

Assessing women entrepreneurship in the information communication technology industry

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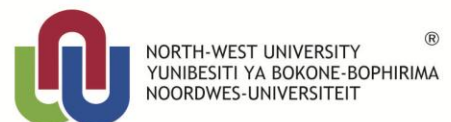
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It all starts here TM



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“For I know the plans I have for you, declares the LORD, plans to prosper you and not to harm you, plans to give you hope and a future.” Jeremiah 29:11. This is the scripture that sustained me throughout my MBA, with that I will love to thank Lord Almighty for the wisdom and knowledge you have given me. Your grace was always sufficient.

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ABSTRACT

Entrepreneurship has a significant role in the economy of South Africa, hence it is important to embrace entrepreneurship especially women entrepreneurs because there is a lot of stereotyping around women entrepreneurs. However, woman inherited historical imbalances because of the history of South Africa, and this create women entrepreneurs to be faced with unique challenges and barriers as compare to men entrepreneurs.

The Information Technology and Communication (ICT) industry is a male dominated industry, meaning a lot of businesses are owned by man as compared to women. This industry requires a lot of technical background which is normally acquired by men. Therefore, a lot of women entrepreneurs face a lot of challenges and barriers in this industry. This research investigated the unique challenges and barriers faced by women entrepreneurs in the ICT industry.

The literature study provided information on entrepreneurship and the process of entrepreneurship on how to identify opportunities. The literature also included background information on women entrepreneurs and what motivates them to be self-employed. The characteristics of a woman entrepreneur were explored, and the unique challenges or barriers a woman entrepreneur faces. The empirical study was researched by a questionnaire developed by North-West University, specifically the Potchefstroom Business School (PBS). A total of 70 printed copies of the questionnaires were distributed and two were sent via email to the women entrepreneurs.

The data from the questionnaires was converted into useful outputs such as percentage graphs and frequency tables. The percentage graphs and frequency tables were used to make recommendations and conclusions regarding the assessment of women entrepreneurs in the ICT industry.

Women entrepreneurs that participated in the research indicated the need for marketing support as well as the growth support. Government and all other relevant stakeholders should promote public awareness and ensure that resources for programs to foster entrepreneurship are decentralised; this will also have to include awareness on ICT industry.

Key terms: Women entrepreneurship, Information Communication and Technology (ICT), Small and Medium-sized Enterprise (SME).

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CHAPTER 1

NATURE AND SCOPE OF THE STUDY

1.1 INTRODUCTION

Entrepreneurship continues to flatten the world at an overwhelming pace and the process produces a lot of opportunities that are being tilled and seized on every continent (Spinelli & Adams, 2012:10). Further to that Spinelli and Adams (2012:10) believe that, with the current technology, like the Internet, entrepreneurship is being spread globally. This allows certain things to be easily accessible. Herrington, Kew and Kew (2013:20) believe that entrepreneurship is extremely important, as it has the potential of elevating poverty by providing employment through the creation of new ventures.

According to Spinelli and Adams (2012:12), entrepreneurs are creators of new ventures. They are leaders who give back to society as philanthropists, directors and trustees. Therefore, societies benefit from these entrepreneurs because of their ability to recognise valuable business opportunities and exploit them to create new jobs (Herrington *et al.*, 2013:20). Herrington *et al.* (2013:20) state that “entrepreneurial activity is a continuous process rather than individual events and the entrepreneurship process is carried out by people living in specific cultural and social conditions”. This means that the perception that the society might have about entrepreneurship might motivate people to entrepreneurship (Herrington *et al.*, 2013:20).

The low level of entrepreneurial activity in South Africa still remains a concern, because entrepreneurs are involved in the establishment and growth of new and existing enterprises of varying sizes, including small businesses (Swanepoel, Strydom & Nieuwenhuizen, 2010:59). The ratio of male participation in the early stages of entrepreneurship activity varies significantly from the ratio of women across the countries (Herrington *et al.*, 2013:26). Based on the ratios between males and females, it shows that entrepreneurs have different motivations to enter into entrepreneurial activity (Levie & Hart, 2011:50).

Brixy, Sternber and Stuber (2012:19) is of the opinion that women often do not think of becoming self-employed, but those who do decide to start a business do so with greater confidence than men. Based on a survey done by Koellinger, Minniti and Schade (2010:21) on gender differences in entrepreneurial propensity in the 17 countries using data from the GEM

project, women across countries have different preferences for self-employment which may depend on culture and institutional difference.

According to Paludi, Pauldi and De Souza (2011:205), in the context of women-driven entrepreneurship, women entrepreneurs face three types of discrimination, namely i) discrimination occurring in customer or product markets; ii) lowered earnings for women than men and iii) discrimination levelled against them by financial support systems. However, Chiloane and Mayhew (2010:2593) elaborate that women entrepreneurs suffer from complex challenges such as lack of skills, resources and business opportunities where they live.

Although much research has been done regarding challenges and barriers that are faced by women entrepreneurs, this research focuses mainly on the unique challenges and barriers that are faced by women entrepreneurs in the ICT industry.

1.2 PROBLEM STATEMENT

Information communication and technology is the enabler in the society because it helps speed up the innovation process and reduce cycle times, resulting in a closer link between strategies and performance (Drucker 2008:269). Ekaputri (2011:1) further elaborates on the importance of ICT as the enabler for the businesses as well as a powerful tool that can be used to fight the world against poverty, by providing developing countries with opportunities to meet developmental goals.

According to a report by Business Monitor International, published by Frontier Marketing Network (2012), spending on ICT is predicted to rise to R 120 billion by 2016 and increase 13% above real GDP growth over the same period.

Information Technology in general has in many ways been traditionally considered and understood as fields of work and interest that predominantly belong to men (Oleksy, Just & Zapadowska-King, 2012:107). A lot of women have identified this industry as an opportunity for them to provide a service even though it is male dominated (Drucker, 2008:268). Herrington *et al.* (2013:32) state retail trade, hotel and restaurant sectors have a high percentage of entrepreneurial activity compared to the other sectors and for Information and communication the distribution is only 3%.

In South African there is currently a lower percentage of women entrepreneurs in the male dominated industries like ICT. This raises concern as the utilisation of technology or ICT is

growing continuously in South Africa (Herrington *et al.*, 2013:32). In Europe statistics show that 19.2% women entrepreneurs are in the ICT sector, while 53.9% of women entrepreneurs are in the non-ICT service sector (Anon., 2013a).

Throughout the world, women faces serious challenges that are not only economic but social as well as cultural, obstacles that limit or prevent their access to and use of and benefits from ICT's (Oleksy *et al.*, 2012:108).

Women entrepreneurs in the ICT industry encounter different challenges in developing their businesses, such as gender stereotyping because the ICT industry is seen as a male industry. In a report done for the European Commission (Anon., 2013a) the following were identified as the main problems which affect women in the ICT sector:

1. Women do not choose to study and work in the ICT sector;
2. Women leave the sector in mid-career more often than men;
3. Women are very much affected by the "glass ceiling" in the sector; and
4. There are very few female entrepreneurs in the ICT sector.

Based on the main challenges that have been identified by the European Commission, there are similarities when compared to the challenges that are faced by South African businesses in the ICT industry. The SEDA survey (2012:136) identifies challenges of businesses in the ICT sector:

1. Access to finance is a serious challenge for ICT businesses as it hampers every aspect of the business from operations and management of cash flow to purchasing equipment and paying for running costs.
2. Working capital is another big issue that businesses face, particularly for a start-up ICT business. Accessing working capital could be difficult for SMMEs.
3. Lack of infrastructure is a serious concern, since the ICT industry is based on infrastructure. Therefore, having the necessary existing infrastructure, as well as having access to infrastructure is critical to developing a sustainable business.
4. The high cost of imported components and products for resale affects the cash flow and profit margins as price fluctuations cannot be mitigated. Yet, the price of services and products needs to remain relatively unchanged in order to retain an existing client bases.
5. The biggest effects of the obstacles and challenges on businesses in the ICT sector recorded in 2012 are:

- Decline in business (25 per cent);
- Slow business growth (20 per cent); and
- Increased operational costs (19 per cent).

South Africa has a high percentage of unemployment and should women entrepreneurs be given the support, they can make a significant contribution to the South African economy. By assessing the challenges or problems that are faced by women entrepreneurs in the ICT industry, it can assist the government with areas they can focus on in order to grow the current businesses that are owned by women in the ICT sector.

1.3 OBJECTIVES OF THE STUDY

The aim of the study is to investigate the challenges that are faced by women entrepreneurship in the ICT industry. Female entrepreneurs face a lot of challenges, especially in the male dominated industry. The main objective results in the formulation of the secondary objectives. The objectives of the study are as follows:

1.3.1 Primary objective

The main objective of this study is to investigate the challenges that are faced by women entrepreneurship in the Information Communication Technology (ICT) sector in selected areas in Gauteng. The study further makes practical recommendations that can help the women entrepreneurs develop and sustain their business.

1.3.2 Secondary objectives

In order to address the main objective, the following secondary objectives were formulated:

- To gain insight into women entrepreneurship by means of a literature study.
- To determine factors that drove female entrepreneurs to enter into their own business venture.
- To determine barriers faced by women entrepreneurs when entering and running their own business ventures.
- To determine the skills required by women entrepreneurs to effectively manage their business.
- To identify what development areas women entrepreneurs need to manage their business well.

1.4 SCOPE OF THE STUDY

This study is divided into two sections, namely the field of study and the geographical demarcation of the study.

1.4.1 Field of the study

The study falls in the field of entrepreneurship with specific reference to women entrepreneurship.

1.4.2 Geographical demarcation of the study

The study was conducted in selected areas of Gauteng. Gauteng is a Sesotho word for “Place of Gold”. It was built on the wealth of gold found underground. Despite being the smallest of the nine provinces, Gauteng is the economic powerhouse of South Africa and the African continent. Lying on the elevated plateau of the interior called the Highveld, it covers approximately 17 010 km², which represents only 1.4% of South Africa’s surface area.

Gauteng contains three of South Africa’s six metropolitan municipalities, including the cities of Johannesburg, Tshwane and Ekurhuleni and two district municipalities and their local municipalities, which form the remainder of the province. Ameru and Caj (2008: 7) state that the businesses and organisations operating in Gauteng’s creative industries create employment for over 63 000 people.

Figure 1.1: Gauteng Metropolitan Municipalities and District municipalities



Gauteng is divided into three metropolitan municipalities, namely the City of Johannesburg, the City of Tshwane and Ekurhuleni Metropolitan Municipalities, as well as two district municipalities, which are further subdivided into seven local municipalities. Below are the different municipalities in Gauteng.

Metropolitan Municipalities

1.4.2.1 City of Johannesburg

The City of Johannesburg Local Municipality is situated in Gauteng province and covers an area of 1 645 km. Also known as Jozi, Jo 'burg or Egoli, it is the largest city in South Africa and the provincial capital of Gauteng, the wealthiest province in South Africa.

1.4.2.2 Ekurhuleni

Ekurhuleni Metropolitan Municipality occupies 1 975 km of the land area in the province of Gauteng. The name Ekurhuleni means 'place of peace' in Tsonga, and the municipality is one of three metropolitan municipalities within Gauteng. Ekurhuleni is also home to South Africa's largest airport, OR Tambo International Airport, which is located in the Kempton Park area.

Ekurhuleni is highly urbanised, with 99.4% of the population living in urban settlements ranging from informal settlements to elite urban residential suburbs. A number of large urbanised townships, such as Katlehong and Tokoza, also occupy the landscape.

1.4.2.3 City of Tshwane

The City of Tshwane is the capital of South Africa and is the largest municipality, as measured by land mass. Tshwane is amongst the six largest metropolitan municipalities in South Africa and the second largest in Gauteng, as measured by Gross Domestic Product (GDP). The Tshwane region covers 6 368 km of Gauteng's 19 055 km and houses approximately 2.9 million residents. Tshwane consists of seven regions with 105 wards and 210 councillors.

Seven local municipalities

1.4.2.4 Emfuleni

The Emfuleni Local Municipality is one of the three local municipalities comprising the Sedibeng district in Gauteng, South Africa. It is the western-most local municipality in the district, and

covers an area of 987, 45 km. It consists of two main town centres, Vereeniging and Vanderbijlpark.

1.4.2.5 Lesedi

Lesedi Local Municipality is an administrative area in the Sedibeng district of Gauteng. Heidelberg is the seat of the municipality. During the war of independence, Heidelberg served as the capital of the South African Republic from 1880 to 1883.

1.4.2.6 Midvaal

Midvaal Local Municipality is an administrative area in the Sedibeng district of Gauteng. The name was given due to its geographical location. Midvaal is between Johannesburg and the East Rand and the Vaal River and Vereeniging.

1.4.2.7 Randfontein

The Randfontein Local Municipality is located at the centre of the West Rand District Municipality which is a Vena Award-winning local authority. As one of four municipalities in the district, it is associated with three other local municipalities namely Mogale City, Merafong and Westonaria.

1.4.2.8 Merafong

The Merafong City Local Municipality is a local municipality in the West Rand district of Gauteng. Its boundaries enclose some of the richest gold mines in the world. It is situated about 65 km from Johannesburg and is serviced by a number of major roads, including the N12 from Johannesburg to Cape Town and the N14.

1.4.2.9 Mogale

Mogale City Local Municipality is situated at the western side of Gauteng province. It also forms part of the broader West Rand District Municipality, which consists of four local municipalities, namely Randfontein, Westonaria, Mogale City and Merafong City.

1.4.2.10 Westonaria

Westonaria Local Municipality is situated approximately 60 km from the economic hub of Gauteng, namely Johannesburg. The N12 and R28 national and provincial roads, as well as the railway line, provide easy access to the area.

1.5 RESEARCH METHODOLOGY

The study consists of two phases namely a literature review and an empirical study.

1.5.1 Literature study

The literature review was conducted to review studies that have been done regarding entrepreneurship, both nationally and internationally. The literature study was performed in order to understand the different challenges that are faced by woman entrepreneurs in general and also understand the unique challenges that are faced by women entrepreneurs in the ICT sector. The study can help to understand what motivates a woman entrepreneur to start her own business and also the characteristics of a woman in business.

The purpose of the literature review was to understand the current challenges faced by women entrepreneurs in general. This information can assist with identifying any unique challenges that are faced by women entrepreneurs in the ICT sector.

The following sources were used to gain more insight in women entrepreneurship:

- Textbooks
- Approved Journals and articles
- Internet websites
- Government gazette

1.5.2 Empirical study

The empirical study provided a description of the participants, an explanation of the measuring instruments, explanation of the method used to collect the data and the approach used to analyse the data.

1.5.2.1 Construction of the questionnaire

The construction of the questionnaire was developed by Potchefstroom Business School (PBS), situated on the Potchefstroom Campus. The questionnaire is divided into five sections. Refer to Appendix 1 for a detailed layout of the questionnaire.

Section A was developed to gather data from respondents regarding their profiles and characteristics. Respondents had to indicate the applicable option with a cross (x). The following were covered:

- Age group
- Marital status.
- Highest academic qualification.
- Number of years in self-employment.

Section B was developed to measure the characteristics of women-owned businesses. Respondents had to respond with a cross (x) for the applicable answer. The characteristics measured included:

- The industry in which the business operates
- The legal status of the business.
- The respondent's path to business ownership.
- The source of start-up funding.
- The business premises.
- The amount of permanent employees.
- Turnover generated annually.
- Exposure to business in childhood.

Section C was developed to determine which factors drove women entrepreneurs to start a business. The section included sixteen questions on personal motivating factors and six questions on demographic factors. Respondents were asked to indicate the most applicable motivating factors with a cross (x) on a Likert scale ranging from one to seven. The scale indicated the level of agreement with one indicating "strongly disagree" and seven indicating "strongly agree".

Section D was developed to measure obstacles towards women entrepreneurship during the start-up phase of the business and in the current running of the operation. Respondents were

asked to indicate the most applicable motivating factors with a cross (x) on a Likert scale ranging from one to seven. The scale indicated the level of agreement with one indicating “strongly disagree” and seven indicating “strongly agree”.

Section E was developed to determine the development needs of the women entrepreneurs who participated in the study. Respondents had to indicate the applicable option with a cross (x).

The following questions were covered:

- Training or development offered by a government agency or the private sector.
- Development or assistance provided by organisations established specifically for women entrepreneurs.
- Specific needs.

1.5.2.2 Study population and sample

Welman (2010:52) stated that the population is the study of object and consists of individuals, groups, organisations, human products and events or the conditions to which they are exposed. Maree, Creswell, Ebersöhn, Eloff, Ferreira, Ivankova, Jansen, Nieuwenhuis, Pietersen, Clark, and Van der Westhuizen (2011:177) say that convenience sampling refers to situations where population elements are selected, based on the fact that they are easily and conveniently available, and this method is generally used by researchers due to the fact that it is quick and cheap. The problem with these samples is that on such a small scale, results cannot be generalised and applied across the whole population.

The targeted population for this study was the women owned businesses that were in the ICT sector within Gauteng. The sample size was selected using the following criteria: the selected business had to be woman owned and the organisation should have been in existence for a minimum of 1 year. The business had to be registered and licensed by the government. The selected subject had to be located in Gauteng.

A snowball technique was used to obtain a convenience sample on women-owned businesses to participate in the research. This technique assisted in generating a list of women entrepreneurs in ICT industry and these women entrepreneurs were asked to act as informants by identifying other women entrepreneurs in the ICT industry that might be interested to participate in this research.

Social media was used as a platform to attract other women entrepreneurs in the ICT industry, e.g. Facebook, Twitter, and Instagram. Further to that the researcher had to attend different women entrepreneur's summits in order to network with different women entrepreneurs and also enquire references to other women entrepreneurs in the ICT industry. A list of 63 women entrepreneurs in the ICT industry participated in the research.

