

A FRAMEWORK FOR THE DEVELOPMENT OF WOMEN ENTREPRENEURSHIP IN THE EKURHULENI DISTRICT

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ABSTRACT

With nearly half of its population living in conditions of extreme poverty caused by high unemployment rate, the economic realities of South Africa are harsh. And yet, the promise of sustainable development remains bright. By creating economic growth, South African entrepreneurs are proving to be at the heart of that promise, and a key weapon in the fight against poverty (Mboweni, 2000: 1).

Small and medium enterprises (SMEs) and entrepreneurship form therefore important parts of any national economy. Governments have increasingly recognised the importance of SMEs and entrepreneurship development. It is now widely recognised that a facilitative or enabling support programmes and the appropriate regulatory environment is crucial to the development of small and medium enterprises. However, programmes aimed at supporting SME and entrepreneurship development tend to be gender neutral. Women's economic potential may thus remain under-utilised with attendant macro-economic consequences.

Although limited research was focused on this topic in South Africa, international research has shown that women face a number of difficulties in establishing and maintaining businesses. Although most of these difficulties are common to both genders, in many cases they tend to be more significant for female entrepreneurs (Edwards, 2001: 45). This is due to factors such as: gender discrimination and stereotypes, differences in the way women and men approach entrepreneurship, difficulties in reconciling business and family obligations, the choice of business types and sectors, information gaps, lack of contacts and access to networking.

Women entrepreneurship is still in its infancy in South Africa and only recently did the government start to focus on this dynamic field of high importance. The Department of Trade and Industry (dti) has over the last few years tried to undertake a range of initiatives to promote and support the economic empowerment of women.

Ekurhuleni has to be one of the best areas for doing business in Africa. Its infrastructure, facilities, location and business climate all help make Ekurhuleni attractive to any business proposition and international investors but with this come the reality of an amends competitive environment therefore creating an environment with tremendous challenges for the entrepreneur.

The objective of this study was the compiling of a framework for the development of women entrepreneurship in the Ekurhuleni district. A survey of 80 women entrepreneurs was conducted. A detailed description of the female entrepreneur in Ekurhuleni was compiled from empirical research. The biographical information of the female entrepreneur was discussed followed by the structure of female owned businesses within Ekurhuleni. The path to ownership was explored as well as the views of the entrepreneurs in regards to the support offered by Ekurhuleni, the motivational factors to enter self-employment, obstacles faced during the start-up phase, obstacles that are currently experienced in daily operations and the support needs of the female entrepreneur.

Constraints faced by women entrepreneurs in Ekurhuleni district are complex and calls for a parallel range of services to address them. Broadly there are three kinds of services which will be effective in supporting these entrepreneurs and as a result addressing the various barriers faced by them, i.e. promotion, strategy and support.

In the light of above and the research results, a development framework was compiled to specifically address the needs of women entrepreneurship in Ekurhuleni.

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CHAPTER 1

NATURE AND SCOPE OF THE STUDY

1.1 INTRODUCTION

In the year 2000 the largest gathering of world leaders in human history signed an agreement committing to achieve measurable improvements in the most critical areas of human development. This agreement came to be called the Millennium Development Goals, and it contained an important commitment to halve poverty by the year 2015. Now, eight years after the Millennium Summit, we better understand three important facts (United Nations, 2008: 1):

- Poverty alleviation goals will not be achieved without sustainable economic growth in the developing world.
- This economic growth will rely, in large part, on the success of the private sector.
- Private sector development must touch all segments of the economy, including the micro enterprise and SME sectors.

The hypothesis that entrepreneurship is linked to economic growth finds its most immediate foundation in simple intuition, common sense and pure economic observation: activities to convert ideas into economic opportunities lie at the very heart of entrepreneurship. Entrepreneurship is a source of innovation and change, and as such spurs improvements in productivity and economic competitiveness.

With nearly half of its population living in conditions of extreme poverty caused by high unemployment rate, the economic realities of South Africa are harsh. And yet, the promise of sustainable development remains bright. By creating economic growth, South African entrepreneurs are proving to be at the heart of that promise, and a key weapon in the fight against poverty (Mboweni, 2000: 1).

No economically successful country can operate using less than half of its business resources. According to the latest labour force survey and mid year population estimates released by Statistics South Africa, women in South Africa currently make up 51.8 percent of South Africa's adult population, 43.9 percent of the workforce, 56.6 percent of the unemployed and 52.5 percent of the working age population (Statistics South Africa, 2008: 3). But unfortunately their contribution has not been adequately nurtured.

Although limited research was focused on this topic in South Africa, international research has shown that women face a number of difficulties in establishing and maintaining businesses. Although most of these difficulties are common to both genders, in many cases they tend to be more significant for female entrepreneurs (Edwards, 2001: 45). This is due to factors such as:

- Gender discrimination and stereotypes.
- Differences in the way women and men approach entrepreneurship.
- Difficulties in reconciling business and family obligations.
- The choice of business types and sectors.
- Information gaps.
- Lack of contacts and access to networking.

Women entrepreneurship is still in its infancy in South Africa and only recently did the government start to focus on this dynamic field of high importance. The Department of Trade and Industry (dti) has over the last few years tried to undertake a range of initiatives to promote and support the economic empowerment of women. These include the holding of a number of conferences, the establishment of the South African Women's Empowerment Network, and commissioning of studies looking at the internal operations and external impact of both the Department of Trade and Industry and its associated institutions from a gender perspective (Department of Trade and Industry, 2008: 1). Unfortunately these government activities did not shed or lighten any problems that woman entrepreneurs are still facing today as South Africa is still not placed favourable against other international countries in regards to entrepreneurship as

indicated by the 2006 Global Entrepreneurship Monitor (GEM) report (Maas & Herrington, 2006: 24).

The GEM is a research programme launched in 1999 that provides annual assessments of the national level of entrepreneurship. GEM analyses are based on a harmonised assessment of the level of national entrepreneurial activity for the participating countries and represent one of the rare sources of data on entrepreneurship conducive to cross-country comparison. The GEM measures national entrepreneurial activity as the share of people among a country's labour force who are either actively involved in starting a new venture and/or manage a business less than 42 months old. According to the GEM report 2006 (Maas & Herrington, 2006: 24), South Africa is placed 30th out of 42 participant countries as indicated in table 1.1. The table, furthermore indicate that South Africa's position on the global ranking continues to deteriorate relative to other participating countries. This is despite improved macro-economic conditions in the country.

Table 1.1: Relative entrepreneurial rankings 2001 to 2006

	2001	2002	2003	2004	2005	2006
South Africa's TEA ranking	14 th out of 28 countries	20 th out of 37 countries	22 nd out of 31 countries	20 th out of 34 countries	25 th out of 34 countries	30 th out of 42 countries

Source: Maas & Herrington (2006: 24)

Currently the global average for female entrepreneurship is standing at seven point seven percent of the population. South African women are, however, currently performing at just four point eight percent (Maas & Herrington, 2006: 24). Almost three percent lower than the global average indicating that considerable scope exists to improve the number of women entrepreneurs in the economy and the level at which they operate.

Therefore, a great need for a conceptual framework in the context of women entrepreneurship development must be look into. This kind of framework will contribute to an unlimited advantage and sustainable growth for the South African economy.

The South African National Small Business Act (1996) and National Small Business Amendment Bill (29/2004: 2) classify micro, very small, small and medium-sized businesses as businesses that employ less than 200 full-time equivalent of paid employees.

The focus of this study was thus small and medium-sized women owned businesses, as define above.

1.2 PROBLEM STATEMENT

Research on women entrepreneurship remains limited in the South African context and this has a direct influence on the formulation and implementation of policies and support programmes that could be one of the main causes of South Africa's current poor performance in regards to female entrepreneurship activity.

But in order to develop appropriate interventions to promote women entrepreneurs in South Africa and therefore create a sustaining and entrepreneurial environment in the country, it is necessary first to understand more about them.

This study will focus on enhancing the understanding of the profile of the woman entrepreneur through examining the contextual social, psychological and economic factors that influence and shape the woman entrepreneur in a complex dynamic environment.

Women's entrepreneurship needs to be studied separately for four main reasons (Organisation for Economic Co-operation and Development, 2004: 5).

Firstly, because women's entrepreneurs has been recognised during the last decade as an important untapped source of economic growth. Women creating unique solutions to management, business problems and exploitation of entrepreneurial opportunities necessities this field of study. As a result, women represent a readily available pool of potential entrepreneurial activity that countries may leverage to improve their economies (Organisation for Economic Co-operation and Development, 2004: 5).

Secondly, although without a doubt the economic impact of women is significant, little substantial research was done on this field. Leaving unventured ground for further research. The topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences (Organisation for economic co-operation and development, 2004: 5).

Thirdly, according to the Organisation for Economic Co-operation and Development (2004: 5), not only do women participate less in entrepreneurship than men but will also participate in entrepreneurial activities in other industries than those of their male counterparts. The industries (primarily retail, education and other service industries) chosen by women are often perceived as being less important to economic development and growth than high-technology and manufacturing.

It is thus clear that scientific research on women entrepreneurship is important to gain knowledge on the uniqueness of women entrepreneurs in order to make recommendations.

Lastly current support policies and programmes do not take into consideration the unique needs of woman entrepreneurs sketching an unequal playing field and resulting in a bias towards male entrepreneurs.

From the world's largest producer of gold a century ago, the geographical area known as the Ekurhuleni has become an entity of note in a globally competitive business and industry. Leaving ambient source of entrepreneurial opportunities not currently utilised to

full potential. The study will therefore also aim to lessen this gap in the development of women entrepreneurs in this dynamic district by developing a contextual framework to enhance women entrepreneurship specifically in Ekurhuleni.

1.3 OBJECTIVES OF THE STUDY

This study is based on both a primary objective and secondary objectives.

1.3.1 Primary objective

The primary objective of the study was to develop a contextual strategic framework to enhance women entrepreneurship in Ekurhuleni.

1.3.2 Secondary objectives

In order to achieve the primary objective the following secondary objectives were formulated:

- To gain insight into the role women entrepreneurs can play in the South African economy by means of a literature study.
- To study the unique elements that Ekurhuleni can offer the female entrepreneur.
- To identify challenges that female entrepreneurs may face entering and growing own business ventures.
- To examine current development programmes in a South African context.
- To suggest practical recommendations to develop women entrepreneurship in the Ekurhuleni district.

1.4 SCOPE OF THE STUDY

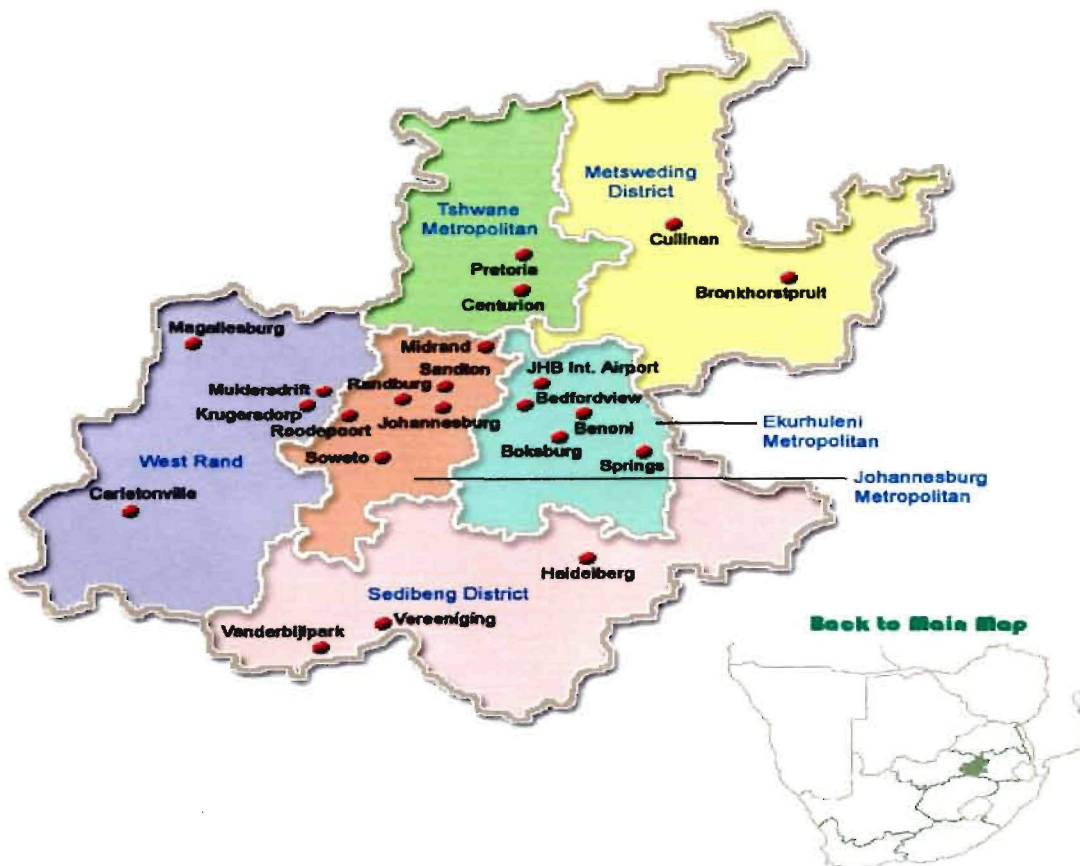
1.4.1 Field of the study

This study focused on the major discipline of entrepreneurship, with the specific emphasis on women entrepreneurship.

