to fend for them. On the other hand, employing them can be trick as they expect favors.	
Research	What are your views on what the women said about success	
C2	I believe success is attaining one's goals. This was expressed differently because we all have goals which are different from those of the next woman. Most of the women viewed success as having happy families and being able to provide for the family, taking care of children and ensuring that they go to good schools and are well mannered. Making profit is the reason why we get into business, but we are not willing to sacrifice our families for the business. The business is for the family and not family for the business.	

Researcher	Anything that you found to be against your views?	
C2	I do not see any deviations from what I consider to be a normal life for a woman in Botswana.	
Researcher	Please comment on anything outstanding from the interview	
C2	Like I said. The views of the interviewed women are something which I relate to and are very normal here in Botswana	
Researcher	I guess this is the end of the interview. Unless you have something to say	
C2	No, I have nothing to add. I agree with the findings of the study	
Researcher	Thank you for your time	