1.5.2.3 Data collection

The questionnaires were sent to different women entrepreneurs, because according to Cummings and Worley (2009:124-127), the advantages of using the questionnaire are that the responses can be quantified and summarised. The questionnaires were produced in English, and distributed to participants via e-mail and personal delivery. The questionnaires included cover letters, which guaranteed the confidentiality of the responses.

Other women entrepreneurs that couldn't complete the questionnaires, due to their availability and busy schedules, were interviewed using the questionnaires and the researcher completed the questionnaire on their behalf.

1.5.2.4 Statistical analysis

The researcher used Statistic Consultation Services at the North West University, Potchefstroom campus with the help of the Statistical Package for the Social Sciences (SPSS) to capture, clean, edit and analyse the data obtained from the questionnaires. The data from the questionnaires was converted into useful outputs such as percentage graphs and frequency tables. The percentage graphs and frequency table were used to make recommendations and conclusions regarding the assessment of women entrepreneurs in the ICT industry.

1.6 LIMITATIONS OF THE STUDY

The following are possible limitations of the study:

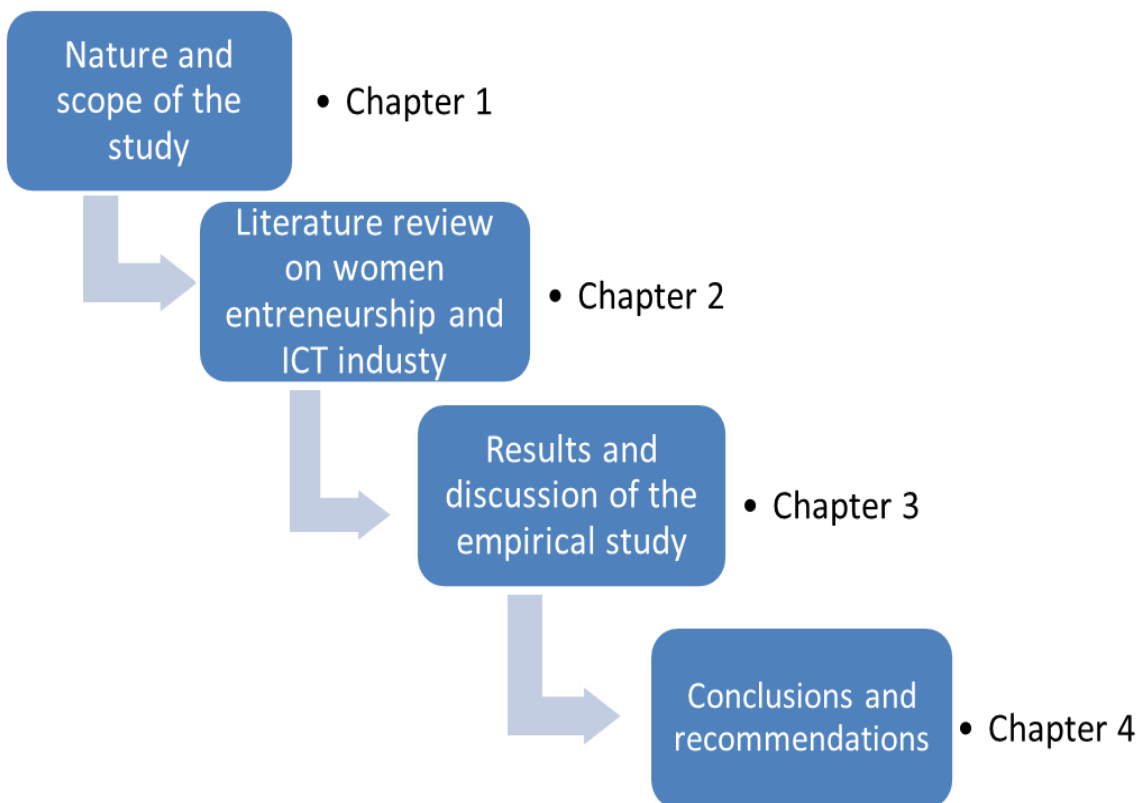
- A limitation exists in the composition of the sample selection. The selected population was focused on women entrepreneurs in selected areas in Gauteng. It might be risky to generalise the findings of this study to all women entrepreneurs in the ICT industry.
- The study was restricted to small and medium-sized women-owned businesses that were in the ICT industry which was situated within the Gauteng region.
- This study was limited to find challenges faced by women entrepreneurs in the ICT sector and the results are not generalised to other industries.

- Limited information is available on women entrepreneurs in the ICT industry.
- It might be difficult to acquire women-owned businesses that meet the sample criteria, especially in the ICT industry, considering the selected geographical demarcation of the study.

1.7 LAYOUT OF THE STUDY

This research is divided according to the headings presented in Figure 1.2: (this illustrates the research process through which the research was followed predictively):

Figure 1.2: Layout of the study



CHAPTER 1: Nature and scope of the study

Chapter 1 will supply the background to the study. It includes the introduction, problem statement, objectives, research methodology and limitations of the study as well as the layout of the study.

CHAPTER 2: Literature review on women entrepreneurs and ICT industry

Chapter 2 consists of a literature review which provides information on entrepreneurship and specifically information on woman entrepreneurship. The focus was on women entrepreneurs in the ICT industry and factors that motivated women to start a business. Also, the research will review factors that motivate women to succeed in a man dominant industry, unique challenges faced by women entrepreneurs in the ICT industry compared to the challenges that are faced by women entrepreneurs in general.

CHAPTER 3: Results and discussion of the empirical study

In Chapter 3 the results of the research are presented and discussed. The chapter will also explain the methodology used during the empirical study. This chapter presents the design of the questionnaire, study sample and instruments used in the data collection. The results are also presented and discussed.

CHAPTER 4: Conclusions and recommendations

Chapter 4 includes conclusions which are aimed to respond to the problem statement and the objectives of the research. Recommendations are made to assist with the challenges that are faced by women entrepreneurs in the Information Communication Technology (ICT) sector. This section also includes opportunities for future research.

CHAPTER 2

LITERATURE REVIEW ON WOMEN ENTREPRENEURSHIP

2.1 INTRODUCTION

Entrepreneurship is extremely important as it has the potential of elevating poverty by providing employment through the creation of new ventures (Herrington *et al.*, 2013:20). According to Spinelli and Adams (2012:12), entrepreneurs are creators of new ventures. They are leaders who give back to society as philanthropists, directors and trustees. Therefore, societies benefit from these entrepreneurs because of their ability to recognise valuable business opportunities and exploit them to create new jobs (Herrington *et al.*, 2013:20).

Martin and Barnard (2013:3) believe that entrepreneurship has been a male dominated field but now there has been a paradigm shift. We see more and more women entering this male dominated field. Despite many challenges in entrepreneurship, women face different challenges from men because of cultural obstacles that limit or prevent them access to opportunities (Oleksy *et al.*, 2012:108). Okafor and Amalu (2010:1) believe that women entrepreneurs require confidence, leadership and management skills for them to access new markets.

According to Beck (cited by Fatoki & Van Aardt Smit, 2011:1414), “entrepreneurial activities in South Africa continue to be challenged in many areas including the lack of financial support from financial institutions”. Therefore the current study intends to answer the following questions:

- Factors that influenced women entrepreneurs to start their own business venture.
- Barriers faced by women entrepreneurs when starting and running their own business ventures.
- Skills that are required by women entrepreneurs to effectively manage their business.
- What developments areas do women entrepreneurs need to manage their business well.

This literature study explores numerous research findings done by previous researchers on women entrepreneurship, with more focus on Information and communications technologies (ICTs). Women entrepreneurs often have more special needs when starting a business venture than their male counterparts (Miroux, 2014:5). Miroux (2014:5) further believes that those women entrepreneurs are subjected to many specific challenges and practical constraints, however, ICTs could still play a crucial role in empowering women entrepreneurs to overcome

these barriers. Therefore this literature review looks holistically at the sequence of processes. First, it looks at the entrepreneurship in general and seeks to define the concept of entrepreneurship, discusses the entrepreneurial process and then defines who these entrepreneurs are. The literature review then discusses the importance of opportunity identification in entrepreneurship, followed by the review on factors that motivate women to start their own business as well as the challenges that are faced by these women in entrepreneurship. The literature review concludes by discussing women entrepreneurs in the ICT sector and the unique challenges facing women entrepreneurs in this sector.

2.2 LITERATURE REVIEW

2.2.1 Entrepreneurship in general

There is a vast body of literature that defines entrepreneurship since its early days around the 1940's and 1950's (Jones & Wadhvani, 2006:2). According to Timmons and Spinelli (2012:87), entrepreneurship can be defined as a thinking style that is opportunity obsessed. Whereas Brixey *et al.* (2012:19) define it as venture creation. Bennett and Dann (2000:3) believe that entrepreneurship is the result of a decision that occurs when the expected return from becoming an entrepreneur is compared to the cost risk evaluation and return from potential wage labour. From a psychologist's perspective it focuses on the unique attitudes and values of the entrepreneur, considering that these are unique personality traits which contribute to entrepreneurial success (Leutner, Ahmetoglu, Akhtar & Chomorro-Premuzic, 2014:59). These definitions differ slightly with the definition of Sobel (2011:1) who believes that it's a process of discovering new ways of combining resources with the aim of making profit.

Timmons and Spinelli (2012:87) further define the entrepreneurial process as value creation and the ability or the skills to recognise an opportunity, often followed by the will and initiatives to size those opportunities and develop a business venture. However it requires a willingness to take risks, both personal and financial, in a calculated manner in order to constantly shift the odds of success and balance the risk with the prospect of financial gain (Timmons & Spinelli, 2012:87).

Considering the definition of entrepreneurship and entrepreneurial processes discussed above, an entrepreneur can therefore be defined as someone who can organise, manage and assume the risks of a business or enterprise and leverage these to create new venture (Ahmad & Seymour, 2011:1). This individual can further be defined as an agent of change or someone

who previously discovered profit opportunities and pound on them to create a new business venture (Timmons & Spinelli, 2012:87).

According to Nkusi, Habtezghi and Dolles (2013:339), entrepreneurship in South Africa is often family based and operated by people from the same family, regions, clan or ethnicity. However, the nature of this entrepreneurship also influences the way in which the business operates, as these entrepreneurs depend highly on the family ties and the type of relationship they have with their suppliers and other business partners (Nkusi *et al.*, 2013: 339). There are numerous definitions of entrepreneurship, many of which were developed a couple of years ago and are still relevant today. These definitions are subsequently summarised in table 2.1 (Piperopoulos, 2012:194).

Table 2.1: Definitions of entrepreneurship

Characteristics	Male entrepreneurs	Female entrepreneurs
Motivation	Achievement – strive to make things happen. Person independence-self – Image as it relates to status through their role in the corporation is unimportant. Job Satisfaction arising from the desire to be in control	Achievement – Accomplishment of a goal independence – to do it alone Job satisfaction arising from previous job frustration
Departure	Dissatisfaction with present job Side-lined in college Side-lined to present job Outgrowth of present job Discharge or layoff Opportunity for acquisition	Job frustration Interest in and recognition of opportunity in the area Change in personal circumstances
Source of funds	Personal assets and savings Bank financing Investors Loans from friends or family	Personal assets and savings Personal loans
Occupational background	Experience in line of work Recognised specialist or one who has gained a high level of achievement in the field	Experience in area of business, middle- management or administrative level Experienced in the field.
Personal characteristics	Competent in variety of business functions Opinionated and persuasive Goal-oriented Innovative and idealistic High level of self-confidence Enthusiastic and energetic Must be own boss	Service-related occupation background Flexible and goal-oriented Creative and realistic Medium level of self-confidence Enthusiastic and energetic Ability to deal with the social and economic environment
Background	Age when starting venture 25-35 Father was self-employed College educated-degree in business or technical area (usually engineering) Firstborn child	Age when starting venture 35-45 Father was self-employed College educated-degree in liberal arts Firstborn child
Support group	Friends Professional acquaintances (lawyers, accountants) Business associates & Spouse	Close friend
Type of business started	Manufacturing or construction Average net income \$7,100/Year	With spouse Family woman's profess. groups Trade associations Service-related-educational service Consulting; Public relations Average net income \$2,200/year

Source: Piperopoulos (2012:194)

According to the International Labour Organisation (ILO), women entrepreneurs have entered this male dominated field aggressively and account for up to a third of all businesses operating in the formal economy worldwide (Anon., 2014a). However, they are faced with serious challenges in the developing and transitioning economies and the ILO estimates that 50 percent of these women entrepreneurs' productive potential is underutilised as compared to 22 percent of men (Anon, 2014).

According to Miroux (2014:3), the business world has embraced ICTs as valuable business tools for women entrepreneurs in developing countries. Miroux (2014:3) further believes that women entrepreneurs are offered new opportunities by ICTs to start and grow their business because of their abilities to reach out to customers and in the process they are becoming more efficient in their business dealings.

Pines, Learner and Schwart (2010:817) believe diversity, equality and inclusion can be used as means to open up opportunities for women and other marginalised groups in the developing countries to enter the world of entrepreneurship, especially low-income countries, in which they suffer from lack of equal opportunities and social exclusion. However, Sarri and Trihopoulou (cited by Gorji & Rahimian, 2011:31) argue that entrepreneurship should not only be used as a means of contributing to employment, social and political stability, but a power for innovation and competition.

2.2.2 Entrepreneurial process

Herrington *et al.* (2013:20) see entrepreneurial activity as a continuous process rather than individual events. The Global Entrepreneurship Monitor (GEM) report (2008) noted that perceptions are often the beginning of an entrepreneurial process for an individual, which may or may not end up in the birth of an established business which employs people and possibly contributes significantly to the economy of the country.

The entrepreneurial process features various activities and functions that bear direct linkages to opportunity identification and the establishment of productive techniques to enhance the exploitation of viable business opportunities (Schwartz, Teach & Birch, 2005:317), because opportunity recognition is at the centre of the entrepreneurial process .

Herrington *et al.* (2013:20) describe entrepreneurship as a complex process endeavour carried out by people living in specific cultural and social conditions. For this reason, the positive or

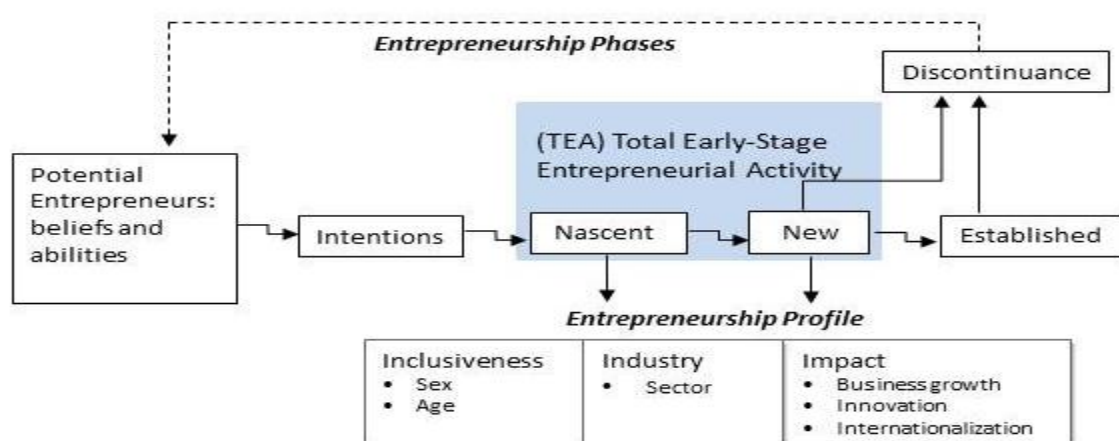
negative perceptions that society has about entrepreneurship can strongly influence the motivations of people to enter entrepreneurship.

Opportunities (or the perception of good opportunities) play an important role in determining whether an individual will even consider starting a business (Timmons & Spinelli, 2012:88). These opportunities are often created by human activity, which is influenced by economic activity within the current environment or what may be happening in the rest of the world (Ahmad & Seymour, 2011:5). This so-called discovery of opportunities may be the result of either active or passive research or both, as well as fortuitous discovery (Ahmad & Seymour, 2011:5).

According to Zhao, Seibert and Lumpkin (2010:399), entrepreneurship plays an important role in a dynamic modern economy and it is very important to develop a better understanding between entrepreneurial processes and the variables that attract people to entrepreneurship so that facilitation of success in this field can be realised.

Kuratko and Hodgetts (2007:47) believe that entrepreneurs follow certain processes of success with the view to attain the desired objectives, and that process facilitates innovation and creation of venture for individuals, business, the environment and other processes of collaborative government sponsored networks, as well as the underlying system of education and other institutions. A better collaboration of this process is illustrated in figure 2.1.

Figure 2.1: Entrepreneurship phase



Source: Kuratko and Hodgetts (2007:47)

Mueller and Thomas (2001:53) argue that entrepreneurship process differs from the primary focus of the process which mainly rests on two to five different phases while the process entails common elements. Therefore the entrepreneurial process consists of three main elements. According to Timmons and Spinelli (2009:110), these core elements include the resources, opportunity and the entrepreneurial team who takes the added responsibilities.

Hisrich and Peters (2008:9-14) define the entrepreneurial process as a centre if the heart of four interrelated phases namely to identify and evaluate business opportunity, the development of a business plan, determine the requisite and management resources. These phases are interrelated in their approach during the entrepreneurial events; proceed without applied in isolation as such each stage need to be completed prior the next phase (Hisrich & Peters, 2008:9-14)

Timmons and Spinelli (2009:110) further indicate that the key factors to entrepreneurial success lie with the entrepreneur, the founding team, the opportunity and the resources that are mustered to start the new organisation. If the entrepreneur is equipped with the right skills and knowledge, she will be able to select the right people (founding team), search for relevant and ample resources (resources) to tackle the opportunity she sees in the market, shape it well and turn it into potential business venture (Timmons & Spinelli, 2004:111).