1.4.2 Geographical

Ekurhuleni comprised of nine towns of the former East Rand, namely Greater Alberton, Benoni, Germiston, Springs, Kempton Park, Edenvale, Nigel, Brakpan and Boksburg. Refer to figure 1.1 for a map of the region.

Figure 1.1 Ekurhuleni Metropolitan Municipality



Source: Dining-out: South African restaurants (2008)

Ekurhuleni is a vibrant, cosmopolitan and culturally diverse region with over 2.5 million residents. The area has around 8 000 industries and is responsible for about 23 percent of the gross geographical product of Gauteng province, which is sub-Saharan Africa's most economically powerful and active region.

Ekurhuleni is a Tsonga word and can loosely be translated as the place of peace. It denotes a place with plentiful opportunities for any enthusiastic entrepreneur but not to the avail of some unique challenges forfeiting by this diverse region.

This study therefore determined what unique challenges specifically woman entrepreneurs are facing while venturing into this dynamic environment.

1.5 RESEARCH METHODOLOGY

1.5.1 Literature study

A study of the literature involves tracing, identifying and analysing documents containing information relating to the research problem (Struwig & Stead, 2001: 38). The main aim of the literature study was first of all is to gain a body of knowledge regarding woman entrepreneurship and geographical aspects, where after this knowledge was formulated into a comprehensive understanding of current elements associated to women entrepreneurs. This understanding was utilised in the design of the questionnaire for the empirical study.

Other advantages to the literature study (Struwig & Stead, 2001: 39):

- The literature study can provide a perspective on the study.
- The literature study can highlight previous investigations pertinent to the research topic and indicate how other researchers have dealt with similar research problems in similar situations.
- It can reveal unfamiliar sources of information.

- Can stimulate new ideas and approaches.
- It can provide a framework for the evaluation and assessment of future work.

Various sources of secondary data including the following was studied and applied to this study:

- Scientific journals.
- Text books.
- Reports from the Department of Trade and Industry (dti) of South Africa.
- Other dissertations and thesis on entrepreneurship.
- Statistical reports from Statistics South Africa.
- Environmental reports.

Sources accessed and retrieved were used to write the literature review covering two chapters. The aim with chapter two was to provide background information to the study in regards to information on the South African business environment, enterprise development in South Africa and the economic impact of the Ekurhuleni district on the South African economy.

Chapter three forms the body of the literature review and contains information on entrepreneurship as an area of study, gender entrepreneurship, women entrepreneurship development and support.

1.5.2 Empirical study

Empirical research activities contribute to casual understanding by investigating relationships between scores obtained from cases on measure of concepts (Schwab, 1999: 3).

Three activities are needed to conduct empirical research:

- **Measurement:** Measurement activities are aimed at obtaining scores on measurement that correspond to the concepts studied.
- **Research design:** Research design establishes procedures to obtain participants and to determine how scores are obtained on measures.
- **Analyses:** Analysis are performed to describe scores on single measures and especially to identify relationships that may exist between scores across different measures.

1.5.2.1 Research design

The data on female-owned businesses are limited, and the need for further research on female entrepreneurs has been identified as long ago as the early 1980s. Most international studies on female entrepreneurs suffered from limitations that precluded their generalisation (O'Neill & Viljoen, 2001:37).

Due to the incompleteness of current literature available on the subject of women entrepreneurship quantitative methods was utilised in combination with current available literature to formulate questions established during the study. A hypothesis was therefore not formulated due to the exploratory nature of this study.

As a component to the explorative nature of the study a survey of female entrepreneurs in Ekurhuleni was conducted. Survey research can be described as the gathering and scrutiny of responses from samples of people to polls and questionnaires that are designed to draw out their opinions, attitudes and sentiments on a particular subject (Wrong, 2007: 1).

The survey instrument utilised in the study was a standardised questionnaire. This questionnaire was administered either as interview schedule in face to face interviewing or was handed to participants to complete by themselves.

For the purpose of the study the unit of analysis was the individual.

The general mode of analysis used in this research is the one referred to as explanation building. Explanation building points out that, to explain a phenomenon is to stipulate a set of causal links about it. In the context of approaches such as these, sets of causal links are typically seen as being among the basic elements of a theoretical framework (Campbell, 2004: 22).

1.5.2.2 Sampling frame

The sampling frame can be defined as the list of ultimate sampling entities and must be representative of the population and this is a question outside the scope of statistical theory demanding the judgment of experts in the particular subject matter being studied (Bartlett, Kotrlik & Higgins, 2001: 44).

The sampling frame identified for this study included all women entrepreneurs that owned small and medium-size businesses in Ekurhuleni. This could include women entrepreneurs in the start-up phase of their respective business as well as established businesses owned by women.

1.5.2.3 Sampling method

The unavailability of a women owned business database in Ekurhuleni prompted this review to make use of a hybrid mix of two types of sampling methods for this study.

Firstly a convenience sampling method was chosen due to the accessibility and articulation of the sampling frame as well as the sufficiently homogeneous (similar) universe.

Secondly, Snowball sampling is a special non-probability method used when the desired sample characteristic is rare. While this technique can dramatically lower search costs, it

comes at the expense of introducing bias because the technique itself reduces the likelihood that the sample will represent a good cross section from the population.

1.5.2.4 Questionnaire design

The realm of survey research includes concepts and strategies that enable the researcher to accumulate data concerning the attitudes, opinions, and knowledge of a population or sample.

One of the most potent survey research tools is the questionnaire, which can be administered directly, by telephone, through the mail or used as structure in a face to face interview. Because a questionnaire allows a researcher to gather data conveniently from large samples, it is a useful tool to collect and analyse data from groups that may be affected by changes in professional practice or education.

Unfortunately, many questionnaires contain major flaws that render them incomprehensible to respondents or do not collect the intended data. If a questionnaire is incomprehensible to the recipient, it is unlikely to be returned; a questionnaire that does not gather valid information does not allow the researcher to address the research problem being studied.

A researcher's attention to several fundamental principles for developing a questionnaire greatly enhances the likelihood that valid and reliable data will be gathered.

Generally, the term *validity* refers to the ability of an instrument to measure actually what the researcher intends to measure. *Reliability* refers to the consistency of a questionnaire in gathering data. Optimally, each time an individual responds to an item he or she should choose the same response. Thus, carefully developed questionnaires tend to gather data that accurately represent the knowledge, attitudes, or opinions of the respondents and address the researcher's research problem.

As a tool to collect data, the questionnaire has advantages and limitations that must be taken into account.

The main advantages of using a questionnaire are the following:

- Data are gathered economically because the cost for each completed response is low.
- Distributional flexibility is provided because the questionnaire can be sent almost anywhere.
- Data can be gathered from a large number of subjects.
- The data gathered can be standardised, especially if an item requires a response from a group of choices provided by the researcher.
- The process is time efficient because it generally involves less of the researcher's time to gather data in comparison with an equivalent number of interviews.

The main limitations of a questionnaire are the following:

- The subject's motivation while completing a questionnaire is unknown.
- Data cannot be gathered from subjects who are illiterate.
- The researcher must assume all subjects have sufficient knowledge to complete the questionnaire.
- The researcher must assume that all subjects are willing to answer all questions.
- All subjects who receive questionnaires may not complete and return them.
- Questionnaires do not allow follow-up questions such as an interviewer may pose to clarify a given response.
- Although each subject receives the same items in a questionnaire, test conditions cannot be standardised.
- Subjects may not interpret items contained in a questionnaire in the same manner. Perceptions of what an item asks may differ.

After carefully reviewing the advantages and limitations of using a questionnaire for a particular study, a researcher must decide if the advantages outweigh the limitations.

Keeping the above advantages and disadvantages in mind this review followed the below nine step plan in the questionnaire design process:

- **Step one (1):** Identify the problem to be studied.
- **Step two (2):** Translate the problem into a testable form.
- **Step three (3):** Determine what data must be collected and analysed.
- **Step four (4):** Identify sources where data can be obtained.
- **Step five (5):** Describe how data will be gathered.
- **Step six (6):** Decide on input method.
- **Step seven (7):** Construct questionnaire in an understandable format.
- **Step eight (8):** Verification of questionnaire.
- **Step nine (9):** Distribution.

The questionnaire design was two folded. This review made use of selection based questions where more than one answer could be marked. Another method employed was the use of a seven point Likert scale.

In the arena of social sciences, Likert scale is a popular instrument to measure constructs such as attitudes, images and opinions. To facilitate data analysis, each response category on the scale is generally assigned successively an integer value. The questionnaire requests respondents to specify their level of agreement to each of a list of statements.

1.5.2.5 Verification of questionnaires

The questionnaire was pretested by fellow students at the Potchefstroom Business School to test the accuracy, precision and statistical usefulness of the questionnaire prior to study.

After the completion of the pretest a pilot phase was conducted by selecting women entrepreneurs from a target population and simulates the procedures and protocol that will take place during the actual study. The questionnaire was adapted accordance to any problems accounted during the verification process.

1.5.2.6 Distribution of questionnaires

Various options for questionnaire distribution are available to researches. Questionnaire can be distributed either by post, e-mail, fax or directly delivered to participants. This review made use of e-mail and direct delivery as to reduce the time frame for returns.

1.5.2.7 Data analysis

Descriptive statistics was used to obtain baseline data. Data from questionnaires was coded. The data collected were statistically analysed, using Statistica (Statsoft, 2008). Advanced statistical procedures were utilised to investigate and transform data to useful outputs such as frequency tables. These frequency tables were used to make conclusions and provide recommendations to the development of the women entrepreneurs in Ekurhuleni.

1.6 LIMITATIONS OF THE STUDY

This review has identified the following limitations of the study:

- The primary limitations of the study were possible threats to internal validity through (1) size of the sample, (2) lack of randomisation. The findings of this research can thus not be generalised to all women-owned enterprises in Ekurhuleni, South Africa, or the world.
- Academic articles on women business owners are still rare, and mainstream entrepreneurship journals pay little attention to gender issues. The discrepancy

between achievements in business ownership and lack of attention to them poses a paradox.

1.7 LAYOUT OF THE STUDY

The figure below depicts a simplified process through which this research will predicatively flow. It began with a choice of a broad research area, progressed through the formulation of a well defined and delimited research problem and the development of an appropriate methodology. This step will follow with the research proposal.

Note the two headed arrows between each stage of the process indicating the cyclical nature of research planning. After each step is completed it might be necessary to alter or rework previous steps to supply structure to the study.