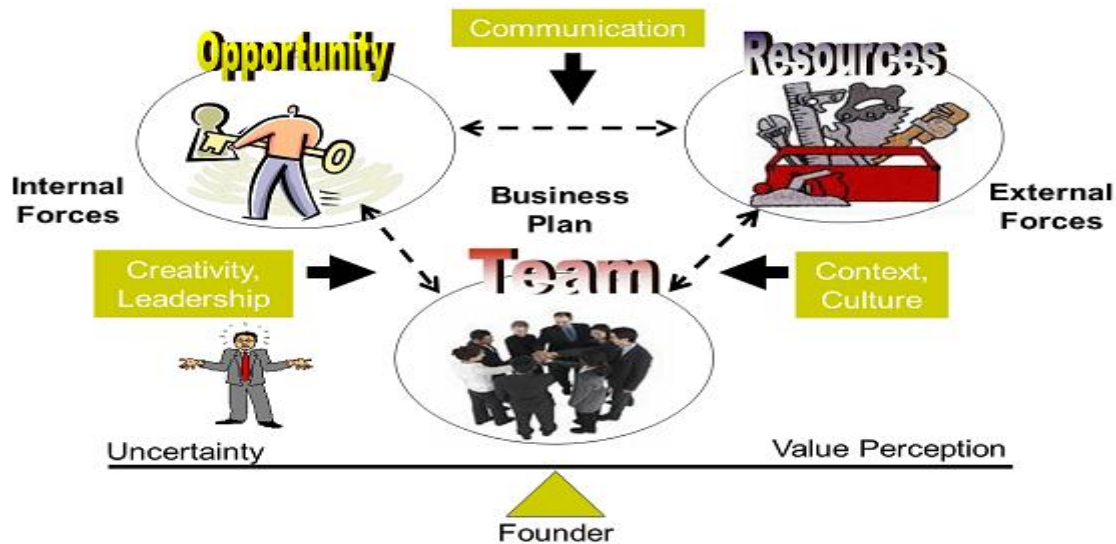
Timmons and Spinelli (2004:111) propose an integrated model offering holistic balance and a juggling act on how we should comprehend the entrepreneurial process and get the odds in one's favour. They further believe that the entrepreneurial process accounts for the substantially higher success pattern among higher potential ventures and the driving force which gear for value creation are as follows:

- It is Opportunity driven
- It is driven by lead entrepreneur and an entrepreneurial team
- It is resource parsimonious and creative
- It depends on the fit and balance among these
- It is integrated and holistic

However, Timmons and Spinelli (2009:111) are content that the entrepreneurial process is "highly dynamic, fluid, ambiguous and chaotic in nature". This is because of the fact that the entire process must be properly controlled with excellent managerial skills to realise the expected business objectives. Figure 2.2 shows in detail how the funder of the business should balance the internal and external forces, in order to create a value proposition

Figure 2.2: Timmons model which shows how the founder balances internal and external forces to create value proposition

Timmons Model



Source: Timmons and Spinelli (2009:111)

In summary, the entrepreneurial process features various activities and functions that bear direct linkages to opportunity identification, establishment of productive techniques to enhance the exploration of viable business opportunities, because opportunity recognition is at the centre of entrepreneurial process (Jones, 2005:502; Schwartz, Teach & Birch, 2005).

2.2.2.1 The importance of opportunity identification in entrepreneurship

Previous studies by Miao and Lui (2010:358) and Lumpkin and Lichtenstein (2005:457) defined opportunity recognition as the ability to be able to identify good and viable ideas to be transformed into sustainable business concepts that add significant value and generate additional revenue. In their opinion it is closely associated with the entrepreneurial decision-making that leads to spotting a viable business idea for end values. According to Dew *et al.* (2008:57), an entrepreneur is positioned well enough to establish new markets by means of informed decision-making through an opportunity recognition process.

According to Dahalan, Jaafar and Rasdi (2013:403), searching for a business opportunity is a challenging task, but it's essential to develop a business idea first before venturing into business. However, Dahalan *et al.* (2013:403) argue that gender difference plays an important

role in business opportunity identification because of different gender thinking styles. In particular, men have been thought to have several advantages over women when it comes to identifying an entrepreneurial opportunity (Dahalan *et al.*, 2013:403).

Detienne and Chandler (2004:242) believe that opportunity identification has been the essential element and a capability of entrepreneurs for many years. However Harath (2014:78) believes that opportunity recognition is still essential in today's context and it's related to entrepreneurial success. According to Rwigema and Venter (2008:29), business opportunity can surface from various sources at any given time. Those sources include: changes in demography due to obsolescence of products and services, from consumers, business associates, within the supply-chain system or from changes due to existing technology.

According to Hisrich and Peters (2008:12), every form of opportunity needs careful screening processes and evaluation against a set of standards and values, taking into account the specific risk factors and the ultimate returns, the entrepreneurial fit and skills and advantages within the competitive environment.

2.3 REVIEW ON WOMEN ENTREPRENEURSHIP

A woman entrepreneur refers to a woman who exercises initiatives in the setting up the ICT enterprise, as well as organises and competitively operates the ICT enterprise independently (Tyson, Petrin & Rodgers, 1994:2-3). The entrepreneur serves as a vital catalyst to primary changes within the economic environment due to multiple acts of being innovative and spotting business opportunities for self-satisfaction (Antonites & Van Vuuren, 2005:255). However, the economist defined an entrepreneur as the "innovator", in contrast, the behaviourists defined the entrepreneur as a "creator" with intuitive characteristics (Niewenhuizen, 2003:4).

2.3.1 Gender difference in entrepreneurship

According to Bosma, Acs, Autio, Conduras and Levie (2009) and Pines *et al.* (2010:822), there is a high percentage of women entrepreneurs in countries where the general income per capita is small and where women have no other option for making a living whereas lower in countries where the general income per capita is high. As compared to their male counterparts, women tend to possess less business experience and their businesses are usually undercapitalized and show slower growth because in general, women are not risk takers (Tysganova & Shirokova, 2010:121).

According to Marlow and Patton (2005), a large percentage of women's businesses are very small and does not form part of the formal economy. This can explain why women businesses receive less financial support from public institutions. Whereas Pines *et al.* (2010:832) argue that lack of access to finance is related to more limited social capital and the lack of technical skills prevent many women from entering sustaining businesses in technical sectors.

Previous research (Inmyxai & Takahashi, 2010; Veena & Nagaraja, 2013; Fairlie & Robb, 2009) indicates that ventures owned by women tend to under-perform in financial/growth terms, compared to male-owned business. Whereas Pines *et al.* (2010:812) believe that some of the women become entrepreneurs because they feel they are excluded from male dominated corporate organisations. The number of men who intend to start a business is twice the number of women intending to do so, because men view themselves as more suitable and express greater preference for being business owners as well as describe themselves as more entrepreneurial and as having greater business understanding than women (Pines *et al.*, 2010:812).

According to Gorji and Rahimian (2011:32), women and men's entrepreneurial activities are an important factor in creating and increasing employment opportunities and ensuring economic growth. They further explain that lower prevalence for women entrepreneurs in various countries indicates a main effect of gender on the propensity of people to become entrepreneurs. These women and men are driven by different factors that motivate them to enter the world of entrepreneurship, therefore a higher proportion of women become entrepreneurs in order to balance work and family, while a higher proportion of men seek wealth creation and/or economic advancement (Gorji & Rahimian, 2011:34).

Brixy *et al.* (2012:19) reveal that women often do not think of becoming self-employed, but those who do decide to start a business, do so with greater confidence than men. Cohoon, Wadhwa and Mitchell (2010:4) think that these women entrepreneurs are motivated by financial and psychological factors, whereas men seek wealth creation, as stated by (Goji & Rahimian, 2011:35). The micro-environment variables such as a wish to capitalise on the business idea, start-up culture and the will to be independent are some of the motivating factors that influence women entrepreneurs to start their own business (Cohoon *et al.*, 2010:4). Whereas Brixy *et al.* (2012:21) believe that a person's attitude or mind-set drives them to be self-employed.

De Jong, Fris and Stam (2007:7) are of the opinion that creativity is essential for stimulating economic growth in many countries and for this to happen, we need creative entrepreneurs in

creative industries. De Jong *et al.* (2007:9) believe these creative industries to include book and magazine publishing, the visual arts (painting and sculpture), the performing arts (theatre, opera, concerts, dance), sound recordings, cinema and TV films, even fashion and toys and games'. These industries fall under different sectors.

However, Kelley *et al.* (2012:19) believe that at least half of women entrepreneurs operate in the consumer sector, while male entrepreneurs are more likely to show more emphasis in other sectors. Men entrepreneurs are able to stay in business operations longer and are able to gain more experience in many business functional areas and most are within the manufacturing sector of the economy (Nieman, Hough & Nieuwenhuizen, 2008:37).

Since creativity is essential for economic growth, as highlighted by De Jong *et al.* (2007:7), Timmons and Spinelli (2009:53) therefore emphasise that an entrepreneur needs every form of creativity and innovation to be able to develop new products, cut costs and improve products for the dynamics and competitiveness of the businesses. Naicker (2006:39) believes that previous experience, knowledge, individual personality and entrepreneurial characteristics also help entrepreneurs to succeed in their business venture. Other factors that are known to contribute to the enterprise's success are the technical, the human relationship skills, the drive for creativity and the high desire for achievement.

According to Shah and Saurabh (2015:35), despite attempts to bring out the entrepreneurial capabilities of women, there are factors that impede women entrepreneurs to perform their duties such as:

- Lack of access to support networks.
- Issues relating to gender or cultural acceptance.
- Lack of basic education.
- Lack of technical skills and knowledge about business.
- Lack of market knowledge (making them vulnerable to exploitation by market forces).

Despite these challenges, Shah and Saurabh (2015:34) argue that women entrepreneurship has gained significant attention globally and there is an increasing drive to develop women entrepreneurs. However, Bjorkland (2015) advises that some of the desirable themes that describe a successful women entrepreneurs are known as:

- Positive attitude
- Overcoming obstacles

- Strong-minded
- Soft-hearted
- Integrity
- Balanced life
- Goals oriented
- Cause driven
- A teacher
- Focused on the next step

The number of women entrepreneurs has risen rapidly in recent years; however, they are still concentrated in specific sectors, especially in those with lower entrance requirements such as retail and services (Anon., 2013a). These can be attributed to differences in female and male entrepreneurial characteristics. Hisrich and Peters (1995:63) and Rasego (2011:42) present male and female characteristics comparison in table 2.2.

Table 2.2: Characteristics of men and women entrepreneurs

Characteristics	Male entrepreneurs	Female entrepreneurs
Motivation	Achievement – strive to make things happen. Person independence-self – Image as it relates to status through their role in the corporation is unimportant. Job Satisfaction arising from the desire to be in control	Achievement – Accomplishment of a goal independence – to do it alone Job satisfaction arising from previous job frustration
Departure	Dissatisfaction with present job Side-lined in college Side-lined to present job Outgrowth of present job Discharge or layoff Opportunity for acquisition	Job frustration Interest in and recognition of opportunity in the area Change in personal circumstances
Source of funds	Personal assets and savings Bank financing Investors Loans from friends or family	Personal assets and savings Personal loans
Occupational background	Experience in line of work Recognised specialist or one who has gained a high level of achievement in the field	Experience in area of business, middle-management or administrative level Experienced in the field.
Personal characteristics	Competent in variety of business functions Opinionated and persuasive Goal-oriented Innovative and idealistic High level of self-confidence Enthusiastic and energetic Must be own boss	Service-related occupation background Flexible and goal-oriented Creative and realistic Medium level of self-confidence Enthusiastic and energetic Ability to deal with the social and economic environment
Background	Age when starting venture 25-35 Father was self-employed College educated-degree in business or technical area (usually engineering) Firstborn child	Age when starting venture 35-45 Father was self-employed College educated-degree in liberal arts Firstborn child
Support group	Friends Professional acquaintances (lawyers, accountants) Business associates & Spouse	Close friend
Type of business started	Manufacturing or construction Average net income \$7,100/Year	With spouse Family woman's profess. groups Trade associations Service-related-educational service Consulting; Public relations Average net income \$2,200/year

Koellinger *et al.* (2010:21) commenting on gender difference in entrepreneurial propensity based on the 17 countries using data from GEM project, reveal that women across countries have different preference for self-employment which may depend on culture and institutional difference. Women are more afraid of failure and less confident in their entrepreneurial skills than men. They further revealed that a combination of higher fear of failure, lower exposure to

other entrepreneurs, and lower entrepreneurial self-confidence reduce women's propensity to start business.

Okafor and Amalu (2010:67) also think that women entrepreneurship focuses on survival and growth of the business and often focuses less on factors that might result in business failure in the early stages of their business start-ups. On the other hand Okafor and Amalu (2010:9) discovered that motivational variables, whether intrinsic or extrinsic, push or pull, are positively related to the challenges women entrepreneurs face when starting up their business.

2.4 FACTORS THAT MOTIVATE WOMEN TO START THEIR BUSINESSES

The motivations for women and men to start their own business appear to be based on different aspirations. Previous research (Jesurajan & Gnanadhas, 2011; Topimin & Sabut, 2011; Zhu & Chu, 2010; Bennett & Dann, 2000) indicate that women are less likely than men to attempt to build empires or enter new markets which, in turn, restricts the strong economic motivation attributed to entrepreneurs within the economic model. These studies also suggest that women are motivated to a higher degree than equally qualified men to become entrepreneurs for family-related lifestyle reasons and women are less motivated than men by wealth creation and advancement reasons.

Starting a business can vary almost infinitely, but a basic distinction is made between necessity and opportunity factors. Necessity or push factors are a product of unsatisfactory or even desperate conditions. Entrepreneurship is the only option available to earn a living, rather than positive choice. Opportunity or pull factors are associated with perceptions of entrepreneurship as an enticing avenue for a better and more fulfilling life (Anon., 2013:3b).

Kelley *et al.* (2012:28) argue that necessity factors motivate an entrepreneur to enter into entrepreneurship as they have no options for work, while entrepreneurs with opportunity motives chose to pursue an opportunity. Kelley *et al.* (2012:28) further indicate that entrepreneurs with necessity motives are being pushed into entrepreneurship out of necessity and opportunity – motivated entrepreneurs can be conceptualized as being pulled into entrepreneurship by the prospects opportunity.

Herrington *et al.* (2013:27) argue that women enter entrepreneurship for many of the same reasons as men, such as to support themselves and their family, to attain financial independence and to enrich their lives with meaningful careers. Women that are forced into business need many years to gain self-confidence and it takes them a longer time to persuade

others about their products and services. According to Okafor and Amulu (2010:69), lack of experience and management skills before starting a business have been identified as major challenges facing women that are pushed into business. Based on this, women entrepreneurs are largely found at mean and lower levels of business success ladders (Okafor & Amulu, 2010:69).

Kock (2008:53) offers a compilation of pull and push motivational factors together with other researchers that have studied different motivational factors. The comparison of motivational factors which offers push and pull as described by Kock (2008) and Rasego (2011: 53) are discussed in Table 2.3 and Table 2.4.

Table 2.3: Pull motivational factors

PULL MOTIVATIONAL FACTORS	
Desire for greater independence	Bradley and Boles (2003:301) Marlow (1997:208) Hisrich and Peters (1996:98) Hughes (2006:109)
Provides a challenge	Hughes (2006:109)
Improved financial opportunity	Hughes (2006:109) Marlow (1997:208)
Self-fulfilment	Borgia, Schoenfeld and Segal (2005:3) Hughes (2006:109) Bruni, Gherardi and Poggio (2004:260)
Desire to be own boss	DeMartino and Barbato (2003:830) Hughes (2006:109)
Flexibility for balancing family and work	Borgia <i>et al.</i> (2005:3) Carter, Gartner, Shaver and Gatewood (2003:17) Hughes (2006:109) Lombard (2001:216)
Potential to develop a hobby	Bradley and Boles (2003:301) Marlow (1997:208)
Gaining recognition of others	Eckel and Grossman (2002:288)
Role model influence	Anna, Chandler, Jansen and Mero (2000:392)

Table 2.4: Push motivational factors

PUSH MOTIVATIONAL FACTORS	
Job dissatisfaction	Borgia <i>et al.</i> (2005:3) Tangiguchi (2002:882)
Prolonged joblessness	Hughes (2006:109)
Lack of available work	Hughes (2006:109)
Insufficient salary	Hughes (2006:109)
Hitting the glass ceiling	Borgia <i>et al.</i> (2005:3)
Involuntary layout	Hughes (2006:109)
Career frustration	Marlow (1997:208)

Kelley *et al.* (2012:28) believe that opportunity motivation is more prevalent in the developed economies and this motive accounts for 90% of the women entrepreneurs in Sweden, Denmark and Slovenia. Necessity motivation is more dominant in less developed economies. Sub-Saharan Africa has a high female TEA rate - this also shows high levels of necessity motives.

Fatoki (2014: 188) suggests that push (necessity) factors are the most significant motivating factors for young entrepreneurs; however, some pull (opportunity) factors are also important motivators. He further argues that the motivations for entrepreneurship are complex and intertwined where women entrepreneurs are motivated by both push and pull factors.

According to Preisendoerfer, Bitz and Bezuidenhout (2014:175), factors that influence entrepreneurship in the context of South African townships are summarised as Social-demographic attributes (gender, age), human capital factors (schooling, health), network resources (organisational membership, self-employed friends). These factors proved to be significant predictors of the probability of being self-employed. Preisendoerfer *et al.* (2014:175) further suggest that personality traits (proactivity, risk propensity) and perceived community conditions (good local economic circumstances, positive entrepreneurship climate) do not make much difference in terms.

2.5 CHALLENGES FACING WOMEN ENTREPRENEURSHIP

Women entrepreneurs, particularly in the developing countries, face a number of barriers, such as institutional, systemic, customary, cultural practise, beliefs and norms (Miroux, 2014:13). These challenges, according to Miroux (2014:13), normally impede women's potential to start, run and grow businesses. Entrepreneurship development has always been faced with serious barriers in all countries. In most societies, women constitute half of the society and since the awareness and academic education have increased, the position and status of the women have changed in both family and society (Gorji & Rahimian, 2011:33).

In South Africa female entrepreneurs face similar challenges as other women in other parts of the world, but Phillips, Moos and Nieman (2014:87) identified five challenges, namely the regulatory environment, education opportunities and systems, cultural factors, societal view and perceptions, management training as well as family responsibilities. Over and above the challenges that women entrepreneurs face, Phillips *et al.* (2014:87) argue that barriers of female entrepreneurs can be categorised under three broad categories, namely personal development and responsibilities, access to resources and discrimination and social bias. The effect of these

barriers can be reduced by the support structures that can contribute to more successful female business owners (Phillips *et al.*, 2014:87).

Phillips *et al.* (2014:87) further argue that running a business is very risky for any entrepreneur, even more so for women entrepreneurs who do not only have to survive in a male-dominated environment but also often lack the education and training in this field. To address these challenges, the current South African government focuses on the empowerment and development of previously marginalised communities. Simbwaye in Botha, 2006 (cited by Phillips *et al.*, 2014:87) also believe that women entrepreneurs in South Africa have been disadvantaged in the past as they do not own any property which can be used as collateral on loans and also need their husband's permission to enter into financial arrangements. It is therefore important to understand the constraints facing women entrepreneurs.

The relevant literature highlighting the obstacles and challenges facing women entrepreneurs, as compiled by Lebakeng (2008:9) is discussed in table 2.5.

Table 2.5: A summary of the relevant literature highlighting the obstacles and challenges facing women entrepreneurs

Obstacles	Relevant literature
Lack of business management skills	Kock (2008:103); Coleman (2007:315); Maas and Herrington (2006:41); Brindley (2005:154); McClelland <i>et al</i> (2005:4); Welter (2004:214); Kantor (2001:6); Boden and Nucci (2000:348); Catley and Hamilton (1998:77); Lee-Gosselin and Gris� (1990:427); Kuratko and Welsch (1994:333); Katepa-Kalala (1999:7)
Lack of education and training (in general)	Coleman (2007:315); Botha (2006:146); Maas and Herrington (2006:41); McClelland <i>et al.</i> (2005:11); Kuratko and Welsch (1994:332); Birley <i>et al</i> (1987:281)
Inter-role conflict (work/home conflict)	Kock (2008:103); Ahl (2006:605); Bruni <i>et al</i> (2004b:416); Winn (2004:148); Chell (2001:159); Mazzarol <i>et al</i> (1999:58), Breen <i>et al</i> (1995:447); Cannon (1991:334); Catley and Hamilton (1998:78); Mallette and McGuinness (1998:1); Watson (2003:263), Chell and Baines (1998:119); Kuratko and Welsch (1994:333)
Inequality of access to credit (difficult to obtain financing as a woman)	Wasilczuk and Zieba (2008:160); Van Vuuren and Groenewald (2007:273); Abor and Biekpe (2006:106); De Bruin <i>et al</i> (2007:325); Revivo-Steiner (2006:20); Cavalluzzo and Wolken (2005:2155); Bruni <i>et al</i> (2004a:260); Richardson <i>et al</i> (2004:52); Verheul <i>et al</i> (2004:14); Welter (2004:212); Baeva (2003:3); Bridge <i>et al</i> (2003:262); Watson (2003:263); Gundry, Ben-Yoseph and Posig (2002:72); Heidrick and Johnson (2002:2); Kantor (2001:6); O'Neill and Viljoen (2001:39); Weiler and Bernasek (2001:92); Hisrich and Ozturk (1999:123); Breen <i>et al</i> (1995:446); Cannon (1991:344) Kuratko and Welsch (1994:332); Fay and Williams (1991:65)
Inhibiting laws and regulations (lower access to land, contractual rights- husband's consent or judge approval)	Ong (2008:1); Van Vuuren and Groenewald (2007:273); Maas and Herrington (2006:41); Baeva (2004:3); Welter (2004:214)
Family pressures (gender-role expectations)	Winn (2004:147); Bradley and Boles (2003:22); O'Neill and Viljoen (2001:39); Jalbert (2000:30); Chell and Baines (1998:132)
Lack of self-confidence	Kock (2008:103); Greene <i>et al</i> (2005:11); Bradley and Boles (2003:17); Minniti and Arenius (2003:16); Jones and Tullous (2002:245); Mallette and McGuinness (1998:12)
Risk averse (great fear of failure)	Kock (2008:103); Verwey (2006:1); Brindley (2005:153); Orhan (1999:6); Cliff (1998:523); Mallette and McGuinness (1998:12); Hutchenson (1995:238)
Socio-cultural environment (lack of respect from male community and stereotype)	Van Vuuren and Groenewald (2007:273); Maas and Herrington (2006:41); Baeva (2004:3); Richardson <i>et al</i> (2004:82); Kutani and Bayraktaroglu (2003:3); Learner <i>et al</i> (1997:318)
Isolation from business network	De Bruin <i>et al</i> (2007:325); Manolova, Carter, Manev and Gyoshev (2007:411); Welter (2004:213); Learner <i>et al.</i> (1997:324)
Lack of female role models	Mattis (2004:154); Matthews and Moser (1995:366); Lee-Gosselin and Gris� (1990:431)
Lack of timely business information	Kock (2008:103); Van Vuuren and Groenewald (2007:273); Bruni <i>et al</i> (2004a:256); Welter (2004:213); Kantor (2001:6); Kouriloff (2000:65)
Pressure of childcare	McClelland <i>et al</i> (2005:11); Affholder and Box (2004:18); Winn (2004:147); Bradley and Boles (2003:22); O'Neill and Viljoen (2001:39); Jalbert (2000:30); Chell and Baines (1998:132)

Women that earn a low income face more challenges such as; poor savings, longer hours to work, health care and other assistance and illiteracy. Okafor and Amalu (2010:67) further argue that women entrepreneurs must deal with regulations that does not distinguish between personal business assets making it extremely difficult to start a business, as well as lack of managerial skill, cultural bias both within the cultural group and in the larger society and high level poverty. Kelley *et al.* (2012:30) suggest that women's entrepreneurship in some

economies is constrained by the lack of education. In South Africa females from the poorer communities are given fewer opportunities for education, particularly at the higher education levels (Kelley *et al.*, 2012:30).

Most women entrepreneurs suffer from scarcity of resources and therefore encounter challenges penalties in the pursuit of the desired growth objectives. This is primarily caused by lack of adequate preparation on the part of women on how to handle the challenges associated with the type of business they do before embarking on such business (Okafor & Amalu, 2010:70). O'Neill and Viljoen (2001:42) summarise the challenges that are faced by women entrepreneurs particularly in the South African context and those challenges are:

- Women struggle to gain access to finance.
- They lack collateral to qualify for loans.
- They had insufficient business experience and training.
- They received little support from their families.
- They were not accepted in their communities and were subject to male prejudice.
- They lacked the required management skills, often due to a history of discrimination in their careers.
- They had poor access to information and advice.
- They lacked an entrepreneurial spirit and had insufficient knowledge about their chosen fields of business.

Chiloane and Mayhew (2010:2594) stated that due to the culture the women are subjected to especially black women in South Africa, they were afraid of taking risks in business, they didn't have the knowledge to assess information and they were very vulnerable to crime and gender-based violence. Despite policy interventions designed to alleviate the constraints in small businesses, black women entrepreneurs still remained on the periphery (Chiloane & Mayhew, 2010:2595).

2.6 INFORMATION COMMUNICATION AND TECHNOLOGY SECTOR

ICT is a generic term used to express the convergence of telecommunications, computing, broadcasting and communications. According to Anon., 2014b, World Bank defines the acronym ICT as consisting of hardware, software, networks and media. These elements are used to collect, store, process, transmit and present information (voice, data, text and images). Anon., 2014b also states that ICT could be split into:

- Information and Communication Infrastructure (ICI) that refers to physical telecommunications systems and networks (broadcast, cable, satellite, postal) and the services that utilise them (Internet, voice, mail, radio and television).
- Information Technology (IT) that refers to the hardware and software of information collection, storage, processing and presentation

The ICTs represent a cluster of associated technologies defined by their functional usage in information access and communication

- Office, accounting, and computing machinery.
- Radio, television, and communication equipment.
- Miscellaneous ICT components and goods.
- Leasing or rental services without operator.
- Professional, technical, and business services.
- Telecommunications and broadcasting information supply services.
- Content and media

The rate of technological innovation in information and communication technologies (ICT) has accelerated dramatically, and the sector is of much greater magnitude than it was 20 years ago and it encompasses a more diverse universe of players than before (Kramer, Jenkins & Katz, 2007:6). The sector includes hardware, software, the Internet, telephony and content, application and support service, provided by entities ranging from corporate giants to garage entrepreneurs to individual developers and open source networks (Kramer *et al.*, 2007:6).

The South African ICT sector is well established and sophisticated. The local IT industry is characterised by technology leadership, particularly in the field of mobile software and electric banking services. Kramer *et al.* (2007:7) summarise reasons that make ICT the foundation of every sector and every economy across the globe and highlight that information and technology have the power to:

- Reduce transaction costs and thereby improve productivity.
- Offer immediate connectivity – voice, data, visual – improving efficiency, transparency, accuracy.
- Substitute for other, more expensive means of communicating and transacting, such as physical travel.

- Increase choice in the marketplace and provide access to otherwise unavailable goods and services.
- Widen the geographic scope of potential market.
- Channel knowledge and information of all kinds.

In Europe, women only represent 19.2% of all entrepreneurs in the ICT sector, while they represent 53.9% of entrepreneurs in the non-ICT service sector (Anon., 2013a). Women entrepreneurs in the ICT industry encounter different challenges in developing their business, such as gender stereotyping because the ICT industry is seen as a male industry (Berry *et al.*, 2002:12).

2.7 ICT SECTOR IN GAUTENG

According to the Gauteng ICT strategy (2011 – 2014), the Department of Trade and Industry has identified ICT and electronics among 11 priority sectors that have been the highest growth and investment potential in South Africa.

2.8 ICT SKILLS IN SOUTH AFRICA AND GAUTENG

The shortage of ICT skills or e-skills is a global phenomenon that is not unique to South Africa; however South Africa suffers from a shortage of skills in most of the professions especially in the sciences (Sekeleni, 2014:84). According to the report of the study on the ICT skills conducted by the Department of Communications, the ICT skills have been categorized into three areas:

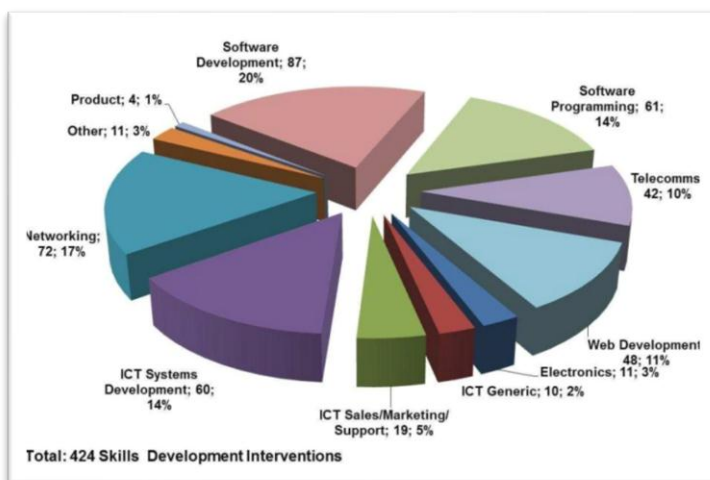
- ICT skills needed for modern life outside the workplace: digital literacy.
- ICT skills in the work place to respond to changes in business processes and industry structures: e-skills.
- Technical skills for the ICT specialists needed in ICT and related jobs user industries.

The Gauteng strategy report states that Gauteng citizens need ICT skills in order to actively participate in the information society and knowledge-based economy. The report further elaborates that special attention needs to be paid to opportunities that ICT provide for women to work and contribute to social and economic activities. According to Niethammer (2013:34), international research revealed that women have weaker business backgrounds than men, and the lack of relevant (technical) education with limited access to skills training affect the growth of women enterprises. In South Africa it is believed that females are given fewer educational

opportunities, particularly at the higher education levels especially in the underdeveloped areas (Kelley *et al.*, 2013:34).

Based on the survey that was done in 2012 by Media, Information, and Communication Technologies Sector Education and Training Authority (MICTSETA), it identified the different types of skills that are in demand in the SMME segment of the ICT sector. Figure 2.3 highlights the different types of skills required.

Figure 2.3: Types of different skills required by small business in the ICT sector



Source: The MICTSETA (2012)

2.9 UNIQUE CHALLENGES FACING WOMEN ENTREPRENEURSHIP IN ICT

According to Miroux (2014:13), inequalities between women and men in terms of access to capital, resources and government support create challenges for women entrepreneurs. Some of the women entrepreneurs are excluded from the opportunities and benefits offered by the ICT sector due to lack of skills and access to resources (Miroux, 2014:13). In 2006, the Department of Trade and Industry (the DTI) highlighted that their mandate was to address the issues of gender equity and economic growth by empowering women entrepreneurship in South Africa. However, access to finance for women entrepreneurs was seen as a major challenge. Women in business still believe that banks are the primary facility and source of finance to manage and grow their business (Department of Trade and Industry, 2006:27). The DTI report reveals that while there are some clear difference across gender, race is still the more powerful discriminator or access barrier for financial services. Awareness of financial issues, proximity to financial providers as well as attitudes to technology was identified as access barriers to finance by the

DTI. According to the DTI, low levels of financial confidence for women entrepreneurs indicate that there is limited trust of, or access to those who have financial expertise and often affect access to capital for women entrepreneurs. A report by European Commission identified, amongst others, the following as main problems which affect women in the ICT sector (Anon., 2013a):

- Women do not choose to study and work in the ICT sector.
- Women leave the sector in mid-career more often than men.
- Women are very much affected by the “glass ceiling” in the sector.
- There are very few female entrepreneurs in the ICT sector.

2.10 SUMMARY

In summary women entrepreneurs are faced with unique challenges in terms of entrepreneurship and based on the factors that motivate these women entrepreneurs, they are able to overcome these challenges. ICT still remains a male dominated industry which makes it difficult for the women entrepreneurs to enter this industry. Although legislation embraces women empowerment, in practice women remain side-lined in the ICT sector, since support from government remains elusive.

South Africa’s unemployment rate is unacceptably high and it is known that entrepreneurship could be a solution to this problem. Much more effort should be put into training, educating, assisting and encouraging potential entrepreneurs to establish their own enterprises, as this is the only way South Africa could attain its economic and social goals.

CHAPTER 3

RESULTS AND DISCUSSION OF THE EMPIRICAL STUDY

3.1 INTRODUCTION

The purpose of this study is to explore the involvement of women entrepreneurs in the Small and Medium-sized Enterprises, particularly in the Information Communication Technology (ICT) industry. The literature review that was done discusses the challenges that are faced by women entrepreneurs in the ICT industry; this will be linked with the results that will be acquired from the data that is gathered from the questionnaires.

The structure of this research will include different categories such as opportunities that exist for women entrepreneurs, the motivation for women to venture into entrepreneurship, the challenges and obstacles which women entrepreneurs are facing in this industry. In addition, this chapter provides the demographic details of respondents who participated in this research.

3.2 GATHERING DATA

The gathering of data is divided into two parts, namely the development and construction of the questionnaire and information regarding data collection. This section also presents the explanation of the various methodological issues and considerations regarding obtaining and handling the data used in the study.

3.2.1 Development and construction of questionnaire

The questionnaire used in the study was a standard questionnaire developed by Potchefstroom Business School; the researcher had the option of doing face to face interviews using the questionnaire. The questionnaire was divided into five sections and the sections highlighted on the questionnaires are linked to the literature review done on this study. Questions on the questionnaires were categories according to the same information that is required as per the different sections. Below are the different sections on the questionnaire:

Section A was developed to gather data from respondents regarding their profiles and characteristics. Respondents had to indicate the applicable option with a cross (X). The following were covered:

- Age group.
- Marital status.
- Highest academic qualification.
- A number of years in self-employment.

Section B was developed to measure the characteristics of women-owned businesses. Respondents had to indicate the applicable option with a cross (X). The characteristics measured included:

- The industry in which the business operates.
- The legal status of the business.
- The respondent's path to business ownership.
- The source of start-up funding.
- The business premises.
- A number of permanent employees.
- Turnover generated annually.
- Exposure to business in childhood.

Section C was developed to determine which factors drove women entrepreneurs to start a business. The section included sixteen questions on personal motivating factors and six questions on demographic factors. Respondents were asked to indicate the most applicable motivating factors with a cross (X) on a Likert scale ranging from one to seven. The scale indicated the level of agreement with one indicating "strongly disagree" and seven indicating "strongly agree".

Section D was developed to measure obstacles towards women entrepreneurship during the start-up phase of the business and in the current running of the operation. Respondents were asked to indicate the most applicable motivating factors with a cross (X) on a Likert scale ranging from one to seven. The scale indicated the level of agreement with one indicating "strongly disagree" and seven indicating "strongly agree".

Section E was developed to determine the development needs of the women entrepreneurs who participated in the study. Respondents had to indicate the applicable option with a cross (X). The following questions were covered:

- Training or development offered by a government agency or the private sector.

- Development or assistance provided by organisations established specifically for women entrepreneurs.
- Specific needs.