The research study is divided into six chapters:

Chapter 1: Nature and scope of the study

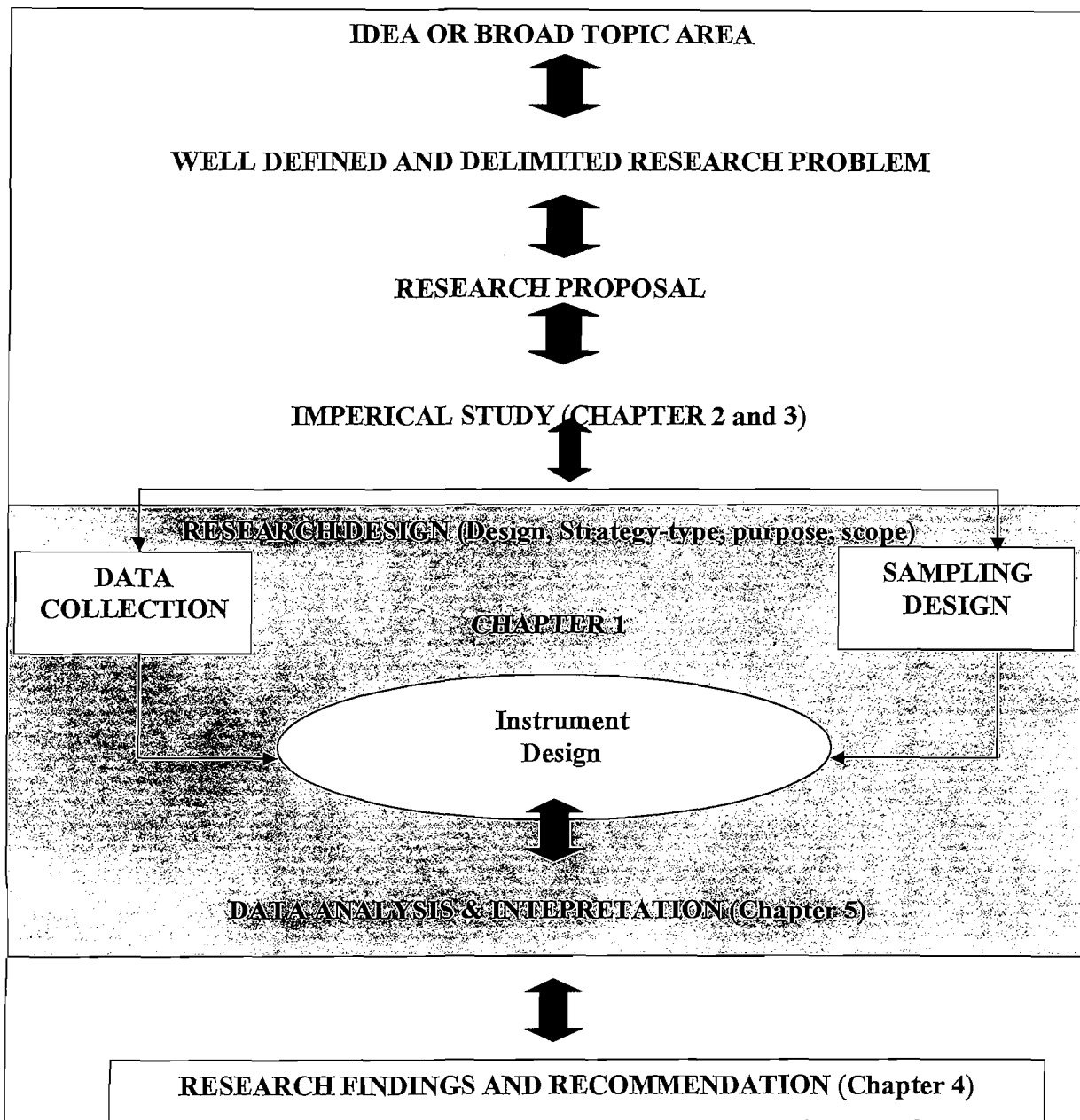
Chapter 1 serves to orientate the reader to a paradigm perspective to the study. This chapter includes aspects such as the problem statement, objectives of the study, scope of the study, research methodology, limitations of the study and the layout of the study.

Chapter 2 and 3: Literature review

These chapters forms part of the literature review from which the research problem was developed.

The aim with chapter two is to provide background information to the study in regards to information on the South African business environment, enterprise development in South Africa and the economic impact of the Ekurhuleni district on the South African economy.

Figure 1.2: A schematic representation of the research process



Source: Botha (2006)

Chapter three forms the body of the literature review and contains information on entrepreneurship as an area of study, gender entrepreneurship, women entrepreneurship development and support.

Chapter 4: Results and discussion of empirical research

In chapter four a full exposition of the research design and analysis is offered. This empirical research chapter contains the following topics: questionnaire design, study population, gathering of data, presentation of results and discussion of findings

The main purpose of the empirical research chapter is to display the findings in a clear and accessible manner. The researcher made use of tables to illustrate the findings.

Chapter 5: Conclusions and recommendations

The body of information in this chapter portrays the following topics: the conclusion, recommendations, achievement of the objectives and suggestions for further research.

CHAPTER 2

BACKGROUND INFORMATION ON THE SOUTH AFRICAN BUSINESS ENVIRONMENT

2.1 INTRODUCTION

According to Zahra, Ireland, Gutierrez and Hitt (2000: 518), much has been discussed and written about the need for entrepreneurial development as an important force for economic development. The reality is however that entrepreneurship as a possible economic activity is still not well recognised and poorly supported (Hitt, Dacin, Levitas, Arregle & Borza, 2000: 453).

Revivo-Steiner (2006: 1) indicates that research findings have shown a high positive correlation between the level of national women's entrepreneurial activity and growth in Gross Domestic Product (GDP), suggesting that countries that are successful in promoting entrepreneurship among women could experience a positive impact on economic growth rates. A refreshing new approach to entrepreneurship by women emphasises relative advantages of women and how they can be leveraged into entrepreneurship. Entrepreneurship is a dynamic field, particularly as it relates to the experience of women entrepreneurs (Kouriloff, 2000: 60).

Bhorat and Cassim (2004: 10) are of the opinion that in common with other developed economies the number of women starting up new businesses in South Africa far exceeds the number of men. Since the 1970s, more women, especially married women, have become involved in the full-time workforce. With the overall growth in the number of women in full-time work there has been a commensurate increase in the number of women starting their own businesses, and hence an increase in the number of potential women entrepreneurs (Department of Trade and Industry (dti), 2001: 2). The purpose of this literature study is to embed a research setting as to emphasise the need for the current study.

2.2 BACKGROUND TO THE SOUTH AFRICAN BUSINESS ENVIRONMENT

Since the advent of democracy in 1994, South Africa's economy has been undergoing tremendous structural transformation. The 2008 Organisation for Economic Co-operation and Development (OECD) economic survey focused entirely on this economic metamorphosis and a number of broad factor changes have been isolated in the report.

The OECD (2008: 2) is of the opinion that before 1994 the economy was wracked by long years of internal conflict and external sanctions. Post 1994 brought forward an era of considerable government populism in an effort to boost short term growth. According to the OECD (2008: 2) this has resulted in public finances being stabilised, inflation was brought down, foreign capital was attracted in growing amounts and economic growth improved greatly.

2.2.1 South African employment

Despite this macroeconomic prudence which has fostered fiscal and external sustainability, the OECD (2008: 3) is of the opinion that some very serious weaknesses in the economic record to date persist, especially as regards to unemployment, inequality and poverty.

Levels of poverty and unemployment in South Africa are critically high, despite the country's status as an upper middle income country. According to Mohr and Fourie (2000: 121), unemployment is arguably the most important and vexing problem facing the South African economy and its governance. The problem is that the economy is currently unable to absorb productively all the current labour force or all the increment to the labour force. The public and private sectors have also been shedding labour in response to economic imperatives of the domestic and global circumstances (Koller, 2006: 6). Accordingly, more and more people are taking the route to informal sector entrepreneurship (Mahadea, 2008: 5). As unemployment causes the unemployed to

suffer mental and physical hardship, it poses a serious threat to social and political stability (Mohr & Fourie, 2000: 121).

In its starkest terms, the issue of unemployment is depicted in Table 2.1. The latest Quarterly Labour Force Survey (QLFS), conducted by Statistics South Africa, released in August 2008 measured the unemployment rate at 23.1 percent. Out of a population of 30 705 000 (15-64 years) the labour force was measured at 17 844 000. Employment stood at 13 729 000 and not economically active participants at 12 861 000. (Statistics South Africa (QLFS), 2008: 3).

Table 2.1: Key labour market indicators

April – June 2008	
	Thousands
Population 15-64 years	30 705
Labour force	17 844
Employed	13 729
Formal sector (Non-agriculture)	9415
Informal sector (Non-agriculture)	2340
Agriculture	790
Private households	1185
Unemployed	4114
Not economically active	12861
Discouraged work-seekers	1079
Other (not economically active)	11783
Rate (%)	
Unemployment rate	23.1%
Employed/population ratio (Absorption)	44.7%
Labour force participation rate	58.1%

Source: Statistic South Africa (2008: 7)

Unemployment in South Africa was not always so high. At the time of democratic transition in 1994, unemployment was substantially lower than it is today (Banerjee, Galiani, Levinsohn, McLaren & Woolard, 2007: 3). Banerjee *et al.* (2007: 3) state that unemployment was fairly low through the 1970's, although data limitations preclude certainty. They also indicated that during a nationally representative survey conducted just before the 1994 transition the unemployment was measured at 13 percent. By the end of the decade, unemployment jumped to 30 percent before starting to decline slightly.

Frey (2006: 1) are of the opinion that taking in consideration that it is a middle-income developing country, two aspects of South Africa's employment trends are striking:

- The first relates to the small and declining proportion of public sector employment. Public sector employment has shrunk as a result of government's restrictive fiscal stance as well as its desire to improve efficiency in the public service. In terms of its fiscal stance, the South African government has sought to release funds from current to capital expenditure. Moving away from a very substantial personnel budget towards greater investment in infrastructure.
- The second unusual feature is the small proportion of non-formal employment. The non-formal economy does appear to have grown quite substantially since the mid-1990s, but has stagnated since 2000 and that the dynamics underpinning the growth of the non-formal economy are poorly understood.

2.2.2 South African economy trajectory

It is important to begin by outlining the character of South Africa's economic development trajectory during the past 50 years, as this provides the context within which the demand for labour and its skill composition is determined. This trajectory analysis should however be approach with caution due to several factors.

- Labour market data in South Africa is cause of some concern. Data collected during Apartheid and in the early post-apartheid period are problematic for various reasons such as differing sampling, non-coverage of former 'homelands' in some surveys and small samples (Kingdon & Knight, 2005: 2).
- Kingdon and Knight (2005: 2) explains further that the comparability of the data over time is undermined both by changing questions between the various surveys particularly as between the October Household Surveys (OHS) and Labour Force Survey (LFS), and according to Casale and Posel (2002: 170), by changes in the way employment and unemployment are derived from the questions in the different surveys.
- Another controversy in regards to unemployment data that are also needed to be mentioned are the fact that because population estimates change at every census, a re-estimation of recent statistics need to be done after each five year revision of the weights that have cause differences in the data (Chandra & Nganou, 2001: 14). The definition of the informal sector has also changed in 1997 also leading to differences in data, making comparability difficult (Devey, Skinner & Valodia, 2002: 5).
- Lastly, labour market data display some inexplicable large fluctuations. For instance employment figures rise sharply (by 10.4 percent) in a single year between 1998 and 1999, employment in subsistence agriculture rose and dipped over 1999- 2001 and there are large fluctuations from year to year in the numbers employed in the informal sector on a comparable definition between 1997 and 2002 (Bhorat, 2002: 5).

It is, thus, hazardous to make categorical statements about labour market changes over time in South Africa. This hazard is somewhat reduced if one takes a longer term view than to look at year-on-year changes. Nevertheless the purpose of this review is intended not to be seen as an accurate reflection of specific labour market numbers but rather as a description of broad labour market trends (Kingdon & Knight, 2005: 2).

2.2.3 Reasons for unemployment

In the case of the South African economy, voluminous research was conducted in regard to the reasons for the high unemployment currently straining the country (Lewis, 2002: 733; Edwards, 2001: 48; Borat & Hodge 1999: 362; Devey *et al.*, 2002: 6; Mayer & Altman, 2005: 45). Therefore this review will attempt to briefly touch on certain elements of this research by looking into the trajectory development of the South African economy.

Mayer and Altman (2005: 45) are of the opinion that the primary cause of unemployment in South Africa is the capital-intensity that historically characterized the minerals economy and globalisation more recently. Altman (2001: 314) states that resource extraction has been the central driver of South Africa's economic development. Ostensson and Uwizeye-Mapendano (2000: 4) argue that, as a minerals economy, South Africa's industrial development has been driven by all the attendant complications associated with a 'resource curse'.

In general, minerals economies tend to grow and experience structural shifts more slowly than non-minerals exporters (Mayer & Altman, 2005: 34). These economies also tend to have a more capital-intensive structure of production. This is explained by a number of characteristics that are common to these economies.

Edwards (2001: 45) are of the opinion that most developing countries go through a phase of low-wage, low-productivity manufacturing development that has the impact of mopping up the labour surplus. The pattern of development experienced by labour surplus developing economies usually follows a familiar path, where underproductive labour moves off the farms and into labour-intensive manufacturing traded sectors (Lewis, 2002: 731). As there is a labour surplus, wages are low, and the sectors can therefore be highly competitive internationally. Lewis (2002: 731) goes further by explaining that only once there is a tighter labour market do wages begin to rise and the economy moves into the development of more capital and skill intensive industries and

the emphasis on labour-intensive traded sectors is a necessary step in an economy that is capital and foreign exchange constrained.

Altman (2001: 314) is of the opinion that the more successful newly industrialised countries are those that simultaneously invested in human capital development, so that the skills base developed alongside these structural shifts.

In contrast, minerals economies such as South Africa tend to leapfrog from the resource base into the development of heavy and chemicals industries, bypassing the development stage of labour intensive manufacturing and this is made possible by the large surpluses generated from resource extraction (Mayer & Altman, 2005: 34).

Devey *et al.* (2006: 6) goes further by explaining that consequently, the mass creation of jobs in labour intensive traded sectors is less viable in a context of high domestic cost structures. Overvalued exchange rates caused by minerals exports earnings render labour intensive agricultural and manufactured exports uncompetitive. Job creation is not a requirement of manufacturing development, as it is in developing economies that do not have ready access to capital and foreign exchange (Devey *et al.*, 2006: 6).

Lewis (2002: 733) is therefore of the opinion that the benefits of the minerals economy do not tend to spread widely and high levels of income inequality and unemployment result, since heavy and chemicals industries are capital intensive and that domestic demand may not expand as much as in other economies.

Altman (2001: 314) explains that in accordance with the experience of other minerals economies, South Africa bypassed the phase of development where large numbers of workers are absorbed into low-cost, low-skill, labour-intensive traded goods sectors and that therefore the low growth and high levels of unemployment that characterize the economy today are the consequence of a minerals economy.

Another reason for the high unemployment according to Klasen and Woolard (1999: 300), might be due to Apartheid policies. The Apartheid policies persistent legacy serve to amplify this path dependence and that the apartheid legacy also leaves low rates of economic participation and significant skills gaps in its wake. They further argues that unemployment continues to rise, despite the positive relation between GDP and employment and that this is explained partly by the relatively slow rate of GDP growth. Another reason might also be the dramatic increase in the number of people seeking employment in the post-apartheid era. This has widened the gap between labour force entry and the ability of the economy to create jobs.

Samson (2000: 8) is of the opinion that in light of the relatively large output and employment multipliers associated with government capital expenditure, limited growth in actual and planned expenditure has dampened potential growth and employment creation and therefore the inability of the economy to absorb labour at the required scale.

Bhorat and Cassim (2004: 15) argue that the jobs losses have been less a result of import penetration and more related to technology and process adaptation and changing forms of work organization leading to subcontracting of non-core activities.

According to Edwards (2001: 65), growing trade has also had the impact of shifting the economy towards a higher skills composition in the demand for labour. In the traded sectors, the demand for lower skill labour has fallen in the context of a very large oversupply therefore in contrast, the demand for higher skill labour has risen, in the context of a severe skills shortage.

Banerjee *et al.* (2007: 3) concluded in their study that the increase in unemployment could have been due to structural changes in the economy in the recent years, resulting in a new equilibrium unemployment rate or to negative shocks that had a temporarily increasing effect on unemployment.

While South Africa's problems are difficult and multi-faceted, a combination of sound macroeconomic policies with structural policies aimed at enhancing entrepreneurship appear to be most promising to unleash the enormous potential of South-Africa's labour force and address social ambitions within the framework of a strongly growing economy.

2.3 ENTERPRISE DEVELOPMENT IN SOUTH AFRICA

2.3.1 Global perspective of South African entrepreneurship

The development of entrepreneurship is the focus of considerable policy interest in South Africa and many other countries of the world (Walker, 2003: 113). This is particularly in recognition of its contribution to economic growth, poverty alleviation and employment.

But amidst all this recent attention studies shows that South Africa is still doing poorly in comparison to other emerging economies in terms of entrepreneurial activity and development.

There are various strands in the empirical literature on entrepreneurship and economic growth using different measures of entrepreneurial activity (United Nations Economic Commission for Europe, 2004: 4). For instance, while one strand of empirical studies measures entrepreneurship in terms of the relative share of economic activity accounted for by small firms, other studies use data on self-employment, the number of market participants (competition) or firm start-ups as an indicator of entrepreneurial activities (Carree & Thurik, 2002: 16).

The GEM measures national entrepreneurial activity as the share of people among a country's labour force who are either actively involved in starting a new venture and/or manage a business less than 42 months old (United Nations Economic Commission for Europe, 2004: 4). The primary measure of entrepreneurship used by GEM is the Total Early-Stage Entrepreneurial Activity (TEA) index. The TEA index measures the

percentage of individuals between the ages of 18 and 64 years that are involved in starting a new business. The TEA index consists of two different phases namely:

- The start-up phase (businesses between 0 and 3 months).
- New firm businesses (businesses between periods of 3–42 months).

The GEM study does not focus on established businesses (businesses older than 42 months).

In the seven years in which South Africa has participated in this research initiative, it has consistently emerged that it has a low level of early stage entrepreneurial activity, nearly half that of the average of the 40 emerging economy countries which participate.

Data from previous GEM studies also indicated that TEA rates for most countries do not change significantly over time. The TEA rates for South African have also not changed significantly over the years (see Table 2.2).

Table 2.2: South African projectory TEA rates

	2001	2002	2003	2004	2005	2006
TEA	4.3	6.2	4.1	5.1	5.0	5.0

Source: Maas and Herrington (2007: 15)

For the TEA rates to be significantly different from one year to another, massive changes in the macro environment must occur which is clearly not the case in South Africa (Maas & Herrington, 2007: 15).

Many researchers have questioned whether South Africa should be concerned about its TEA rates. According to Maas and Herrington (2007: 15), the following reasons could explain the projectory low TEA rates of South Africa:

- South Africa has a dual-logic economy which might have an influence on the TEA rating. On the one side there is a highly developed economic sector and on the other side one struggling for survival.
- Although the TEA rates are lower when compared with the averages of different categories of countries, it can again be influenced by the dual-logic nature of the economy and that a lower TEA rate is not necessarily a sign that nothing is happening in a country. It can also be a good indication.

Any government interested in boosting economic prosperity should be interested in promoting the entrepreneurial dynamic of its country. Adult women represent a readily available pool of potential entrepreneurs that countries can leverage to improve their economies (Botha, 2006: 149).

The 2006 GEM report specifically focus on the importance of developing women entrepreneurship in any country. Maas and Herrington (2006: 14) indicated in their 2006 report that the global average for female entrepreneurship was standing on 7.72% of the population where South African women were, however, performing at just 4.83%, this is 2.89% lower than the global average. There is therefore considerable scope to improve the number of women entrepreneurs in the economy and the level at which they operate.

2.3.2 Micro and small-scale enterprise (SMME)

In South Africa, various new strategies and institutions have been created recently with a view to empower formerly disadvantaged members to enter the mainstream economy as entrepreneurs rather than job seekers. In parallel to, and as part of this shift, there has been the emergence of the micro and small-scale enterprise (SMME) sector as a

significant component in economic development and employment (Richardson, Howarth & Finnegan, 2004: 16).

SMME's and entrepreneurship are fast becoming the dominant form of business ventures in developing economies. Especially on the African continent, with high unemployment rates, people are turning toward informal and formal small business in order to sustain their livelihood (De Klerk & Havenga, 2004: 1).

According to Niewenhuizen and Kroon (2003: 300), the South African small-, micro- and medium-sized enterprise (SMME) economy has been actively promoted since 1995. Some significant ratios and trends about the dynamics of the small enterprise sector in South Africa can be seen in the Department of Trade and Industry's review of ten years of small business support in South Africa report, 1994 – 2004 (Department of Trade and Industry (dti), 2004: 4):

- Combining formal and informal sector activities, the small enterprise sector includes about 95% of all enterprises in South Africa
- On the basis of the most inclusive categorisation (covering non VAT-registered firms and those regularly operating in the informal sector) there are currently between 1.8-million and 2.5-million "small enterprises" in South Africa. This number probably doubled over the past 10 years, which is equivalent to a seven percent increase in numbers per year. If we include rural subsistence agricultural activities, the size of this sector can grow by a further 1.5-million to 2.5-million, even though average income levels of that segment are very low.
- If we adjust gross domestic product (GDP) values to incorporate informal sector value-added, the small enterprise sector of South Africa contributes about 45% to 50% to the GDP, with the share probably rising very slowly. The other half is contributed by large enterprises and the public sector.

Despite voluminous research, however, there is still little clarity about the extent to which South Africa's SMMEs and entrepreneurship contribute to poverty alleviation, economic growth, or international competitiveness.

Berry, Blottnitz, Cassim, Kesper, Rajaratnam and Van Seventer (2002: 3) list the following contributions of SMMEs:

- SMMEs are generally more labour-intensive than larger firms and hence have a higher labour absorption capacity.
- SMMEs as enterprises have some economic roles to fulfil. They contribute to the country's national product by either manufacturing goods of value, or through the provision of services to both consumers and/or other enterprises.
- From an economic perspective, enterprises are not just suppliers, but also consumers, which have an important role to play if they are able to position themselves in a market with purchasing power: their demand for industrial or consumer goods will stimulate the activity of their suppliers, just as their own activity is stimulated by the demands of their clients. Demand in the form of investment plays a dual role, both from a demand-side (with regard to the suppliers of industrial goods) and on the supply-side (through the potential for new production arising from upgraded equipment). In addition, demand is important to income-generation potential of SMMEs, and their ability to stimulate the demand for both consumption and capital goods.

2.3.2 Government strategy

Unfortunately, there is currently little clarity on how SMMEs fit within the industrial policy framework and other objectives of government. Some attempts were initiated by government in recent years. A strategy was outlined in a White paper by the Department of Trade and Industry in 1995 entitled: "A National Strategy for the Development of Small Business in South Africa (May 1995)". A year later, the National Small Business

Act was passed by Parliament, which provided for the institutions to implement this strategy (South Africa, 1996: 377).

The National Small Business Act divides SMMEs into the following categories:

Table 2.3: Classification of SMME in South Africa

Category of SMME	Description
Survivalist enterprises	<ul style="list-style-type: none"> • Operates in the informal sector of the economy. • Mainly undertaken by unemployed persons. • Income generated below the poverty line, providing minimum means to keep the unemployed and their families alive. • Little capital invested, not much assets. • Not much training. • Opportunities for growing the business very small.
Micro enterprises	<ul style="list-style-type: none"> • Between one to five employees, usually the owner and family. • Informal, no license, formal business premises, labour legislation. • Turnover below the VAT registration level of R300 000 per year. • Basic business skills and training. • Potential to make the transition to a viable formal small business.
Very small enterprise	<ul style="list-style-type: none"> • Part of the formal economy, • Use technology. • Less than 10 paid employees. • Include self-employed artisans (electricians, plumbers) and professionals.
Small enterprise	<ul style="list-style-type: none"> • 11 – 50 employees. • More established than very small enterprises. • formal and registered. • fixed business premises. • Owner managed, but more complex management structure.
Medium enterprise	<ul style="list-style-type: none"> • 51 – 200 employees. • Still mainly owner managed, but decentralised management structure with division of labour. • Operates from fixed premises with all formal requirements.
<p>Note: Women represent approximately 56 percent of the survivalist company category, 38 percent of micro-enterprises with no employees, and 15 percent of micro-enterprises with 1-4 employees.</p>	

Source: South African Government (2008)

Small business can also be divided between *established formal* SMMEs in predominantly urban settings and *emerging SMME economy* situated in townships, informal settlements and rural areas. According to the White paper, by far the largest sector is the survivalist enterprise sector. This implies that most people are active in the informal sector where they have little institutional support.