3.2.2 Data collection

Information Communication and Technology industry is a male dominated industry; it was a struggle to find women entrepreneurs that are in this industry. The researcher had to use social media to attract the women entrepreneurs and also attend women entrepreneur's conferences. Soft and printed copies of the questionnaires were distributed, a total of 70 printed copies of the questionnaires were distributed and two were sent via email to the women entrepreneurs.

In this study, the researcher used the snowball sampling method, which is a convenience sampling method. Snowball sampling implies that initial subjects are requested to refer additional subjects. To start with the snowball sampling the Gauteng Enterprise Propeller was contacted to acquire a list of women entrepreneurs the organisation might have on their database. This technique will assist in generating a list of women entrepreneurs in ICT industry, and these women entrepreneurs were asked to act as informants by identifying other women entrepreneurs in the ICT industry that might be interested in this research.

Women entrepreneurs that were identified from the different organisations were contacted and these women acted as informants and identified other potential women-owned business that might be interested in this research. Questionnaires were distributed by a personal delivery during conferences and via email to the entrepreneurs. The demographic areas included are selected areas in Gauteng.

Social media was also used as a platform to attract other women entrepreneurs in the ICT industry e.g. Facebook, Twitter etc. Further to that the researcher had to attend different women entrepreneur's summits in order to network with different women entrepreneurs, also inquire references to other women entrepreneurs in the ICT industry. A list of 63 women entrepreneurs in the ICT industry were willing to participate in the research.

3.3 BIOGRAPHICAL INFORMATION OF THE RESPONDENTS

3.3.1 Age group classification of respondents

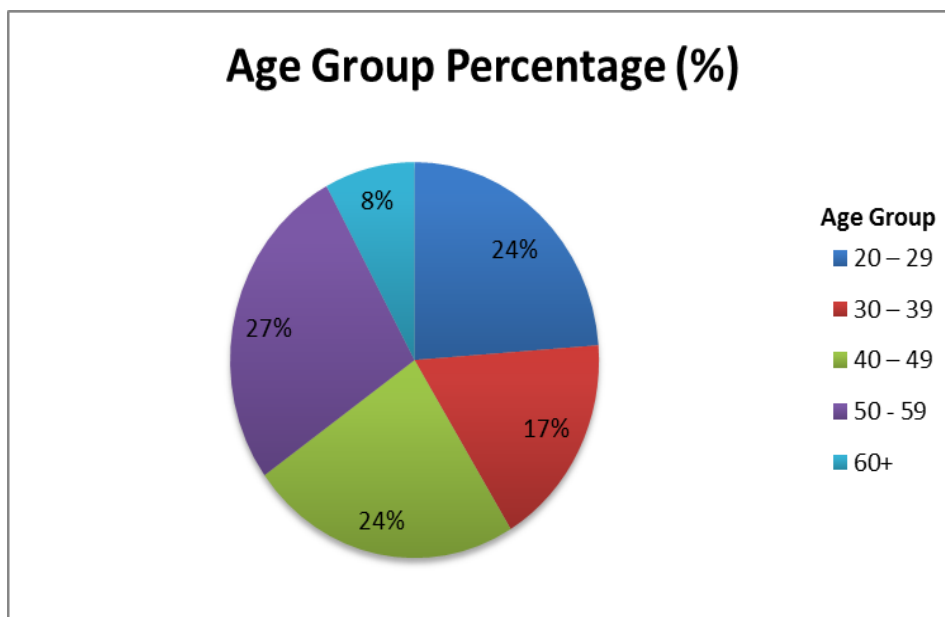
- **Purpose of the question**

The purpose of question A1, in Section A of the questionnaire (refer to Appendix 1) was to determine the age group category of respondents. Figure 3.1 represent the age group of women entrepreneurs that responded to the questionnaires.

- **Results obtained**

The age group of women entrepreneurs that responded are shown in figure 3.1.

Figure 3.1: Age group classification of respondents



- **Analysis of the results**

Based on the results that are shown on figure 3.1, it shows that the majority of women entrepreneurs that participated in this research are between the age group of 50 and 59 years. While a minority of women entrepreneurs that participated are more than 60 years old. The study also reveals that 24% of women that participated are between the age group of 20 and 29, 40 - 49 which has 23.8%.

3.3.2 Marital status of respondents

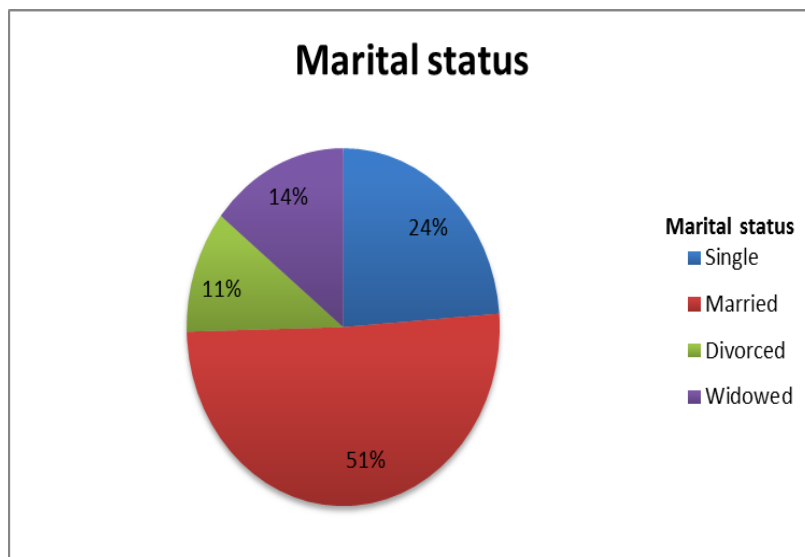
- **Purpose of the question**

The purpose of question A2, in Section A of the questionnaire (refer to Appendix 1) was to determine the marital status of respondents. The results could be used to determine if there is any link between the marital status of the women and their path to self-employment.

- **Results obtained**

The marital status of women entrepreneurs that responded is shown in figure 3.2.

Figure 3.2: Marital status of respondents



- **Analysis of the results**

Based on figure 3.2 it shows that 51% of women that participated in this research were married while 24% were single, 14% were widowed and 11% were divorced.

3.3.3 Highest academic qualification of respondents

- **Purpose of the question**

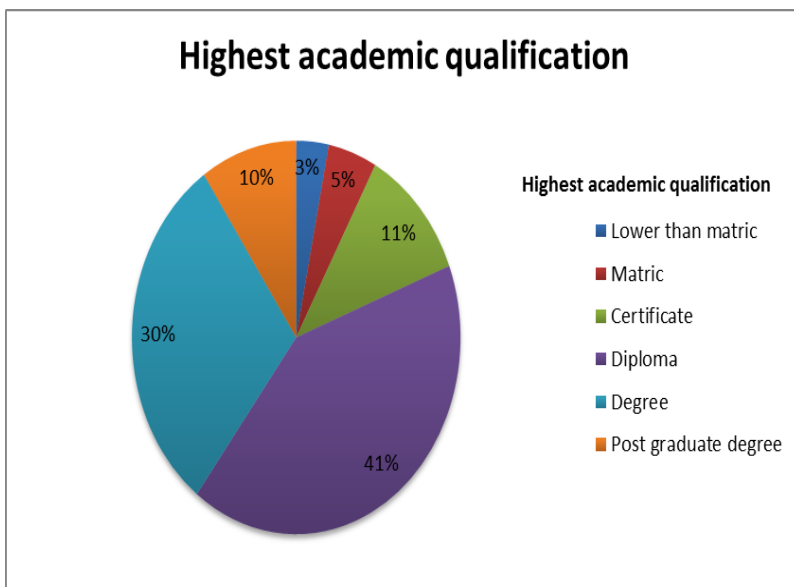
The purpose of question A3, in Section A of the questionnaire (refer to Appendix 1) was to determine the highest academic qualification of the participants. The results could be utilised in

determining the influence of previous education on the specific development needs of women entrepreneurs.

- **Results obtained**

Figure 3.3 represent the highest academic qualification of women entrepreneurs that responded to the questionnaires.

Figure 3.3: Highest academic qualification of respondents



- **Analysis of the results**

Based on figure 3.3 it indicates that a diploma constituted the largest group of all responses, representing (41%) of the respondents while a minority of women indicated that they had a qualification lower than Matric (3%). A total of 30% respondents indicated they had a degree as their highest academic qualification, three (5%) respondents had matric, seven (11%) had a certificate and six (10%) had a post graduate degree.

3.3.4 Number of years in business

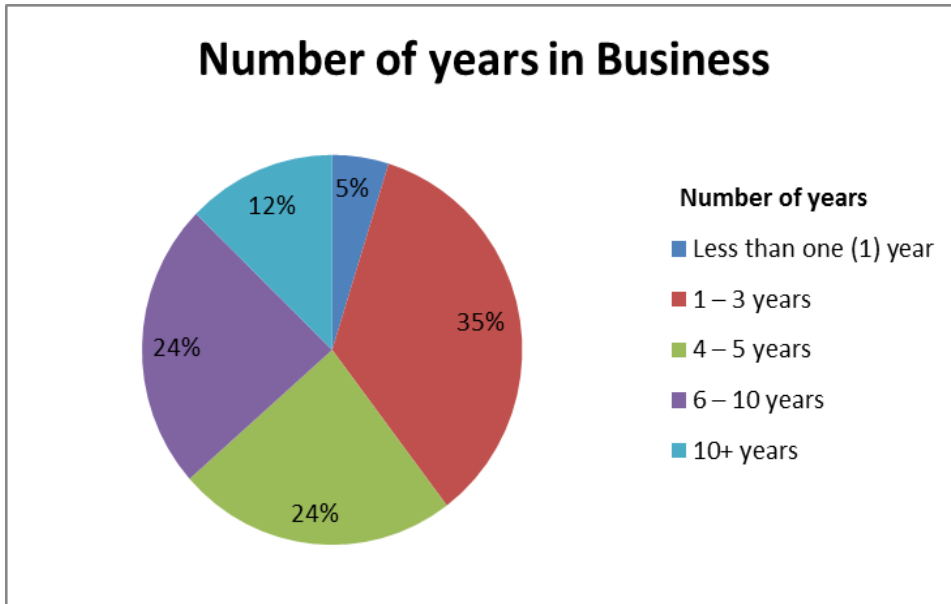
- **Purpose of the question**

The purpose of question A4, Section A of the questionnaire (refer to Appendix 1) was to determine the number of years in business.

- **Results obtained**

Figure 3.4 represent the number of year's women entrepreneurs have been in the business.

Figure 3.4: Number of years in business



- **Analysis of the results**

Figure 3.4 indicates that the majority (35%, 22) of businesses owned by respondents are between 1 and 3 years old. A total of 24% (15) of the respondents indicated that their businesses are between 4 and 5 years old, and another 24% (15) of respondents indicated that their businesses are between 6 and 10 years old. The study further shows that 5% (3) of these entrepreneurs have recently started their own businesses, which are less than one-year-old while 12% (8) of respondents indicated that, their business has been operational for more than 10 years.

3.4 BUSINESS INFORMATION

3.4.1 Industries in which women entrepreneurs are trading

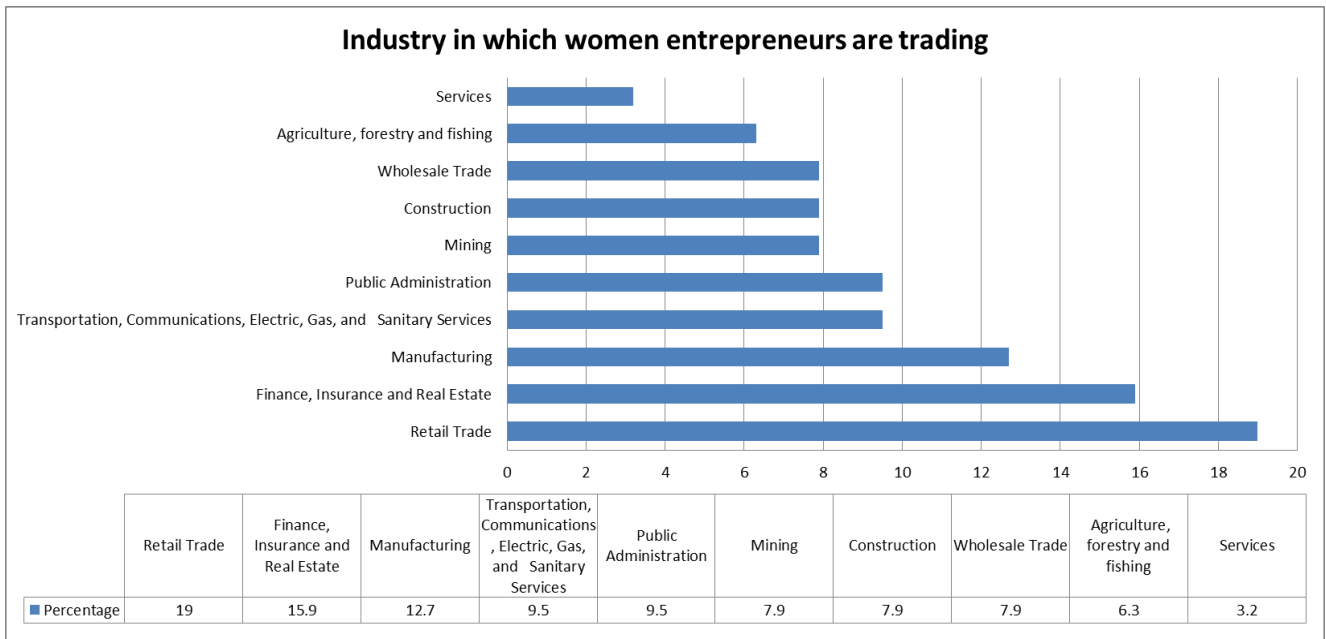
- **Purpose of the question**

The main purpose of a question (B1) Section B of the questionnaire (refer to Appendix 1) was to determine which industry is the IT service provided.

- **Results obtained**

The results obtained from the empirical study that indicates various trading sectors for women entrepreneurs are presented in Figure 3.5.

Figure 3.5: Industry in which women entrepreneurs are trading



- **Analysis of the results**

Figure 3.5 indicates that 19% of the respondents are into retail trade. The study further reveals that 16% of the respondents are into finance, insurance and real estate. The study reveals that 13% of the respondents are involved in manufacturing activities. The transportation category and public administration category both were represented by 10% each, while the mining, construction and wholesale trade category were represented by 8% each. The agriculture and service category were represented by 6% and 3% respectively.

3.4.2 Legal status of the business

- **Purpose of the question**

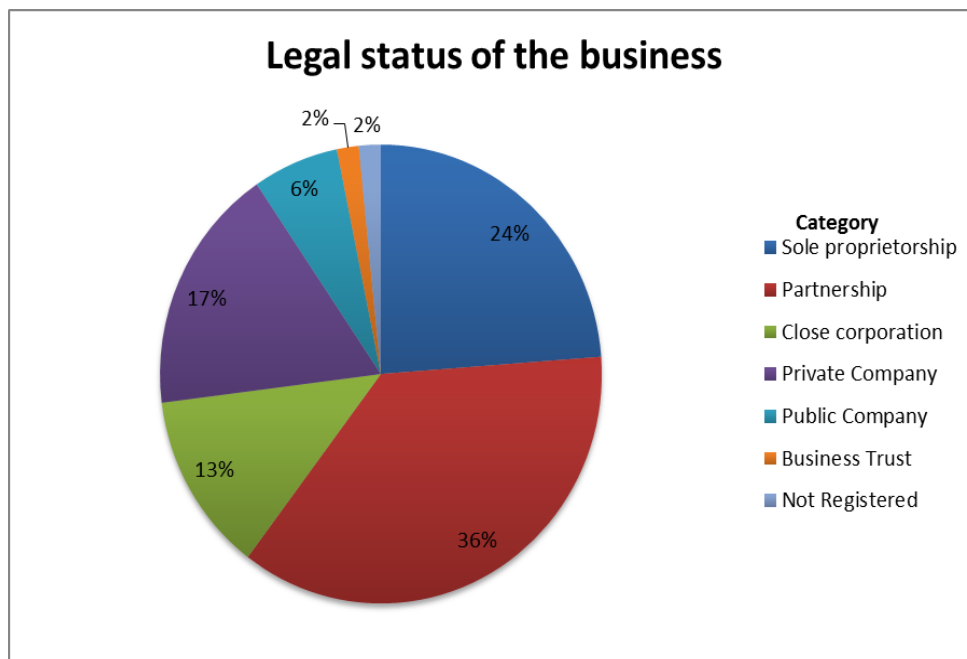
The purpose of question B2, in Section B of the questionnaire (refer to Appendix 1) was to obtain information on the legal status of the women-owned businesses that participated in the

study. The legal status of the women-owned businesses might have an impact on the specific needs of the women entrepreneur.

- **Results obtained**

Figure 3.6 represents the legal status of the businesses women entrepreneurs that have completed the questionnaires.

Figure 3.6: Legal status of the business



- **Analysis of the results**

The majority of businesses 36% operated as a partnership business. A total of 24% were sole proprietors, 17% registered as private companies, 13% were registered as close corporations, 6% were registered as a public company while 2% were registered as a business trust and the other 2% were not registered.