The government's national small business strategy seeks to address the following common problems faced by SMMEs (South African Government Information, 2008: 1):

- An unfavourable legal environment.
- Lack of access to markets and procurement.
- Lack of access to finance and credit.
- Low skills levels.
- Lack of access to information.
- Shortage of effective supportive institutions.

The White paper and Act sets out the objectives of our SMME development policy as (South Africa, 1996: 377):

- Alleviating poverty, by making it possible for poor people to generate income to meet basic needs.
- Reducing poverty through employment creation.
- Redistribution of wealth, income and opportunities.
- Contributing to economic growth, by improving innovation and thus competitiveness.

The Act provided the foundation for the establishment of the institutions listed in the table 2.3 below, to support small businesses.

Table 2.4: Small business support institutions

Institution	Services	Target
Centre for Small Business Promotion	This is a Chief directorate in the DTI, responsible for policy and coordination of support programmes for SMMEs. It also mobilises funds and supervises the establishment of new institutions.	
Ntsika Enterprise Promotion Agency	Provides non-financial support such as mentoring programmes, business advice, help with government tenders and technology support to small enterprises, through: <ul style="list-style-type: none"> • Local business service centres (LBSC). • Tender Advice Centres (TACs). 	Targets survivalist, micro and very small enterprises. Majority of the LBSCs focus on start-up business, targeting unemployed, women and youth.
Khula	Provides access to finance through: <ul style="list-style-type: none"> • Khula Credit Guarantee Scheme – provide guarantee products to banks. • Other institutions and NGOs, referred to as Retail Finance Intermediaries (RFIs) which borrow from Khula to make loans to SMMEs • Khula-Start: access to micro credit in rural areas. 	Mainly targets very small, small and medium enterprises. Have two small programmes for the survivalist and micro sector.
NAMAC	Two key programmes: <ul style="list-style-type: none"> • Manufacturing advisory centres (MACs), providing support for small scale manufacturing businesses. • Business Referral and Information Network (BRAIN) – information and a help line. 	The MACs are mainly for small and medium, more formal businesses. BRAIN for the entire spectrum of SMMEs.

Institution	Services	Target
Provincial SMME desks	To provide a one-stop information centre to SMMEs and developing enabling government policy to support SMMEs in each province. Activities of the SMME desks include (though not in all provinces): <ul style="list-style-type: none"> • Keeping data bases of SMMEs in the province. • Developing SMME orientated procurement and sub-contracting policies for provincial government. • Targeted support programmes for HDIs, women, contractors, tourism entrepreneurs, small/micro manufacturers. 	
Land Bank	Finance agricultural businesses.	From small to large scale farmers.
Industrial Development Corporation	Supports and funds various industrial development programmes.	Predominantly large scale projects, but some small to medium enterprises. Has a specific BEE mandate.
National Empowerment Corporation	Funded by government, it provides funding for black economic empowerment ventures.	Large, but also small and medium enterprises.

Source: South African Government (2008)

As part of the National Skills Development Strategy, the Sector Education and Training Authorities (SETAs) are also supposed to develop programmes that help develop small businesses in their respective sectors.

There are a number of other parastatals which also support small businesses, though mainly at the upper end of the spectrum. These include:

- Independent Development Corporation (IDC): tourism development, venture capital, low interest empowerment and emerging entrepreneur schemes.
- South African Bureau of Standards (SABS): through its missing links programme provide quality assistance and awareness to SMMEs.

- Centre for Science and Industrial Research (CSIR): product improvement and manufacturing assistance to SMMEs through their National Manufacturing Centre.

The institutions and organisations mentioned above also provide a wide range of business management support services to entrepreneurs and small enterprises, such as (South African Government Information, 2008: 1):

- Developing business plans.
- Doing market research.
- Managing a small business.
- Legal requirements of small businesses.
- Marketing.
- Business development.
- Advice on government tender processes.

The national small business strategy, since its inception sought to target women. However, women continue to make up the bulk of the survivalist sector of SMMEs and of the poor. During the last decade, a number of organisations and institutions were established by and for women entrepreneurs. Table 2.4 refers to a number of such organisations.

These support programmes however have not achieved their objectives if judged against the number of SMMEs that utilise them. Rogerson (2004: 212) estimate that a mere 6% of SMMEs and entrepreneurs utilise support programmes and argue that this is due to distrust of external agencies among SMMEs and incapacity to raise awareness about their existence and efficiency. Moreover, the poor coordination of service providers results in a replication of services and clustering of institutions in urban areas (Ntsika, 1999: 4).

Table 2.5: Women entrepreneurship associations and networks

<p>South African Women Entrepreneurs Network (SAWEN) – launched July 2001</p>	<p>SAWEN identifies the origin of women entrepreneurs problems as:</p> <ul style="list-style-type: none"> • Gender - despite the fact that women-owned enterprises are contributing an increasing share to national revenue, they are generally perceived to lack the capacity of their male equivalents. • Size - Nearly all women-owned enterprises belong to the lower end of the SMME category, being either very small or micro sized companies. Men are predominant in the more lucrative sectors. Approximately 70 percent of informal businesses in South Africa are owned/controlled by women. <p>SAWEN seeks to affiliate all women enterprise groups, co-operatives, organisations and initiatives in to a national umbrella body that will represent and articulate the aspirations of all women entrepreneurs (potential and existing) that operate within the South African SMME sector, as well as lobby for their support needs. It also seeks to target rural women. Since its launch in 2001, it has established a number of provincial chapters.</p>
<p>Women in Oil and Energy in South Africa (WOESA)-launched March 2002</p>	<p>Facilitates the participation of women in business ventures in the oil, gas and other energy sectors.</p>
<p>Technology for Women in Business (TWIP)</p>	<p>Aimed at enhancing the accessibility of science and technology to women in business, in particular SMME's. It is a national programme under the auspices of the Department of Trade and Industry (DTI). The CSIR, as contracted by DTI, acts as an agent for DTI to implement the TWIB programme.</p>
<p>South African Women in Construction – launched August 1999</p>	<p>Promotion and advancement of women in construction; of education and contribution to the betterment of the construction industry and the enhancement of the entrepreneurial development of women-owned enterprises in construction.</p>

Source: South African Government (2008)

2.4 ECONOMIC IMPACT OF EKURHULENI

2.4.1 Ekurhuleni demographic

The Metropolitan Municipality of Ekurhuleni was established in 2000 and covers a vast area for approximately 45 kilometres from west to east, and for 55 kilometres from north to south, covering an area of approximately 26421 square kilometres (EMM, 2007: 4).

This large area is divided, for administrative efficacy, into the Northern, Southern and Eastern Service Delivery Regions (SDRs) and is one of six Metropolitan Municipalities resulting from the restructuring of local government (refer to figure 2.1).

Figure 2.1: Map of Ekurhuleni (former East Rand) region



Source: Dining-out: South African restaurants (2008)

The former local administrations of nine towns in the East Rand – Alberton, Benoni, Boksburg, Brakpan, Edenvale/Lethabong, Germiston, Kempton Park/Tembisa, Nigel and Springs – were amalgamated into the new Metropolitan Municipality, along with two other councils – the Kyalami Metropolitan Council and the Eastern Gauteng Services Council. It is a vibrant, cosmopolitan and culturally diverse region with over 2.5 million residents as replicated in Table 2.5.

Table 2.5: Ekurhuleni key comparative statistics

Key Statistics (2007 estimates)	Ekurhuleni	Gauteng	National
Region area (sq km).	2,642 1	16,975 1,	1,221,246
Population.	2,534,180	8,845,741	46,710,858
Population density (nr of people per sq km).	959	521	38
Economically active population (as % of total pop.).	53%	53%	39%
No of households.	787,040	2,731,869	12,144,712
Average household income (Rand, current prices).	88,025	115,817	70,326
Annual per capita income (Rand, current prices).	27,338	35,768	18,284
Gini coefficient.	0.57	0.60	0.64
Formal sector employment estimates.	679,213	3,156,772	9,058,793
Informal sector employment estimates.	84,249	362,647	1,699,327
Unemployment rate (expanded definition).	40%	35%	41%
Percentage of persons in poverty.	27%	27%	46%
Poverty gap (R million).	974	3,251 3	32,960
Human development index (HDI).	0.67	0.69	0.59
Index of Buying power (IBP).	0.08	0.34	1.00
Economic output in 2003 (R' million current prices).	84,000	416,562	1,100,929
Share of economic output (GVA % of SA in current prices).	7.6%	37.8%	100%
Economic output in 2003 (R' million constant 1995 prices).	48,074	236,846	619,790
Share of Economic output (GVA % of SA in constant 1995 prices).	7.8%	38.2%	100%
Economic growth performance 1996-2003 (GVA % growth pa constant 1995 prices).	2.4	3.7	2.5

Source: Ekurhuleni metropolitan municipality (2007: 5)

Ekurhuleni constitutes 5.6% of the national population and makes up 28% of Gauteng's population. The population density is approximately 1 250 people per km², making Ekurhuleni one of the most densely populated areas in the country and province. By comparison, population density in Gauteng is 513 people per km² and 38 people per km² in the country.

The area has around 8 000 industries and is responsible for about 23 percent of the gross geographical product of Gauteng province, which is sub-Saharan Africa's most economically powerful and active region (EMM, 2007: 9).

2.4.2 Ekurhuleni economics

The Ekurhuleni Metropolitan economy is larger and more diverse than that of many of the smaller countries in Africa, including all the countries in Southern Africa. It accounts for nearly a quarter of the Gauteng economy, which in turn contributes over a third of the national GDP. Ekurhuleni contributes seven percent to the country's spending power and seven percent to the nation's production. In most respects, per capita income, unemployment, poverty, average wages and other indicators of human development - it is similar to the rest of Gauteng (EMM, 2007: 9).

However, there is one important structural difference: many of the plants for production of goods and commodities are located in Ekurhuleni. Manufacturing in Ekurhuleni accounts for just under 20% of the GDP of Gauteng. In Ekurhuleni itself, manufacturing accounts for some 28% of total production.

Because of the largest concentration of industry in the whole of South Africa (and in Africa), Ekurhuleni is often referred to as "Africa's Workshop" (EMM, 2007: 9). The downside of the manufacturing sector is that globalisation has a definitive impact on the structure of production and on the demand for labour. Ekurhuleni, although not benefiting from direct capital investments as a result of the automotive sector developments in the country, continues to play the role of the workshop of the economy,

with production of structural steel and fabricated metal products, serving as inputs into other areas economies.

Despite the area historically being one of the largest producers of gold, the major economic sectors now include manufacturing, wholesale and trade, energy, and services and finance, with manufacturing and industry in Ekurhuleni comprising 40 % of all activity in the Province. Mining contributes only 2% to Ekurhuleni economy (EMM, 2007: 4).

Annual economic growth in Ekurhuleni has recorded a pickup in the period 1998 to 2003, and has been almost double the rate of the national manufacturing growth rate. The economically active population is 52% compared to 38% nationally. Household income and per capita income exceed the national average by 10% and 33% respectively. The percentage of people living in poverty nationally is 49%, compared to 29% in Ekurhuleni (EMM, 2007: 4).

2.4.3 Ekurhuleni infrastructure

Ekurhuleni has a network of roads, airports, rail lines, telephones, electricity grids and telecommunications that rivals that of Europe and America – a first world infrastructure supporting a well established industrial and commercial complex. Ekurhuleni can in fact be regarded as the transportation hub of the country. The municipality is home to the O.R. Tambo International Airport, the busiest airport in Africa and services the entire continent and links to major cities throughout the world. Similarly, many of the world's leading airlines fly into the O.R. Tambo Airport. Some 14 million passengers pass through this airport each year. In addition, a number of smaller domestic airlines connect the O.R. Tambo Airport with cities throughout South Africa (EMM, 2007: 4).

South Africa's largest railway hub is in Ekurhuleni [Germiston] and links the city to all the major population centres and ports in the Southern African region.

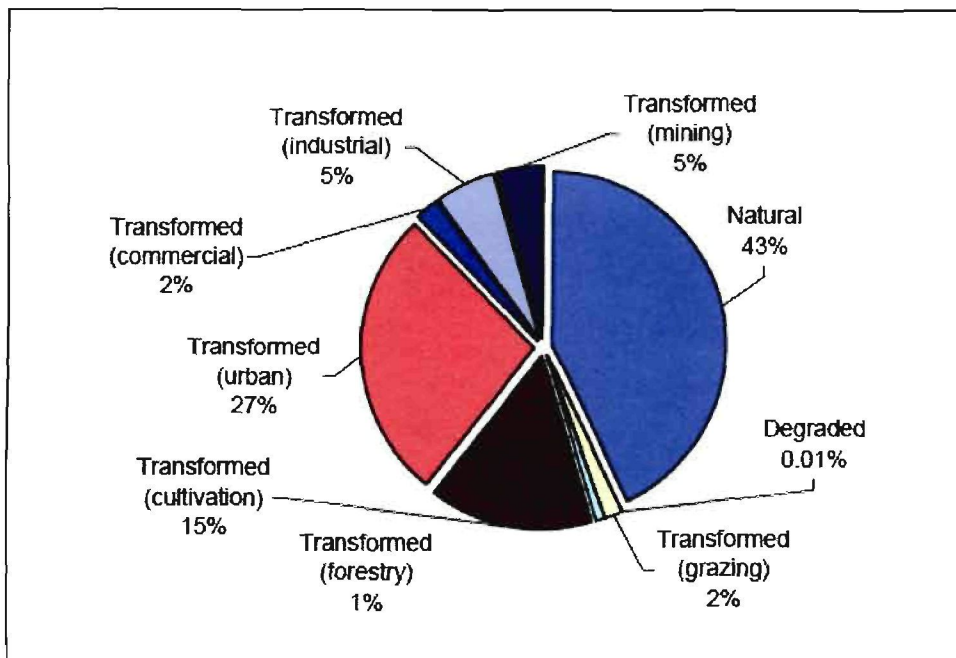
A number of South Africa's modern freeways and expressways connect Ekurhuleni to other cities and provinces. The Maputo corridor development, South Africa's most advanced spatial development initiative, connects Ekurhuleni with Mozambique's capital and largest Indian Ocean port. Direct rail, road and air links connect Ekurhuleni to Durban, South Africa's largest and busiest port.

During the period 1995 to 2005, the Gauteng government made strategic investments in upgrading some of the ageing road networks linked to the industrial hub to promote the movement of goods and services. The Blue IQ projects, situated within Ekurhuleni, include the Wadeville-Alrode Industrial Corridor with linkages to the largest logistical hub, the City Deep Container terminal, the planned Gautrain rapid rail link to Johannesburg and Tshwane and the O.R. Tambo Industrial Development Zone [IDZ].

The latter aims to cluster light manufacturing, more especially in beneficiation, and to develop an aero space park. The EMM's annual budget is in the region of R11 billion, of which ±R1 billion is being budgeted annually for capital projects in line with the priorities set in the Integrated Development Plan [IDP]. The bulk of this expenditure is dedicated to upgrading facilities and infrastructure backlogs (EMM, 2007: 9).

The three major land cover classes are natural untransformed areas, cultivated land and urban residential zones as presented in figure 2.2.

Figure 2.2: Estimate land coverage in Ekurhuleni for 2007



Source: Ekurhuleni Metropolitan Municipality (2007: 9)

The following are notable patterns in land use (EMM, 2007: 4):

- There is a central, east-west orientated mining and industrial activity belt, which served as the core around which towns were established;
- A belt of residential developments surrounding the industrial activity belt; and
- Rural/agricultural areas to the northeast and in the central portion in the southern part of EMM.

The mining belt was historically the core around which the various towns and settlements were established. Four major concentrations of mines and quarries exist: Reiger Park between Germiston and Boksburg, the area east of Benoni, an area east and south of Springs, and 3 sites in the vicinity of Kwatsaduza. The first 3 areas are respectively known as the Germiston/Boksburg, the Benoni/Brakpan/Springs and the Springs/Nigel mining belts. Mining occurs in a linear form, along a belt which runs to the

north of the Germiston and Boksburg Central Business Districts (CBDs), and then along a broad strip of land roughly between the Benoni CBD and Daveyton to the north, and Brakpan and Springs to the south. To the south between Springs and Nigel another major concentration of mining activity exists (EMM, 2007: 4).

Most of the urban activity is concentrated along the western edge and central spine of EMM. The road, engineering and social infrastructure strongly correlates to this urban form (EMM, 2007: 4).

The largest complex of small-holdings is situated in an east-west band lying east of Kempton Park and north-west of Daveyton. The second largest complex is situated west of KwaThema, surrounding the Sallies Gold Mine and Springs Municipal Crushers. There are other smaller patches of agricultural holdings scattered throughout the metropolitan area (EMM, 2007: 5).

The EMM has an evenly distributed, multi-nodal structure. The central business district, however, currently experience problems of urban decay, as the cream of the retail component of the CBDs have been drawn away to the four main shopping malls in the area - Eastgate, East Rand Mall, Lakeside Mall and Alberton Mall. Commercial activities make good use of the main transport routes to provide access to such activities. Furthermore, there is an imbalance in the distribution of land use for commercial activity, which is concentrated within higher income areas (Kempton Park, Edenvale, a portion of Bedfordview, Boksburg Central, Benoni Central, Brakpan and small portions of Springs) (EMM, 2007: 7).

In common with most 'black' townships in the country, there is very little formal commercial activity within the township complexes.

Industrial activities are largely located within the south-western part of the metropolitan area, in areas such as Germiston and Alrode. These areas tend to be located near mining land, and wedged between lower income areas (Katorus, southern Benoni,

KwaThema, Tsakane, small portion of Springs and areas north of Etwatwa) and the higher income areas (between Alberton and Katlehong, Germiston and Spruitview/Leondale). Within Kempton Park and Edenvale, some industrial activity developed around the airport due to the agglomeration benefits and access to airfreight transport facilities. Industrial activities are also closely linked to the railway system (EMM, 2007: 7).

Farming activities (cultivation) are grouped in the north-eastern part of EMM, where more than a third of the land is cultivated. This includes areas surrounding Bapsfontein, areas north of the Benoni Agricultural Holdings and east of the R21 highway. Smaller agricultural activities lie just south of Sunward Park, while the remaining agricultural activities are grouped on the southern border of the metropolitan area (EMM, 2007: 4).

During the past five years the EMM has made steady progress in developing its strategic planning capacity and process. The Integrated Development Planning [IDP] process was institutionalised within national guidelines for local government planning and budgeting, and the IDP, together with its strategic sectoral plans such as the Spatial Development Framework [SDF], has become the principal strategic planning tool within the local authority. However, the IDP primarily deals with solutions to immediate development challenges within a five year time frame. Therefore a holistic long term development vision and strategy for Ekurhuleni, which will create common purpose between all development stakeholders and which will act as a guiding framework within which the IDPs can be formulated, is needed (EMM, 2007: 8). With the above in mind, the EMM embarked on a process to formulate a long-term development strategy. During 2004 research was undertaken on national and international best practice examples, as well as on key success factors relating to city development strategies. This led to a strategy being formulated in early 2005. The strategy formulation process 'kicked off' with a Mayoral Committee workshop on 29 January 2005, during which it was resolved to name the strategy the "Ekurhuleni Growth and Development Strategy [GDS], 2025", as well as proposed 2025 development agenda (EMM, 2007: 8).

2.5 SUMMARY

Economically, entrepreneurship invigorates markets. The formation of new business leads to job creation and has a multiplying effect on the economy. Socially, entrepreneurship empowers citizens, generates innovation and changes mindsets. These changes have the potential to integrate developing countries into the global economy (UNECE, 2004: 2).

The promotion of the SMME sector is a critical dimension of a broader employment creation strategy because the creation of new firms is essential if the development of stronger linkages through procurement is to materialise.

If South Africa, is to grow out of poverty, unemployment and create a more prosperous future, it will need more SMMEs, entrepreneurs and bigger businesses. However, to achieve this, a better environment is required for entrepreneurs to start up businesses, operate and grow (Mahadea, 2008: 3). Within the context of overall macro-economic performance, the ideal policy package for SMME support in South Africa should allow this sector to maximise its contribution to the economy's overall performance in terms of growth, employment and income distribution. This is likely to involve making more resources available to the sector as well as raising the efficiency with which it uses the resources already available to it.

Ekurhuleni has to be one of the best areas for doing business in Africa. Its infrastructure, facilities, location and business climate all help make Ekurhuleni attractive to any business proposition and international investors but with this come the reality of an amends competitive environment therefore creating an environment with tremendous challenges for the entrepreneur.

CHAPTER 3

LITERATURE REVIEW ON WOMEN ENTREPRENEURSHIP

3.1 INTRODUCTION

The emergence and growth of viable women-owned entrepreneurial new business ventures have generated value and fuelled innovation on community and global levels. The increased presence has had a remarkable impact on employment and on business environments worldwide (Kantor, 2001: 8).

Scholarly research in this area has examined the many forms of economic and social value that women-owned businesses generate vis-à-vis peculiar barriers constraining their establishment and growth (Verwey, 2006: 3; Botha, 2006: 126; Cliff, 1998: 526; McClelland, Swail, Bell & Ibbotson, 2005: 8). These barriers constitute unique challenges for women, as research has shown that men are able to surmount them more easily.

The intensity of research studies in this area has increased as scholars and policymakers have begun to devote more serious attention toward understanding and supporting women entrepreneurs.

The purpose of this section is to provide an evaluative summary of the literature on woman entrepreneurship and through this enhance the understanding of the profile of the woman entrepreneur.

3.2 ENTREPRENEURSHIP AS AN AREA OF STUDY

Entrepreneurship, as an area of study, has been claimed by a number of different disciplines including psychology and economics, each arriving at different definitions derived from their own disciplines .

Baruah (2005: 3) are of the opinion that to an economist, an entrepreneur is one who brings resources, labour, materials, and other assets into combinations that make their value greater than before, and also one who introduces changes, innovations, and a new order. To a psychologist, such a person is typically driven by certain forces the needs to obtain or attain something, to experiment, to accomplish, or perhaps to escape the authority of others (Hisrich, Peters, & Shepherd, 2005: 8)

A series of studies recognise the need to re-think the people side of entrepreneurship research (Kouriloff, 2000: 62; Simon & Houghton, 2002: 106; Keh, Foo, & Lim, 2002: 136; Markman, Balkin, & Baron, 2002: 162; Shepherd & Krueger, 2002: 177; Gatewood, Shaver, Powers, & Gartner, 2002: 200; Korunka, Frank, Lueger, & Mugler, 2003: 35; Mitchell, Busenitz, Lant, McDougall, Morse, & Smith, 2002: 94).

Defining the term entrepreneurship is a difficult exercise in itself, as the term has little specific definition either in common usage or in academic research (Arif, 2008: 5). In describing the key factors which are seen to influence entrepreneurial roles this review will strive to encapsulate some meaning behind the term entrepreneurship.

Research has shown several approaches by different researchers in the development of an entrepreneurship definition. According to Bennett and Dann (2000: 3), much will depend on the viewpoint and academic background of the researcher as well as the time period the researcher refrained at. Table 3.1 gives a brief summary as to the development of the term entrepreneurship.

Table 3.1: Main contributors to entrepreneurship in theory

Year	Researcher	Entrepreneurial Role (ER)
Classical era		
1755	R. Cantillon	Introduced the term: Entrepreneur. ER as speculator
1800	J.B. Say	ER as coordinator
Early Neoclassical era		
1890	A. Marshall	ER as coordinator, innovator, arbitrageur
1907	F.B. Hawley	ER as owner of output (uncertainty bearer)
1911	J. Schumpeter	ER as innovator
1921	F. Knight	ER as responsible decision maker in an uncertain environment
1925	F. Edgeworth	ER as coordinator
Mature Neoclassical era		
1925	M. Dobb	ER as innovator
1927	C. Tuttle	ER as responsible owner in an uncertain environment
Modern Neoclassical era		
1973	I. Kirzner	ER arbitrageur and "alert to profitable opportunities"
1982	M. Casson	ER coordination of scarce resources under uncertainty
1993	W. Baumol	ER innovator and manager influenced by existing incentive structure.

Source: Aidis (2003: 5)

These definitions are the natural point of departure because they have been the decisive factor for the retrieval of data for the works of many researchers.

For the purpose of this study, the definition of Hisrich, Peters and Shepherd (2005: 8) was adopted. The authors defined entrepreneurship as follows: Entrepreneurship is the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic, and social risks, and receiving the resulting rewards of monetary and personal satisfaction and independence.