3.4.3 Path to business ownership

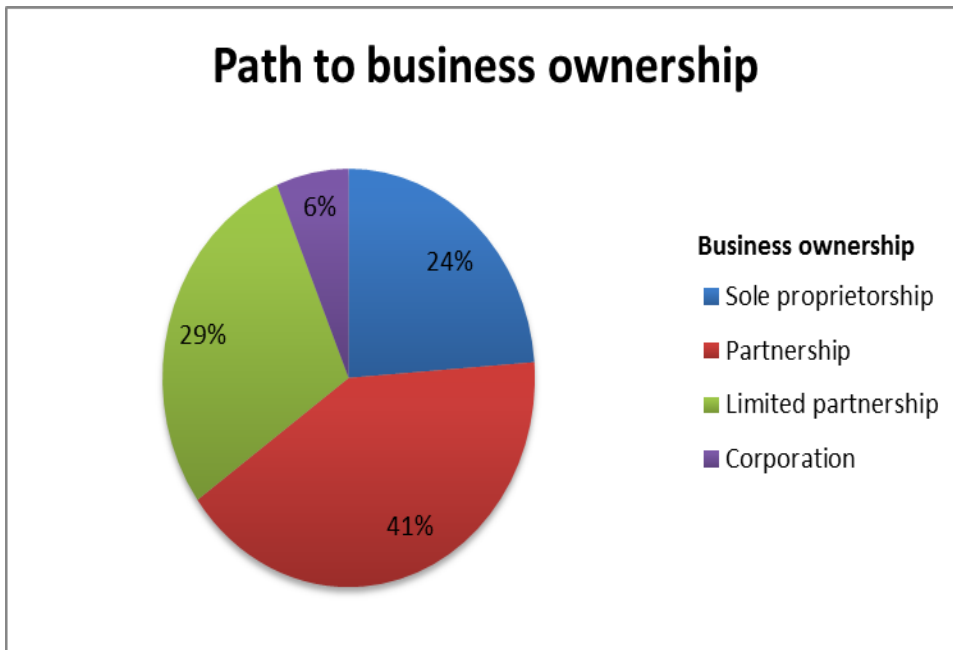
- **Purpose of the question**

The purpose of question B3, in Section B of the questionnaire (refer to Appendix 1) was to determine the path to business ownership of respondents.

- **Results obtained**

Figure 3.7 represents the response of women entrepreneurs in terms of the path to business ownership for their business.

Figure 3.7: Path to business ownership



- **Analysis of the results**

Figure 3.7 indicates that 41% of women entrepreneurs that participated in the research have partners in their business. A total of 29% indicated that their business is a limited partnership, 24% indicated that their business is a sole proprietor, while 6% indicated that their business is a corporation.

3.4.4 Source of start-up funding

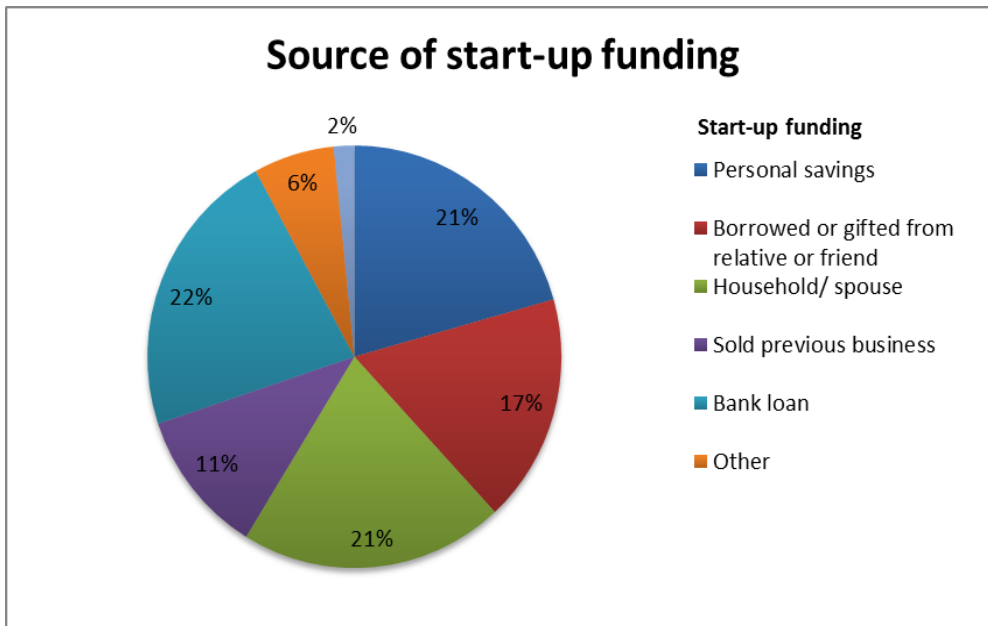
- **Purpose of the question**

The main purpose for the question (B4), in Section B of the questionnaire (refer to Appendix 1) was to establish the source of start-up capital for the women entrepreneurs participated in this study.

- **Results obtained**

Figure 3.8 represent the response of women entrepreneurs in terms of the source of start-up funding.

Figure 3.8: Source of start-up funding



- **Analysis of the results**

The study indicates that the majority (22%) of the respondents took a bank loan to start-up their business. The study further reveals that 21% of the respondents either used their family assets or borrowed from their spouse to start-up their business. Further to that the study also shows that 11% of these women entrepreneurs borrowed money from either a friend or relative and 6% used other alternatives to acquire capital to start their business. Unfortunately, 2% of the respondents didn't respond to this question.

3.4.5 Business premises

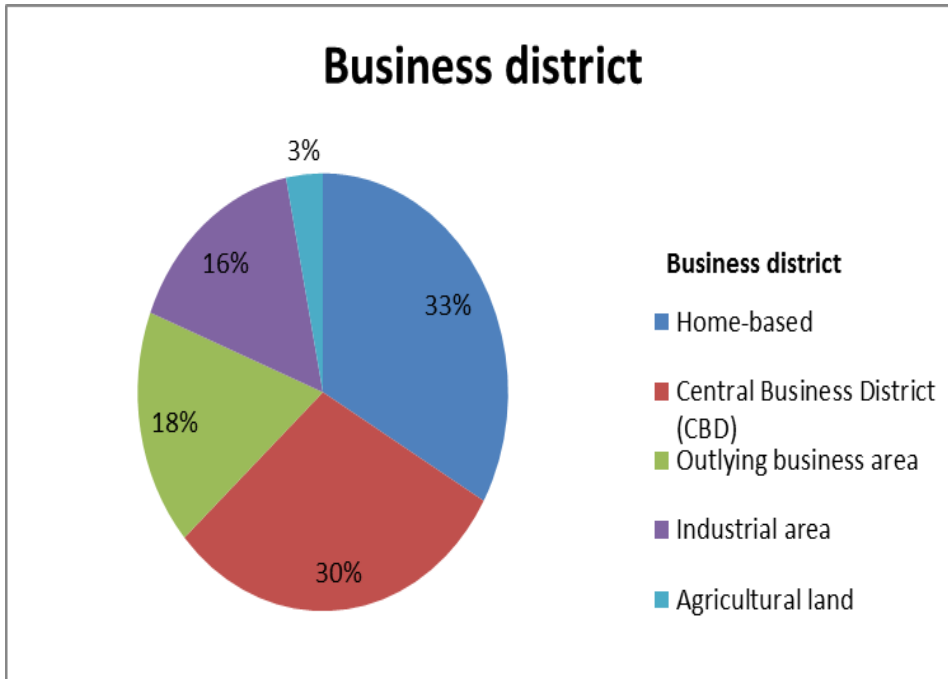
- **Purpose of the question**

The main purpose for the question (B5), in Section B of the questionnaire (refer to Appendix 1) was to determine from which premises the women-owned businesses were operating from.

- **Results obtained**

Figure 3.9 represent the response of women entrepreneurs in terms of their business premises.

Figure 3.9: Business premises



- **Analysis of the results**

Figure 3.9 indicates that 33% of the respondents operate their businesses from their homes, while 30% of the businesses are operating at the central business district. A total of 18% businesses operate at the outlying business areas while 16% operate at industrial areas and 3% at agricultural land.

3.4.6 Number of permanent employees

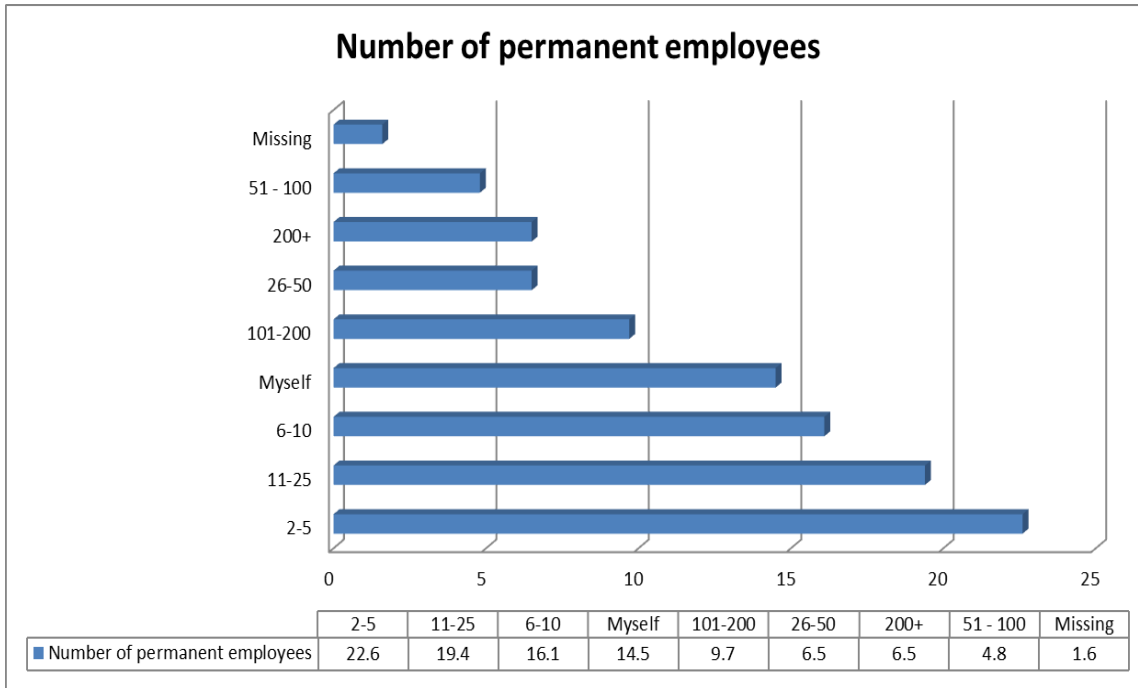
- **Purpose of the question**

The main purpose for the question (B6), in Section B of the questionnaire (refer to Appendix 1) was to determine the number of permanent employees of the participating women- owned businesses.

- **Results obtained**

The number of employees is presented in figure 3.10 below.

Figure 3.10: Number of permanent employees



- **Analysis of the results**

The majority of businesses (23%) had between two and five employees. A total of 19% businesses had between eleven and twenty-five employees while 16% of businesses had between six and ten employees. Further to that the results show that 15% of the businesses had the owner as the only employee, 10% of businesses had between 101 to two hundred employees, and another 7% of businesses had more than two hundred employees. A total of 5% businesses had between 51 and 100 employees and 2% did not provide necessary information.

3.4.7 Business turnover

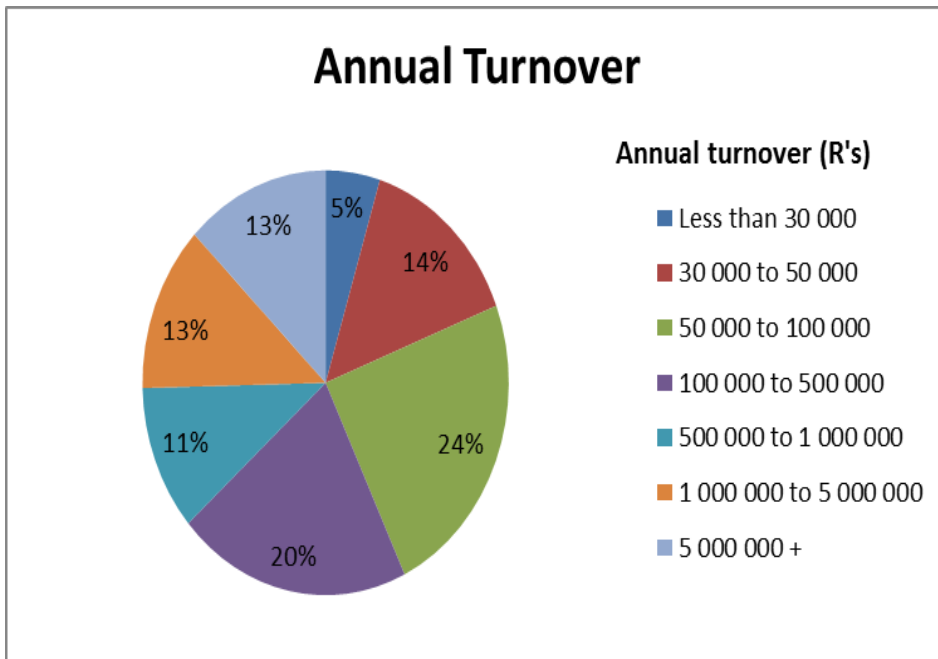
- **Purpose of the question**

The main purpose for the question (B7), in Section B of the questionnaire (refer to Appendix 1) was to obtain information on the financial success of the participating women-owned businesses.

- **Results obtained**

The annual turnover of the women-owned businesses in this study is presented in figure 3.11 below.

Figure 3.11: Business Turnover



- **Analysis of the results**

A total of 24% women entrepreneurs indicated that they had a turnover between R50 000 to R100 000 per annum, while a 20% of women entrepreneurs indicated that they had a turnover of R100 000 to R500 000. A total of 14% indicated a turnover between R30 000 to R50 000 while 13% indicated a turnover between R1 000 000 to R5 000 000 and another 13% indicated a turnover of more than R5 000 000. A total of 5% women entrepreneurs indicated that their turnover is less than R30 000 annually.

3.4.8 Exposure to business

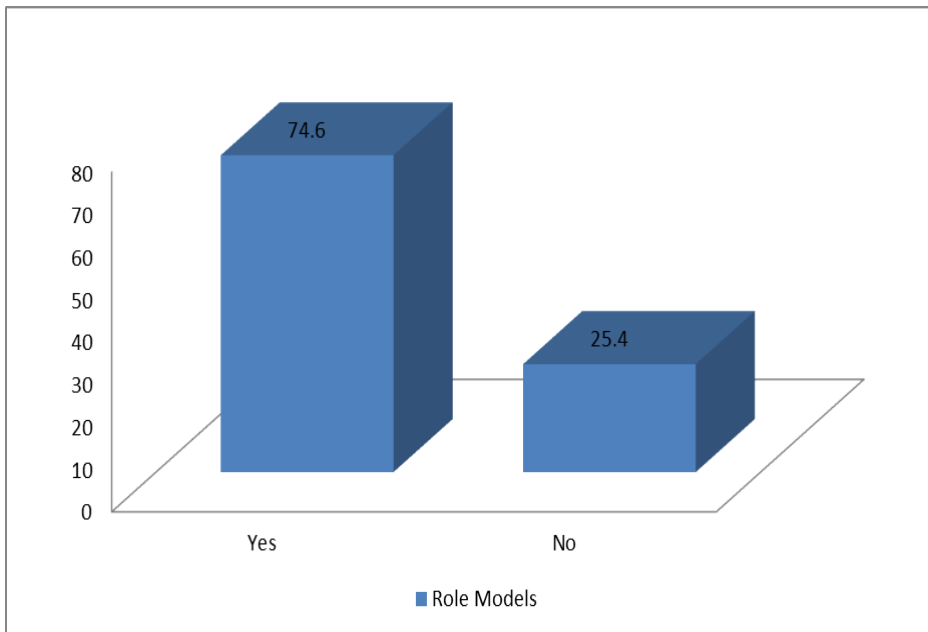
- **Purpose of the question**

The main purpose for the question (B8), in Section B of the questionnaire (refer to Appendix 1) was to determine whether the woman entrepreneur had a role model who influenced her to start her own business.

- **Results obtained**

The results obtained from the empirical study depicting whether the women entrepreneurs had role model or not are presented in Figure 3.12.

Figure 3.12: Exposure to business



- **Analysis of the results**

The majority of women entrepreneurs 75% indicated that they were influenced by a role model to start their own business, while 25% indicated that they were not influenced by a role model to start a business.

3.5 MOTIVATIONAL FACTORS

- **Purpose of the question**

The purpose of questions C1-15 in Section C of the questionnaire (refer to Appendix 1) was to determine the main motivational factors for women entrepreneurs entering self-employment. The results could be utilised to determine the influence of these motivational factors on the specific development needs of women entrepreneurs.

- **Results obtained**

Based on the respondent's feedback, the results in this section are presented in a form of an average or mean and standard variation (variation around the mean), items that indicate motivational factors for entering self-employment indicated in Table 3.1.

Table 3.1: Women entrepreneurship motivational factors

Motivational factors	n	\bar{x}	SD
The need for independence	63	6.54	0.74
Need for flexible work schedule	63	6.54	0.62
Need for a challenge	63	6.30	0.76
Self-fulfilment	62	6.00	1.12
To develop a hobby	58	4.86	1.46
Role models and other people's influences	63	5.16	1.42
Redundancy (lost your job, retrenchment)	63	4.30	1.61
Difficulty finding a job	63	4.21	1.67
Dissatisfaction with salaried jobs (job/ career frustration)	63	5.81	1.13
Compatibility with family duties	63	6.00	1.05
Insufficient family income	63	5.32	1.16
Desire wealth	63	4.95	1.60
Ensure high job security	61	5.70	1.30
Entered the family business	63	3.90	1.94
Confidence in the product/service	63	5.98	0.68

- **Analysis of the results**

In this section of the questionnaire, the questions were based on a Likert-type scale where 1 = "Strongly disagree" and 7 = "Strongly agree". Based on the results that are represented in Table 3.1, **Low numbers represent disagreement** with the statement while **High numbers represent agreement** with the statement.

The respondents rated **The need for independence** and **Need for flexible work schedule** as the highest motivational factors and the mean for both was indicated as $\bar{x} = 6.54$. The other motivational factors that indicated high levels of agreement were **Need for a challenge** ($\bar{x} = 6.30$), **Self-fulfilment** ($\bar{x} = 6.00$) and **Compatibility with family duties** ($\bar{x} = 6.00$).

Followed the motivational factors that had the highest mean, the study also reveals that some of the women entrepreneurs have indicated **Confidence in the product/service** ($\bar{x} = 5.98$) as

one of their motivational factor. There were seven motivational factors which indicated an average mean between four and five. The factor **Dissatisfaction with salaried jobs** indicated an average mean of $\bar{x} = 5.81$, **Ensure high job security** indicated an average mean of $\bar{x} = 5.70$, **Insufficient family income** indicated an average mean of $\bar{x} = 5.32$, **Role models and other people's influences** indicated an average mean of $\bar{x} = 5.16$. While **Desire wealth** indicated an average mean of $\bar{x} = 4.95$, **To develop a hobby** indicated an average mean of $\bar{x} = 4.86$, **Redundancy** indicated an average mean of $\bar{x} = 4.30$, **Difficulty finding a job** indicated an average mean of $\bar{x} = 4.21$. **Entered the family business** was the factor with the lowest agreement and yielded an average mean of $\bar{x} = 3.29$.

3.6 DEMOGRAPHICAL FACTORS

- **Purpose of the question**

The purpose of questions C17-21, in Section C of the questionnaire (refer to Appendix 1) was to determine the demographical factors which influenced women entrepreneurs. The responses again were set out on a Likert scale type questionnaire where 1 = “Strongly disagree” and 7 = “Strongly agree”.

- **Results obtained**

The results indicate the feelings of women entrepreneurs towards the support structures in their regions of operations. These results are presented on Table 3.2.

Table 3.2: Demographic factors

Demographical factors	n	\bar{x}	SD
The area is a source of an ambient number of entrepreneurial opportunities.	63	4.97	1.12
The area has proper policies in place for enhancing women entrepreneurship in the region.	62	5.08	1.23
The area provides ambient network opportunities with other businesses.	63	5.13	1.20
The area infrastructure (electricity, water, road network) adequately meet the needs of my business.	63	5.17	1.04
The area provides an excellent base for export opportunities.	63	4.56	1.20

- **Analysis of the results**

The results indicate that the women entrepreneurs agreed more with the statement that **The area’s infrastructure adequately meet the needs of my business**, this is indicated by the mean average of $\bar{x} = 5.17$. The respondents also have a high level of agreement with the statement, **The area provides ambient network opportunities with other businesses** ($\bar{x} = 5.13$). A relatively high mean was also calculated for the rest of the statements, **The area has proper policies in place for enhancing women entrepreneurship in the region** ($\bar{x} = 5.08$), **The area is a source of ambient number of entrepreneurial opportunities** ($\bar{x} = 4.97$) and **The area provides excellent base for export opportunities** ($\bar{x} = 4.56$).

3.7 OBSTACLES TO BUSINESS START-UP

- **Purpose of the question**

The purpose of questions D1-13, in Section D of the questionnaire (refer to Appendix 1) was to accumulate information on the barriers that were faced by women entrepreneurs when entering their own business ventures. Questions asked in this section were based on a Likert-type scale where 1 = "Strongly disagree" and 7 = "Strongly agree".

- **Results obtained**

The results in Table 3.3 indicates the feedback from women entrepreneurs in terms of the obstacles they face when starting a business

Table 3.3: Obstacles to business start-up

Start-up obstacles	n	\bar{x}	SD
Inter-role conflict (work/home conflict)	63	5.94	1.05
Family pressures (gender-role expectations)	63	6.06	0.86
Awareness/ Access to business support	63	5.86	1.09
Lack of timely business information	63	5.95	0.94
Lack of female role models	63	5.54	1.09
Isolation from business network	61	5.20	1.28
Socio-cultural environment (lack of respect from male community and stereotype)	63	5.78	0.77
Lack of business management skills	63	5.63	0.97
Lack of education and training (in general)	63	5.68	1.15
Inequality of access to credit (difficult to obtain financing as a female)	62	5.40	1.36
Lack of self-confidence	63	6.24	0.88
Risk averse (great fear of failure)	63	6.60	0.61
Legislative (lack of focus on women entrepreneurship policies from regional municipalities or government)	63	4.44	1.46

- **Analysis of the results**

Based on the results that are presented on Table 3.3 a high mean score represents major obstacles that are faced by these women entrepreneurs while a low mean score represents least obstacles that are faced by these women entrepreneurs.

The study shows that the major obstacle that women entrepreneurs face when starting a business is **Risk averse**, this obstacle is about their fear of failure and this is indicated by the highest mean average of $\bar{x} = 6.60$. The statement with the lowest mean is **Legislative** this is indicated by the mean average of $\bar{x} = 4.44$.

The other statements which also yielded relative high level of agreement are, **Lack of self-confidence** ($\bar{x} = 6.24$), **Family pressures** ($\bar{x} = 6.24$), **Lack of timely business information** ($\bar{x} = 5.95$), **Inter-role conflict** ($\bar{x} = 5.94$), **Awareness/ Access to business support** ($\bar{x} = 5.86$), **Socio-cultural environment** ($\bar{x} = 5.78$), **Lack of education and training** ($\bar{x} = 5.68$), **Lack of business management skills** ($\bar{x} = 5.63$).

The average mean for the rest of the statements were calculated as follows **Lack of female role models** ($\bar{x} = 5.54$), **Inequality of access to credit** ($\bar{x} = 5.40$) and **Isolation from a business network** ($\bar{x} = 5.20$).

3.8 OBSTACLES CURRENTLY FACED IN BUSINESS

- **Purpose of the question**

The purpose of questions D15-26, in Section D of the questionnaire (refer to Appendix 1) was to accumulate a body of knowledge on the current obstacles faced by women entrepreneurs while they are operating their own business ventures. Questions asked in this section were based on a Likert-type scale where 1 = "Strongly disagree" and 7 = "Strongly agree".

- **Results obtained**

The results on Table 3.4 indicate the feedback from women entrepreneurs in terms of the current obstacles they face in their business.

Table 3.4: Obstacles currently faced in business

Current obstacles	n	\bar{x}	SD
Inter-role conflict (work/home conflict)	62	5.60	1.18
Family pressures (gender-role expectations)	62	5.63	1.12
Awareness/ Access to business support	61	5.41	1.09
Lack of timely business information	62	5.21	1.32
Lack of female role models	62	4.79	1.33
Isolation from business network	60	4.65	1.47
Socio-cultural environment (lack of respect from male community and stereotype)	63	5.17	1.07
Lack of business management skills	62	5.00	1.29
Liquidity and other financial problems	61	3.11	1.90
Gaining acceptance/respect of people (internally and externally)	63	4.32	1.53
No time for training/upgrading of skills	63	5.83	1.33

- **Analysis of the results**

Based on the results that are presented on Table 3.4 a high mean score represents major obstacles faced by these women entrepreneurs when running their businesses while a low mean score represents least obstacles that are faced by these women entrepreneurs.

The study shows that the major current obstacle for women entrepreneurs is **No time for training/upgrading of skills**, this is indicated by the highest mean average of $\bar{x} = 5.83$. The statement with the lowest mean is **Liquidity and other financial problems** this is indicated by the mean average of $\bar{x} = 3.11$.

The statements which also indicated levels of agreement with average mean values all higher than five were: **Family pressures** ($\bar{x} = 5.63$), **Inter-role conflict** ($\bar{x} = 5.60$), **Awareness/ Access to business support** ($\bar{x} = 5.41$), **Lack of timely business information** ($\bar{x} = 5.21$), **Socio-cultural environment** ($\bar{x} = 5.17$), and **Lack of business management skills** ($\bar{x} = 5.00$).

The statements with the average mean values all higher than four were: **Lack of female role models** ($\bar{x} = 4.79$), **Isolation from a business network** ($\bar{x} = 4.65$), and **Gaining acceptance/respect of people** ($\bar{x} = 4.32$).

3.9 DEVELOPMENT NEEDS OF ENTREPRENEURS

3.9.1 Training or development by either a government agency or the private sector

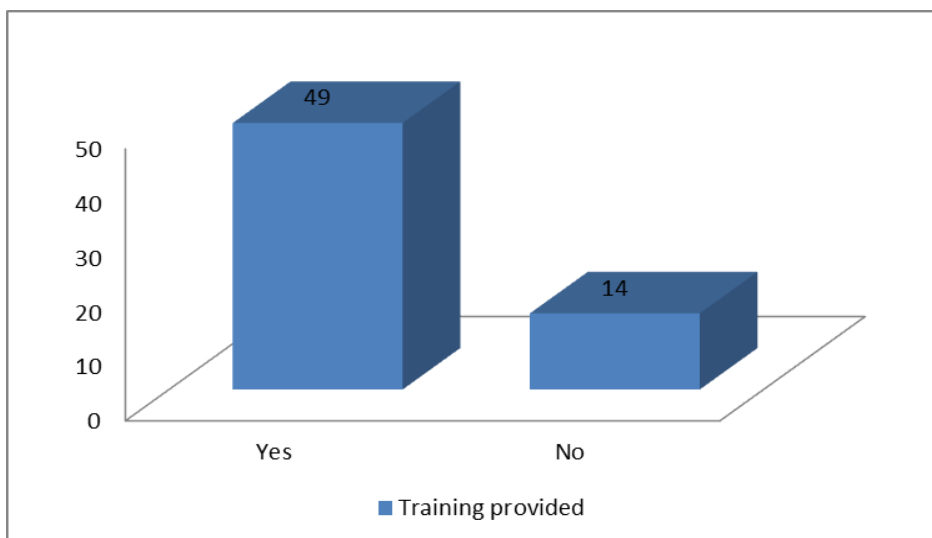
- **Purpose of the question**

The purpose of question E1 of the questionnaire (Refer to *Appendix 1*) was to obtain information on whether the woman entrepreneur has been trained or developed by either a government agency or the private sector.

- **Results obtained**

The results obtained regarding the training obtained by women entrepreneurs are presented in figure 3.13 below.

Figure 3.13: Training and development by government agency or the private



- **Analysis of results**

Of the 63 responds to this question, 49 indicated that they have been trained or developed by a government agency or by the private sector. While 14 respondents indicated that they have not been trained or developed by government or by the private sector.

3.9.2 The type of training received

- **Purpose of the question**

The purpose of the second part of question E1 of the questionnaire (Refer to Appendix 1) was to determine what type of training the woman entrepreneur received from either a government agency or the private sector.

- **Results obtained**

The results indicate the type of training women entrepreneurs have received from either a government agency or the private sector. The type of training is represented in Table 3.5 below.

Table 3.5: Type of training

Type of training	n
Technical skills (i.e. hand crafting)	11
Communication skills	42
Accounting skills	15
Management skills	42
Technological skills (computers)	35
Other	1

- **Analysis of the results**

From the 49 respondents, that indicated that they have received training; the majority of them (42) have received training in communication skills and management skills. The study also reveals that out of the 49 respondents that were trained, 35 received technological skills, 15 received accounting skills, 11 received technical skills training respectively.

3.10 ORGANISATION SPECIFICALLY ESTABLISHED FOR WOMEN ENTREPRENEURS

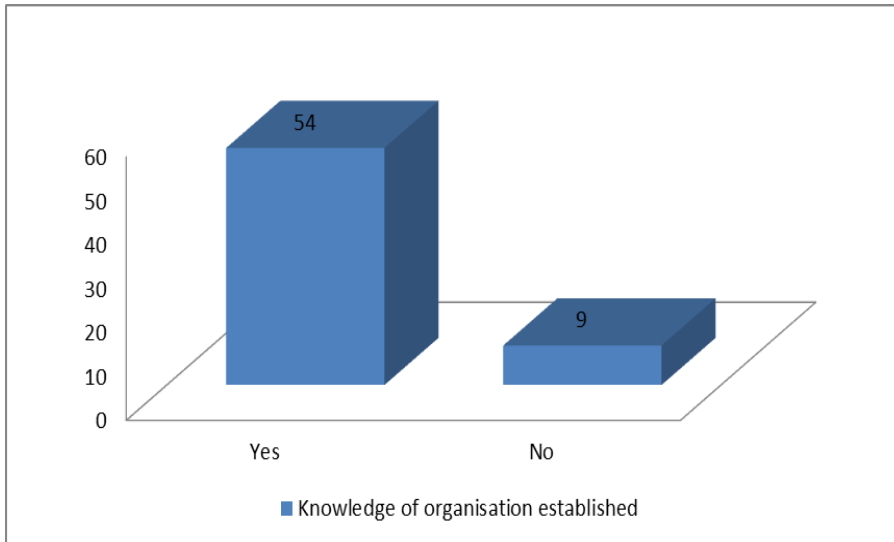
- **Purpose of the question**

The purpose of question E2 of the questionnaire (Refer to Appendix 1) was to determine whether women entrepreneurs are aware of any organisation which is specifically established for women entrepreneurs.

- **Results obtained**

The results obtained indicate whether women entrepreneurs are aware of any organisation which is specifically for women entrepreneurs. The results are presented in figure 3.14 below.

Figure 3.14: Knowledge of any organisation specifically established for women entrepreneurs



- **Analysis of results**

Of the 63 responds to this question, 54 indicated that they were aware of organisations that were specifically developed for women entrepreneurs. While 9 respondents were not aware of any organisation which was specifically developed for women entrepreneurs.

3.10.1 How organisations help women entrepreneurs in their activities

- **Purpose of the question**

The purpose of the second part of question E2 in the questionnaire (Refer to Appendix 1) was to obtain a body of knowledge on exactly how the organisations which were established for women entrepreneurs manage to assist them. The assistance provided by organisations for women entrepreneurs are presented in Table 3.6 below.

Table 3.6: How the organisation helps to develop women entrepreneurs in their activities

Assistance provided	n
Provides education and training	44
Provides financial assistance	11
Supports/enables networking with other women entrepreneurs	37
Provides access/exposure to motivational speakers/role models	26
Provides business information	49
Other	2

- **Analysis of results**

The research showed that women entrepreneurs who responded to the question, 49 indicated that organisations provide business information, while 44 indicated that these organisations provide education and training. A total of 37 women indicated that the organisations support/enables networking with other women entrepreneurs and 26 indicated that the organisations provide access/exposure to motivational speakers/role models. Only eleven participants indicated that the organisations provide financial assistance.

3.10.2 Specific needs of women entrepreneurs

- **Purpose of the question**

The purpose of question E3 in the questionnaire (Refer to Appendix 1) was to understand the exact needs of the women entrepreneurs who participated in the study. The specific needs are presented in Table 3.7 below.

Table 3.7: Specific needs

Specific needs	n
Financial support	29
Training/knowledge/skills	20
Tools, equipment, machinery	15
Business advice, information, counselling, mentoring	13
Marketing support	43
Suitable business premises	19
Growth support	42
Technical support	10
Psychological support	8
Networking with other business owners	35
Infrastructure (roads, telephone, electricity)	6
Legal support	11
Women entrepreneurship specifically based policies for the area	23

- **Analysis of results**

The majority of the respondents (43) indicated a need for marketing support while 42 respondents indicated a need for growth support. A total of 35 indicated a need for networking with other business owners, 29 indicated a need for financial support, 23 indicated a need for women entrepreneurship specific based policies for the area and twenty indicated a need for training/knowledge/skills.

A total of fifteen respondents indicated a need for tools, equipment and machinery, nineteen indicated a need for suitable business premises, and thirteen indicated a need for business advice, information, counselling and mentoring while eleven indicated a need for legal support.

Only ten respondents indicated a need for technical support while 8 indicated a need for Psychological support.

3.11 SUMMARY

In this chapter the results of the empirical study, in context with the research objectives and design were presented in the form of percentage graphs and frequency tables.

The research data that was gathered included information on motivational factors that motivated women entrepreneurs to start their own businesses, current obstacles that women entrepreneurs face in the ICT industry, obstacles women entrepreneurs faced when starting a business and the biographical information of the women entrepreneurs.

The data on motivational factors that motivate women entrepreneurs to start a business included fifteen questions and six questions on demographics factors. This information will assist the researcher to understand what motivates woman entrepreneurs.

The section that was developed to determine which factors motivate women entrepreneurs to start a business included thirteen questions and the current obstacles that are faced by women entrepreneurs included eleven questions.

The section on biographical information on women entrepreneurs in the ICT sector included the age group, marital status, highest academic qualification and a number of years self-employed.

The last section of the questionnaire focussed on whether the women entrepreneurs in the ICT industry, have received any training from the government or private sector. Also to verify

whether the entrepreneurs are aware of any support offered for women entrepreneurs and what was their requirement in terms of training and development.

CHAPTER 4

CONCLUSIONS AND RECOMMENDATIONS

4.1 INTRODUCTION

The ICT industry still remains a field of research that need to be explored especially around South Africa. The purpose of this chapter is to conclude the empirical study by drafting a profile of the typical woman entrepreneur in the ICT sector around the selected areas in Gauteng. This chapter will suggest practical recommendations that can assist with the development of women entrepreneurship in the ICT industry; this will be followed by the critical evaluation of the study.

4.2 CONCLUSIONS ON THE EMPIRICAL STUDY

This section reflects the summary of the women entrepreneurs who are currently in the ICT industry operating in selected areas in Gauteng. This chapter will also suggest tangible recommendations to facilitate development for women entrepreneurship in the ICT industry.

4.2.1 Biographical information results

The majority of women entrepreneurs that participated in this research were between the age group of 50 and 59 years. There were also a significant number of them who were between the ages of 20 and 29 years and 40 and 49 years old. The majority of them were married and they were educated with an academic qualification of a diploma and degree. These women entrepreneurs have been in business between one and three years, this could be due to the fact that she is an older woman she had to be developed first before considering any the business ventures.

4.2.2 Business information on the participating women-owned businesses

The study focuses mainly in women entrepreneurs in the ICT industry but these women were providing services or functions in different sectors. The majority of the respondents were in retail trade while another big portion is in finance, insurance and real estate.