3.3 GENDER ENTREPRENEURSHIP

Previous research into gender differences among entrepreneurs has yielded varied explanations as to why female entrepreneurs differ from male entrepreneurs. A review of literature reveals that female entrepreneurs do have some characteristics that are unique in comparison to their male counterparts and that they have faced significant challenges in their efforts as they venture into a once male dominated environment. This following section presents a comparative assessment of differences in entrepreneurial attributes of male and female individuals as to emphasise the unique environment where within women entrepreneurs operates.

The social feminism theory asserts that women entrepreneurs have different, but equally effective qualities, values and ways of thinking due to variations in early and ongoing socialisation processes (Kutani & Bayraktaroglu, 2003: 3).

Affholder and Box (2004: 3) are of the opinion that the research on personality seems to have conflicting results, some researchers finding no significant differences between male and female entrepreneurs and others identifying specific personality differences.

Table 3.2 emphasise the unique differences between male and female entrepreneurs as concluded by several researchers. Due to the voluminous work completed in this regard the purpose of this presentation is not to supply a comprehensive review of current literature available but rather to compile a summary overview off research conducted as to encapsulate an overall body of knowledge in regards to observed gender characteristics in entrepreneurs.

Table 3.2: Identification of gender differences in entrepreneurship

Characteristic	Female entrepreneurs	Male entrepreneurs	Research
Personality characteristics.	Women are expected to possess higher communal qualities such as selflessness, a concern for others and interpersonal sensitivity. Female entrepreneurs tended to be visionaries and catalysts.	Men are expected to have high levels of self-assertion, self-expansion and the urge to master. Male entrepreneurs tended to be more traditionalists.	(Affholder & Box, 2004: 3) (Greene, Hart, Gatewood, Brush & Carter 2003: 1) (Du Rietz, Henrekson, 2000: 5)
Area of importance.	Women tend to assign more importance to social values and qualitative ambiguous measures of achievement and success, such as personal fulfilment and strong interpersonal relations. Women business owners tend to pursue a balance between economic goals, such as profit and growth and non-economic goals such as product quality, personal enjoyment and helping others.	Men tend to assign more emphasis on economic values and quantitative, non-ambiguous measures of achievement of success, such as status and wealth.	(Carter, Anderson & Shaw, 2001: 1) (Gundry, Ben-Yoseph & Possig 2002: 80)
Success factors.	Women will measure success qualitatively as they will look at interpersonal relationships and other less objective criteria such as personal satisfaction, customer service ratings and additional employment created.	Men will measure success quantitatively as they will look at size, market position, turnover and profitability.	(Verwey, 2006: 3) (Botha, 2006: 126) (Sigh, Reynolds & Muhammad, 2001: 180)
Growth elements.	Female entrepreneurs tend to have less industry, management and prior business start-up experience and that contribute to their modest growth expectations. Women face domestic demands, remaining the primary parent, emotional nurturer and housekeeper despite their entrepreneurial ventures impacting on their ventures' growth prospects report.	The primary family responsibility of men – to be a good provider is compatible with heading a growing firm.	(Kyro, 2001: 1) (Cliff, 1998: 526) (Kantor, 2001: 4)

Source: Own compilation

3.3.1 Motivation

Motivation is the factor, other than knowledge, that energizes, directs, and sustains an individual's behaviour (Locke & Latham, 1990: 7). According to Bennett and Dann (2000: 6), motivation is an essential factor in the establishment of entrepreneurial activity. Many individuals have the characteristics that enable them to identify an opportunity combined with the resources to implement the venture, yet do not have the incentive or motivation to do so.

Botha (2006: 122) proposed two closely-related explanations of entrepreneurial motivation, the "push" theory and the "pull" theory. The "push" theory argues that individuals are pushed into entrepreneurship by negative external forces, such as job dissatisfaction, difficulty finding employment, insufficient salary, or an inflexible work schedule. The "push" or negative factors are therefore associated with the necessity factors that force the female into pursuing her business idea. McClelland, Swail, Bell and Ibbotson (2005: 85) emphasize that in this situation becoming an entrepreneur is not a first choice, but nevertheless argue that such negative, motivational factors are more important with entrepreneurs drawn from certain groups in society that may face discrimination, such as ethnic minority groups, younger age groups and women.

"The "pull" or positive factors are those associated with factors of choice and the desire for entrepreneurial aspirations. The "pull" theory therefore contends that individuals are attracted into entrepreneurial activities seeking independence, self-fulfilment, wealth, and other desirable outcomes (Högskola, 2008: 19).

To date, a numerous of studies have examined women's motivations for becoming entrepreneurs. The following summary provides an overview of key motivational factors identified in several studies.

Table 3.3: Push and pull motivational factors

PULL MOTIVATIONAL FACTORS	
MOTIVATIONAL FACTOR	STUDY
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	DeMatino 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)
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	Borgia <i>et al.</i> (2005: 3)
Hitting the glass ceiling	Georgellis and Wall (2004: 1)
Involuntary layoff	Hughes (2006: 109)
Career frustration	Marlow (1997: 208)

Source: Own compilation

While it is difficult to compare studies given the wide range of approaches and measures used, this overview nevertheless allows this review to identify the most commonly cited motivators across several different contexts and time periods.

3.3.2 Opportunity identification

According to Reynolds, Hay, Bygrave, Camp and Autio (2000: 5), the ability to perceive good business opportunities is assumed to be important for entrepreneurship.

Kepler and Shane (2007: 200) state that female entrepreneurs search for new business opportunities differently than male entrepreneurs for a variety of reasons.

First, many opportunities are identified through information that is transferred through social networks. Women have different types of social networks than men (Renzulli, Aldrich & Moody, 2000: 534). As a result, they have access to different sources of information about opportunities. For instance, male entrepreneurs are more likely than female entrepreneurs to identify opportunities through conversations with investors and bankers because, on average, they know more investors and bankers (Anna, Chandler, Jansen & Mero, 2000: 392).

Second, learned behaviours and social norms lead men and women to develop different cognitive processing styles (Cassar, 2006: 628). As a result, on average, men and women gather information and solve problems differently (DeMatino & Barbato, 2003: 830). For instance, female entrepreneurs are thought to learn from a greater variety of sources than male entrepreneurs, while male entrepreneurs are thought to learn more from setbacks than female entrepreneurs (Lombard, 2001: 217). In addition, the greater risk aversion of female entrepreneurs may lead them to search for more information that mitigates the potential risks about business opportunities than their male counterparts (Eckel & Grossman, 2003: 290).

3.3.3 Type of business started

Kepler and Shane (2007: 309) are of the opinion that male and female entrepreneurs do not start the same types of businesses. Historically, women entrepreneurship activities were concentrated in the apparel, cosmetics and food processing fields (Taylor, 1988: 38). Whereas McVicar and Craig (1981: 11) listed traditional categories in their study of service-related businesses such as cooking, teaching, child care, secretarial services and sewing. Female-led businesses are more likely to be found in personal services and retail trade and less likely to be found in manufacturing and high technology (Anna *et al.*, 2000: 290; Brush *et al.*, 2006: 18). In addition, women start businesses that are less growth-oriented and less driven by opportunity, and more oriented towards wage substitution (Eckel & Grossman, 2002: 290).

Some researchers argue that gender differences in the types of businesses that men and women found are the result of socialisation and structural barriers (Kepler & Shane, 2007: 309). Women tend to work in certain occupations and industries because these occupations and industries are more socially acceptable for women, and because women face obstacles to working in other industries and occupations (Marlow, 1997: 153). Sigh, Reynolds and Muhammad (2007: 180) argues that because entrepreneurs tend to identify opportunities to start businesses that are similar in type and industry to those in which they previously worked, the tendency of women to work in certain types of businesses leads them to start those types of businesses. In addition, some businesses cannot be founded easily by people without the appropriate educational background. This is particularly the case for businesses that rely heavily on technology. Because women are less likely than men to study engineering or science (Brush *et al.*, 2006), they often lack the education to start businesses that demand technical skills.

Furthermore, some businesses are inherently easier to start than others because they have lower barriers to entry (Boden & Nucci, 2000: 353). Women may be more likely to start businesses that face low barriers to entry because these businesses make lesser

demands on human or financial capital than other businesses, and women may lack these types of capital.

3.3.4 Venture size

Women start businesses that are smaller than those started by men (Kepler & Shane, 2007). Studies of surviving businesses show that those that are women-owned are smaller than those that are men-owned (Brown 2000: 5). In addition, women start businesses with lower levels of initial employment and capitalization than men (Renzulli *et al.*, 2000: 540).

The smaller scale of female-led start-ups is believed to be the result of a lack of access to larger-scale business opportunities and the financial resources necessary to develop them and different goals and intentions for their businesses (McClelland *et al.*, 2005: 100).

3.3.5 Unique challenges facing women entrepreneurs

Richardson (2004: 2) argues that while women are active in entrepreneurship, they face particular problems and challenges in starting and developing their businesses. They face more or at least different social, cultural, educational and technological challenges than men when it comes to establishing and developing their own enterprises, and accessing economic resources (Mayoux, 2001: 20).

Kantor (2001:6) is of the opinion that constraints affecting the entrepreneur in general, but women more intensively include:

- Access to financing.
- Information.
- Productive resources and markets.
- Levels of skills and knowledge.

- Relevance of education and experience.
- Effects of market saturation.
- Compliance costs.

Furthermore, it is recognised that women in most societies carry the added burden of family and domestic responsibilities, and this has a detrimental or limiting impact upon their ability to generate income outside of the home.

Kepler and Shane (2007) are of the opinion that research suggests that social norms about the role of women in society, the shortage of female role models, and the greater household burdens faced by women, lead female entrepreneurs to face more start-up problems, and for those problems to be of greater magnitude, than their male counterparts. For instance, attitudes toward the role of women make it more difficult for female entrepreneurs to be taken seriously as business people (Kutani & Bayraktaroglu, 2003: 3), and to gain support for their entrepreneurial activities from their spouses, family, and friends (Bradley & Boles, 2003: 301). In addition, the relative shortage of female role models makes it more difficult for female entrepreneurs to obtain adequate mentorship for their start-up efforts. Furthermore, the greater household and childcare responsibilities of women lead them to have more trouble balancing business formation and family responsibilities (Affholder & Box, 2004: 18).

Research finds that one of the major barriers for women entrepreneurs are the access to capital finance (Revivo-Steiner, 2006: 20). Lack of access to capital has been a primary obstacle for women entrepreneurs, and recent research suggests it continues to be (Gundry, Ben-Yoseph & Posig, 2002: 72). This could also include start-up financing and credit, cash flow management in the early operations and financial planning. Research suggests that the primary source of funding for women has been through family loans, personal savings, credit cards, and home equity loans (Gundry, Ben-Yoseph and Posig, 2002). In fact, Verwey (2006: 5) found that women's personal savings constitute between 80% and 99% of initial capitalisation, compared to men where the figure is between 30% and 59%. Some of the reasons stem from stereotypes created by the

masculine mentality in the banking industry (Weiler & Bernasek, 2001: 92). Women are entering an environment constructed by men, therefore they may be perceived as less legitimate in the eyes of prospective financial backers.

Information is another resource that women entrepreneurs have difficulty accessing (O'Neill & Viljoen, 2001: 40). The information can be about markets, suppliers, export opportunities. Large enterprises often have greater power, time and resources to both access information for themselves and limit others' access to it (Kouriloff 2000: 65). Information can be obtained through informal networks, as well as through membership in organizations such as trade guilds, associations and unions (Kantor : 2001: 6). Female compared to male owners may have greater difficulty in accessing information because of difficulties in attending events due to their dual work roles and the resulting time constraints (Edwards, 2001: 58).

A lack of relevant skills and knowledge constrains the growth potential of entrepreneurial businesses (Kyro, 2001: 2). This is compounded by deficiencies in basic education. Women tend to be less likely to have had education and experience relevant to starting and managing a business and thus have less potential for success (Botha, 2006: 30). Gaining relevant skills and knowledge also can be more difficult for women since their double work burden and childcare responsibilities make them less able to attend formal and informal training than men (Brush *et al.*, 2006: 18).