The legal status of the women entrepreneurs who participated is in a partnership or she is in a sole proprietorship. This correlate to the fact that these women used a bank loan or family asset as a source of capital for their business, and the fact that majority of them are married their spouse could be their partners as they might have borrowed money from them. Most

businesses are home based, however a significant percentage are situated in the Central Business District or at least in the outlying business area.

The majority of businesses have an annual turnover of between R50 000 and R100 000 while a significant percentage indicated an annual turnover between R100 000 to R500 000. This could be due to the fact that these women entrepreneurs do not operate on a large scale as they have mostly two to five employees.

The majority of women entrepreneurs (75%) indicated that they were influenced by a role model to start their own business, while 25% indicated that they were not influenced by a role model to start a business.

4.2.3 Motivational factors

The women entrepreneurs who participated in this study were motivated by pull factors rather than push factors (Mallon & Cohen 2001: 218). Most women indicated the most important reasons for starting their business as the need for independence, the need for flexible work schedule, the need for a challenge, self-fulfillment and compatibility with family duties.

4.2.4 Demographical factors

The average women entrepreneurs in the ICT industry believe that their area's infrastructure adequately meets their business need, and the area where they operate is a source of an ambient number of entrepreneurial opportunities. They believe that there are proper policies in place in their areas which serves as a base for export opportunities.

4.2.5 Obstacles to business start-up

The study indicated that women entrepreneurs that participated in this research highlighted that risk adverse, lack of self-confidence, family pressures, lack of timely business information and inter-role conflict were their top five obstacles that hinder them in starting a business. The women entrepreneurs list the lack of female role models because the majority of them had role models that motivated them to start a business. Further to that they listed inequality of access to credit and isolation from a business network as lesser obstacles.

4.2.6 Development needs of entrepreneurs

The majority of the women entrepreneurs that participated in this research have been trained or developed by government agency or by the private sector. These women indicated that in general there is a need for support in the following fields:

- Marketing support;
- Growth support;
- Networking with other business owners;
- Financial support; and
- Women entrepreneurship specific based policies for the area

4.3 RECOMMENDATIONS

The ICT industry has always been seen as a male dominated industry, and this has caused a lot of stereotyping and discrimination against women in the corporate and small and medium-sized business environment. Based on the analysis that was done on women entrepreneurs in the ICT industry, the following recommendations are made:

4.3.1 Infrastructure and training

Technology evolves with time and in order to attract women entrepreneurs in this industry the infrastructure has to be developed to accommodate the latest technology. Women ICT enterprise owners lack knowledge about the ICT sector, including business and management skills. Training interventions need to be designed to accommodate this need.

4.3.2 Government and private sector intervention

The Government and private sector will have to work together to form leadership institutions with the mandate of facilitating the convergence of ICT organisations with mutual interests, including working with women-owned businesses whereby they can network with these organisations.

4.3.3 Raising the visibility of women entrepreneurs in the ICT sector

This is an important aspect as there is great potential to have many women joining the sector by learning from successful case studies. Also, this will assist in attracting more women

entrepreneurs in this industry. Government can also do campaign regarding ICT industry and women entrepreneurship

4.3.4 Establishing a business networking forum for women in ICT

Once awareness has been created to attract more women entrepreneurs, a platform will be required where women entrepreneurs can share ideas and mentor each other. This platform can also be used by government and the private sector to disseminate information about business opportunities for women in the ICT sector.

4.3.5 Start-up funding

A special start-up fund needs to be provided by existing agencies for women in the ICT sector. This aspect can be a short to medium term intervention whilst strategies are developed for long-term interventions

4.4 CRITICAL EVALUATION OF THE STUDY

4.4.1 Primary objective re-visited

The main objective of this study was to investigate the challenges that are faced by women entrepreneurship in the Information Communication Technology (ICT) sector in selected areas in Gauteng. The study will further make practical recommendations that can help the woman entrepreneur develop and sustain their business.

4.4.2 Secondary objectives re-visited

In order to address the main objective the following secondary objectives were formulated:-

- To gain insight into women entrepreneurship by means of literature study.
- To determine factors that drove female entrepreneurs to enter into their own business venture.
- To determine barriers faced by women entrepreneurs when entering and running their own business ventures.
- To determine the skills required by women entrepreneurs to effectively manage their business.
- To identify what developments areas do women entrepreneurs need to manage their business well.

The first secondary objective namely, **To gain insight into women entrepreneurship by means of literature study** was achieved through the literature study in chapter two. This chapter gave an understanding on the importance of women entrepreneurship.

The second secondary objective namely, **To determine factors that drove female entrepreneurs to enter into their own business venture** was achieved by both the literature reviews in chapter two as well as the empirical research discussed in chapter three and concluded in chapter four

The third secondary objective namely, **To determine barriers faced by women entrepreneurs when entering and running their own business ventures** was achieved through a literature study in chapter two and empirical research on chapter three.

The fourth secondary objective namely, **To determine the skills required by women entrepreneurs to effectively manage their business** was achieved through a literature study in chapter two and empirical research on chapter three.

The fifth secondary objective namely, **To identify what developments areas do women entrepreneurs need to manage their business well** was achieved through a literature study in chapter two and empirical research on chapter three.

4.5 SUGGESTIONS FOR FUTURE RESEARCH

A lot of research has been conducted on women entrepreneurs, but less has been done on women entrepreneurs in the ICT industry. Based on the analysis that has been done on this research, the following suggestions are made for future research.

- Assess the effectiveness of women entrepreneurs' network organisations.
- Define the training interventions required by women entrepreneurs in the ICT industry.
- To determine strategies that will enable women entrepreneurs in the ICT industry to access financial support.
- To investigate the effectiveness and the success of the current growth strategies for women entrepreneurs in the ICT industry.
- To determine the specific start-up funding needs required by women entrepreneurs in the ICT industry.
- To determine the importance of having a mentor when starting a business.

- To determine why male entrepreneurs in the ICT industry are more successful than women entrepreneurs in the ICT industry.

4.6 SUMMARY

The purpose of this chapter was to conclude on the empirical study by compiling a profile of the woman entrepreneur in the ICT industry. A detailed description of the woman entrepreneur in the ICT industry was given using the following aspects:

- The biographical information of the woman entrepreneur was discussed.
- The structure of a woman owned business and the motivational factors required to start a business.
- The obstacles that are faced by women entrepreneurs in the ICT industry, during the start-up phase were also discussed.
- This was followed by the developmental needs of a women entrepreneur in the ICT industry.

The empirical research resulted in the formulation of recommendations to women entrepreneurs in the ICT industry. That was followed by a critical evaluation of the study was done in order to highlight the achievement of the research objectives. Suggestions for future research were also recommended.

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WOMEN ENTREPRENEURSHIP QUESTIONNAIRE



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Code number: _____

**QUESTIONNAIRE:
AN ASSESSMENT IN EXPLORING
WOMEN ENTREPRENEURSHIP IN
THE ICT INDUSTRY**

CONTACT DETAILS:

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WOMEN ENTREPRENEURSHIP DEVELOPMENT QUESTIONNAIRE

PLEASE NOTE:

This questionnaire must only be completed by women entrepreneurs in the ICT industry.

All information will be treated as **STRICTLY CONFIDENTIAL** and will only be used for academic purposes.

Instructions for completion:

1. Please answer the questions as objectively and honestly as possible.
2. Place a cross (x) in the space provided at each question which reflects your answer the most accurately. Use the following key: **1** = Strongly disagree; **2** = Disagree; **3** = Slightly disagree; **4** = Neutral view; **5** = Slightly agree; **6** = Agree; **7** = Strongly agree.

		Strongly disagree	Disagree	Slightly disagree	Neutral view	Slightly agree	Agree	Strongly agree
B7	Local Municipality is assisting adequately in the needs of especially women entrepreneurs.	1	2	3	4	5 X	6	7

It is essential you indicate your choice clearly with a **pen**.

3. Where asked for comments or to express your own opinion, keep answers short and to the point.
4. Please answer all the questions, as this will provide more information to the researcher so that an accurate analysis and interpretation of data can be made.

Thank you for your co-operation. We hope that you will find the questionnaire interesting and stimulating.

SECTION A: PERSONAL INFORMATION

The following information is needed to help us with the statistical analysis of the data for comparisons among different businesses. All your responses will be treated confidentially. We appreciate your help in providing this important information.

Mark the applicable block with a cross (X). Complete the applicable information.

A1	In which age group do you fall?	≤ 19	20 - 29	30 - 39	40 - 49	50 - 59	60+
		(01)	(02)	(03)	(04)	(05)	(06)

A2	What is your marital status?	Single	Married	Divorced	Widowed
		(01)	(02)	(03)	(04)

A3	Indicate your highest academic qualification.	
	Lower than matric	(01)
	Matric	(02)
	Certificate	(03)
	Diploma (Technical College or Technikon)	(04)
	University degree	(05)
	Postgraduate degree	(06)

A4	Indicate the number of years that you are self-employed.	
	Less than one (1) year	(01)
	1 – 3 years	(02)
	4 – 5 years	(03)
	6 – 10 years	(04)
	More than 10 years. Please specify:	

SECTION B: BUSINESS INFORMATION

Mark the applicable block with a cross (X). Complete the applicable information.

B1	In which industry does your business operate in the field of ICT?	
	Agriculture, Forestry, and Fishing	(01)
	Mining	(02)
	Construction	(03)
	Manufacturing	(04)
	Transport, Communication, Electric, Gas, and Sanitary Services	(05)
	Wholesale Trade	(06)
	Retail Trade	(07)
	Finance, Insurance, and Real Estate	(08)
	Services (Please specify the type of service)	(09)
	Public Administration	(10)
	Other: (Please specify)	(11)
B2	Indicate the legal status of your business (form of business ownership).	
	Sole proprietorship	(01)
	Partnership	(02)
	Close corporation	(03)
	Company (private)	(04)
	Company (public)	(05)
	Business Trust	(06)
	Not registered	(07)
	Other: (Please specify)	(08)

B3	Indicate your path to business ownership.		
	Sole Proprietorship		(01)
	Partnership		(02)
	Limited partnership		(03)
	Limited Liability company (LLC)		(04)
	Other: (Please specify)		(05)

B4	Indicate your source of start-up funding.		
	Personal savings		(01)
	Borrowed or gifted(donated) from relative or friend		(02)
	Household/spouse		(03)
	Sold previous business		(04)
	Bank loan		(05)
	Other: (Please specify)		(06)

B5	Indicate the business premises (from where does the business operates?).		
	From home (home-based)		(01)
	Central business district (CBD)		(02)
	Outlying business area		(03)
	Industrial area		(04)
	Agriculture land		(05)
	Other: (Please specify)		(06)

B6	How many permanent employees are employed by your business?							
	Myself	2-5	6-10	11-25	26-50	51-100	101-200	200+
	(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)

B7	Indicate the turnover (annual sales) that your business generates.	
	Less than R30 000	(01)
	R30 000 – R50 000	(02)
	R50 000 – R100 000	(03)
	R100 000 – R500 000	(04)
	R500 000 – R1 million	(05)
	R1 million – R5 million	(06)
	R5 million+	(07)

B8	Did you have any exposure to business in your childhood? (i.e. parents, close family friend owned a business).	<u>Yes</u> (01)	<u>No</u> (02)
	If yes, who owned the business? (Please specify – i.e. father, mother, sibling, family friend, close friend.)		

SECTION C: MOTIVATIONAL FACTORS

The purpose of this section is to determine which factors drove female entrepreneurs to enter into their own business ventures.

Indicate to what extent does you agree or disagree with the statements.

Mark the applicable block with a cross (X).

		Strongly disagree	Disagree	Slightly disagree	Neutral view	Slightly agree	Agree	Strongly agree
MOTIVATION FOR ENTERING SELF-EMPLOYMENT OR TO START OWN BUSINESS								
C1	The need for independence	1	2	3	4	5	6	7
C2	Need for flexible work schedule	1	2	3	4	5	6	7
C3	Need for a challenge	1	2	3	4	5	6	7
C4	Self-fulfilment	1	2	3	4	5	6	7
C5	To develop my hobby	1	2	3	4	5	6	7
C6	Role models and other people's influences (friends & family members)	1	2	3	4	5	6	7
C7	Redundancy (lost your job, retrenchment)	1	2	3	4	5	6	7
C8	Difficulty finding a job	1	2	3	4	5	6	7
C9	Dissatisfaction with salaried jobs (job/ career frustration)	1	2	3	4	5	6	7
C10	Compatibility with family duties	1	2	3	4	5	6	7
C11	Insufficient family income	1	2	3	4	5	6	7
C12	Desire for wealth	1	2	3	4	5	6	7
C13	Ensure high job security	1	2	3	4	5	6	7
C14	Entered the family business	1	2	3	4	5	6	7
C15	Confidence in the product/service offered	1	2	3	4	5	6	7
C16	Others (Please specify)							
DEMOGRAPHIC ASPECTS								
C17	Local municipality is a source of ambient number of entrepreneurial opportunities.	1	2	3	4	5	6	7
C18	The municipality has proper policies in place for enhancing women entrepreneurship in the region.	1	2	3	4	5	6	7
C19	The local municipality provides ambient network opportunities with other businesses.	1	2	3	4	5	6	7
C20	The infrastructure (electricity, water, road network) adequately meet the needs of my business.	1	2	3	4	5	6	7
C21	Municipality provides excellent base for export opportunities.	1	2	3	4	5	6	7
C22	Other aspects of municipality that motivated you in starting your business in this region.							

SECTION D: OBSTACLES TOWARDS WOMEN ENTREPRENEURSHIP

The presence of different institutional, financial, market and social barriers has for long discouraged women to start and run their own business and many believe that those barriers still exist today. The purpose of this section is to accumulate a body of knowledge of barriers that were faced by current female entrepreneurs in entering and running their own business ventures.

Indicate to what extent does you agree or disagree with the statements. Mark the applicable block with a cross (X).

		Strongly disagree	Disagree	Slightly disagree	Neutral view	Slightly agree	Agree	Strongly agree
FACTORS (OBSTACLES) THAT INHIBIT THE FEMALE ENTREPRENEUR TO <u>START</u> HER OWN BUSINESS								
D1	Inter role conflict (work/home conflict)	1	2	3	4	5	6	7
D2	Family pressures (gender-role expectations)	1	2	3	4	5	6	7
D3	Awareness/ Access to business support	1	2	3	4	5	6	7
D4	Lack of timely business information	1	2	3	4	5	6	7
D5	Lack of female role models	1	2	3	4	5	6	7
D6	Isolation from business network	1	2	3	4	5	6	7
D7	Socio-cultural environment (lack of respect from male community and stereotype)	1	2	3	4	5	6	7
D8	Lack of business management skills	1	2	3	4	5	6	7
D9	Lack of education and training (in general)	1	2	3	4	5	6	7
D10	Inequality of access to credit (difficult to obtain financing as a female)	1	2	3	4	5	6	7
D11	Lack of self-confidence	1	2	3	4	5	6	7
D12	Risk averse (great fear of failure)	1	2	3	4	5	6	7
D13	Legislative (lack of focused women entrepreneurship policies from regional municipalities or government)	1	2	3	4	5	6	7
D14	Other (Please specify)							

		Strongly disagree	Disagree	Slightly disagree	Neutral view	Slightly agree	Agree	Strongly agree
FACTORS (OBSTACLES) YOU ARE FACING <u>CURRENTLY</u> IN RUNNING YOUR BUSINESS								
D15	Inter role conflict (work/home conflict)	1	2	3	4	5	6	7
D16	Family pressures (gender-role expectations)	1	2	3	4	5	6	7
D17	Awareness/ Access to business support	1	2	3	4	5	6	7
D18	Lack of timely business information	1	2	3	4	5	6	7
D19	Lack of female role models	1	2	3	4	5	6	7
D20	Isolation from business network	1	2	3	4	5	6	7
D21	Socio-cultural environment (lack of respect from male community and stereotype)	1	2	3	4	5	6	7
D22	Lack of business management skills	1	2	3	4	5	6	7
D23	Liquidity and other financial problems	1	2	3	4	5	6	7
D24	Gaining acceptance/respect of people (internally and externally)	1	2	3	4	5	6	7
D25	No time for training/upgrading of skills	1	2	3	4	5	6	7
D26	Other (Please specify)							

SECTION E: DEVELOPMENT NEEDS OF ENTREPRENEURS

Mark the applicable block with a cross (x). Complete the applicable information

E1	HAVE YOU EVER BEEN TRAINED OR DEVELOPED BY EITHER A GOVERNMENT AGENCY OR THE PRIVATE SECTOR?	Yes	No
	If yes, name the institution:		
	Indicate the type of training that you received.		
	Technical skills (i.e. programming)		
	Communication skills		
	Accounting skills		
	Management skills		
	Technological skills (software's, hardware's etc.)		
	Other: (Please specify)		
E2	Do you know any organization which is specifically established for women entrepreneurs?	Yes	No
	If yes, what is the name of that organization?		
	How does the organization help to develop women entrepreneurs in their activities? (Choose one or more.)		
	Provides education and training		
	Provides financial assistance		
	Supports/enables networking with other women entrepreneurs		
	Provides access/exposure to motivational speakers/role models		
	Provides business information		
	Other: (Please specify)		
E3	Indicate your specific needs. (Choose one or more.)		
	Financial support		
	Training/knowledge/skills		
	Tools, equipment, machinery		
	Business advice, information, counselling, mentoring		
	Marketing support		
	Suitable business premises		
	Growth support		
	Technical support		
	Psychological support		
	Networking with other business owners		
	Infrastructure (roads, telephone, electricity)		
	Legal support		
	Women entrepreneurship specific based policies for the area		
	Other: (Please specify)		

THANK YOU FOR YOUR TIME.