Kantor (2001: 8) points out that women's more demanding role in the family relative to men's affects their entrepreneurial ability by reducing the time, energy and concentration levels women can apply to their market work. Women may have lower earnings and productivity levels since the amount of time they have available for market work will be limited by the time necessary to care for the family and their concentration while working may be reduced if there are multiple distractions, leading to a further reduction in productivity and earnings (Högskola, 2008: 25). Responsibility for household welfare also may make women more risk averse, while societal perceptions of women's gender roles influence their treatment when they step outside of the perceived boundaries of

these roles, limiting their access to the resources required for successful entrepreneurship (Anna *et al.*, 2000: 291).

3.3.6 Growth Strategies

A relatively unexplored dimension of entrepreneurship on which male and female entrepreneurs are supposed to differ is their attitude towards growth (Verwey, 2006: 1). The process through which women-led entrepreneurial firms plan and achieve continual and sustainable growth often reflects a complex set of motivators and intentions that support this strategic path.

Cliff (1998:523), however, researched whether gender differences do exist through quantitative as well as qualitative analysis of personal interviews with 229 small business owners in the Greater Vancouver area of British Columbia, Canada. Her study provided novel insights into the factors affecting an entrepreneur's growth decision and desired pace of expansion. She found that both male and female entrepreneurs desire growth, but there are important differences with respect to how they wish to expand (Verwey, 2006: 1).

Casale and Posel (2000: 180) are of the opinion that female entrepreneurs are more likely to establish maximum business size thresholds beyond which they do not wish to expand and that moreover these thresholds are smaller than those set by male entrepreneurs. This size relates to what she can manage and control with comfort, balancing work and personal life. Women tend to deliberately adopt a slow and steady pace of expansion, as personal considerations appear to override economic considerations in the business expansion decision. According to Cliff (1998:523), the attainment of such size thresholds appear to be a key trigger in the no-growth decision.

This managed approach by female entrepreneurs to business expansion, not letting growth get out of control, may result in ventures that are able to out survive those headed by entrepreneurs pursuing more risky high-growth strategies (Bennett & Dann,

2000: 78). This might lead to banks viewing women as lesser loan risks, given their more cautious approach toward growth (Eckel & Grossman, 2000: 288). Further research is needed to determine whether these different strategy approaches towards growth would affect venture performance. If a more cautious approach leads to long-term survival of the firm, awareness should be raised of the favourable outcomes of a more cautious approach. This would require recognition that one approach to business ownership - the desire to head a large quickly growing enterprise, may not necessarily fit all (Taniguchi, 2002: 888).

3.4 WOMEN ENTREPRENEURSHIP DEVELOPMENT AND SUPPORT

Jalbert (2000:55) are of the opinion that women's entrepreneurship is gaining increasing recognition in public policy circles. National governments and international organisations alike are coming to realise that fostering women's economic development through enterprise creation can have a positive impact in a number of areas.

First and foremost, it enhances economic growth and provides employment opportunities for the owners and their workers. In addition, providing economic opportunities for women can also improve the social, educational and health status of women and their families.

The nature of the multitudinous challenges and obstacles facing women entrepreneurs suggest that their full economic potential is not fully actualised and women do not feature on the mainstream of the economic agenda. One aspect that may be the route course of this dilemma that is faced by many female entrepreneurs may be the lack of proper support (De Groot, 2001: 9). Support is a potentially important means of raising the level of entrepreneurship in society overall.

This section provides an overview of some efforts that are supporting the development of women-owned businesses. Although this analysis is not a comprehensive review of

current literature and research, it provides the best of what is known about women's entrepreneurship.

The objective of women entrepreneurship promotion is to create awareness of enterprise as an attractive employment option among women and to raise the profile of women entrepreneurs as credible role models to others. It is a particularly important aspect in reinforcing the social value of entrepreneurship in the economy and in positioning it as a viable and feasible activity (International Labour Office (ILO), 2004: 12).

The following examples illustrate how it is possible to promote effectively female entrepreneurship across a broad range of actions. For example this might include (International Labour Office (ILO), 2004: 12):

- The establishment of specific institutions for (potential) female entrepreneurs.
- The provision of targeted support services and programmes, the implementation of electronic platforms for women entrepreneurs.
- The organisation of specific events targeted at female entrepreneurs.

Before actual awareness campaigns can be initiated it is of the utmost importance to establish an entrepreneurial environment that will in fact be attractive to potential women entrepreneurs.

While a growing body of literature exists on entrepreneurial environments, the literature is highly fragmented. Reviewing the empirical literature one can observe that little research or even conceptualisation of the environment for entrepreneurship - enabling or otherwise - has been completed (Sannikova, 2007:4). Some gaps that are evident in the literature are (Fogel, 1994: 1):

- **First**, a conceptual framework is lacking to integrate the available literature on entrepreneurial environments.

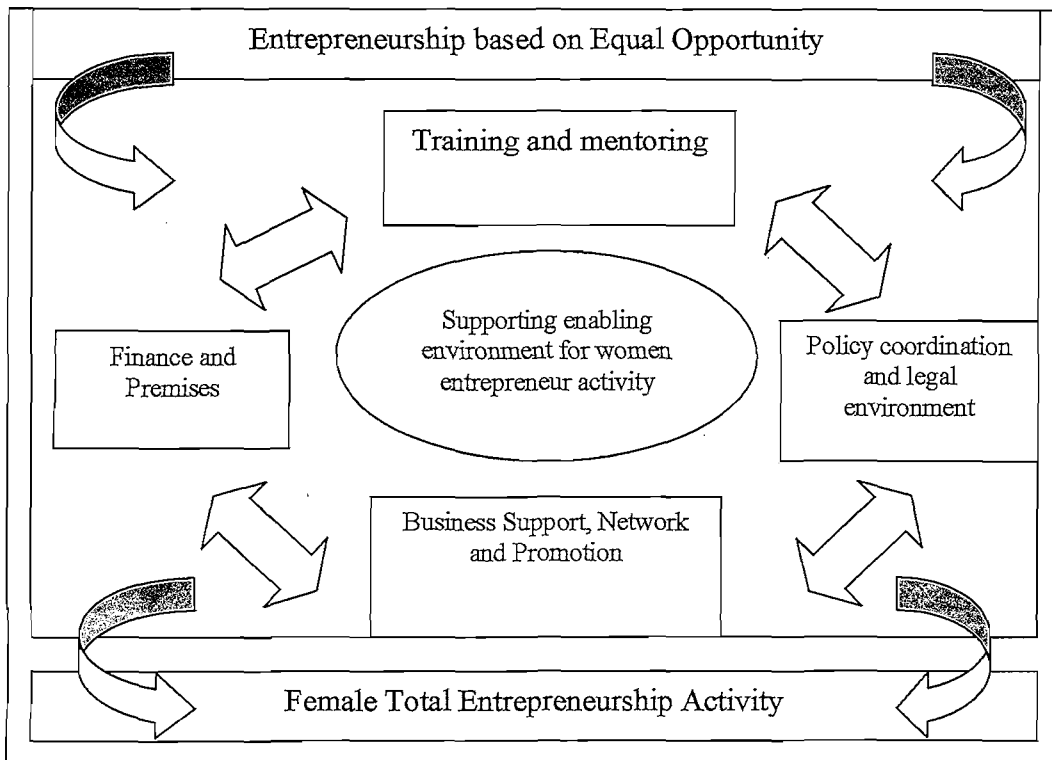
- **Second**, explicit links have not been established between the needs of entrepreneurs and how environments can fulfil entrepreneurs' needs, induce or reinforce their desire to go into business, and thus facilitate the process of new venture creation.
- **Third**, limited guidelines exist to conduct empirical research on entrepreneurial environments.
- **Finally**, a limited body of literature addresses the needs of policy makers despite the recognition of this group as an important audience for research on entrepreneurship

One potential theory with implications for environmental factors and entrepreneurship is the resource dependence theory. The resource dependence theory is based on the notion that environments are the source of scarce resources.

The framework highlighted in figure 3.1 outline the key resources that support the creation of an enabling environment for women's entrepreneurship. These are (Sannikova, 2007:4):

- Policy coordination and legal environment.
- Finance and Premises.
- Training and mentoring.
- Business Support.
- Network.
- Promotion.

Figure 3.1: Framework for supporting women entrepreneurship activity



Source: Sannikova (2007:18-19)

This framework fall inline with current issues addressed by the International Labour Office (ILO). In line with the ILO's gender policy, the approach to women entrepreneurship seeks to redress existing gender imbalances in enterprise development through approaches and activities aimed specifically at women, while simultaneously working with constituents to ensure that all small enterprise initiatives address gender in their formulation and roll-out. The ILO's work to date has been in four main areas (International Labour Office (ILO), 2004: 12):

- The development of a knowledge base on women entrepreneurs.
- The development of a variety of support services for women entrepreneurs and their service providers.
- Supporting advocacy.
- Developing internal and external partnerships.

In 2002 the Austrian Institute for Small Business Research conducted a comprehensive study in regards to good practices in the promotion of female entrepreneurship (Austrian Institute for Small business research, 2002: 105). They studied all available support organisations and programmes available to women entrepreneurs in Europe.

A few critical success factors supporting good practice in the promotion of female entrepreneurship may be elaborated from the experience provided in this study. These include (Austrian Institute for Small business research, 2002: 105):

- Agencies should use female mentors, trainers and advisers whenever possible to increase the relevance of measures for women and to provide role models.
- Measures should be designed for both groups and individuals. Group based measures give women a chance to make contacts, to network, and to learn from the experience of others. Individual-based measures allow women to receive highly effective advice directly related to the problems they face.
- Measures supporting enterprise start-ups should focus on sectors that can provide women with an adequate income, thereby increasing women's financial self-sufficiency. Strategies to move women into higher value markets in traditional or new sectors are therefore important.
- Training measures should apply a modular approach, with both a set of basic courses, such as costing, marketing, accounting and negotiation, and the opportunity to select from a set of additional courses in various substantive areas. This would make the training flexible and give clients the independence to choose the skills on which they want to focus.
- Training measures should also include entrepreneurship development training in order to foster the attitudes important to starting and managing one's own business. Business skills may not be sufficient for women, who often lack confidence and belief in their own abilities as entrepreneurs.
- Post-start-up support should be offered to trainees after having applied skills learned in earlier training. This may, for example, be offered by means of mentoring

addressing the specific problems faced by women entrepreneurs. Additionally, pre-start-up mentoring can help women thinking about starting a business to determine if it is really the right career choice.

- Women entrepreneurs should not be the only focus of business support and personal development measures. Reaching girls in order to encourage them to become entrepreneurs and to develop their belief in their abilities is also important.
- Finally, access to credit should be a key element in business support as limited access to finance is a constraint faced by many entrepreneurs, both female and male. *Different methods of providing access to finance, such as loan guarantees or partnerships with formal financial institutions can reduce the costs of providing credits to micro entrepreneurs and women entrepreneurs in particular.*

It has been demonstrated that there are various ways to tackle general and more specific problems faced by female entrepreneurs. As many of the obstacles faced by women entrepreneurs are common all over the world, most of the good practices that have been described above are not country-specific, but might enrich the pool of possible actions in other countries as well.

3.5 SUMMARY

Growing evidence asserts that women's entrepreneurship, while differentiated, is fundamentally different than men's. It is apparent that women are crafting new visions and models of entrepreneurship, and are experiencing unique processes entwining the developing self, values of work, life, and family, and the personal dynamics of change with the processes of developing and leading a business. These phenomena deserve careful and critical exploration if we are to understand radical changes now occurring in women business owners' work-lives and enterprise development.

The importance of supporting women entrepreneurship extends beyond academic relevance. Government officials and NGOs have expressed interest in women entrepreneurship in countries in transition as a key to stimulating economies.

Academics have been recommended to develop policy makers understanding by studying conditions and processes that encourage women entrepreneurship. There is a particular theoretical need to conceptualise this environment and to test the environmental variables associated with women entrepreneurs.

This support in developed countries usually has one main points: to maximize the economic potential of self-employed women and also to encourage taking up of self-employment amongst women from disadvantaged backgrounds.

Clearly, the development of female entrepreneurship needs support through policies and adequate institutions in many areas, such as education and training, access to credit and financing, access to information, business networks and new technologies. The Governments, in partnership with other stakeholders, should take the lead and responsibility for establishing institutions and policies aimed at development of SMEs. These policies, however, should be gender sensitive and address specific barriers in entrepreneurial activities.

It is increasingly recognised that entrepreneurship support offers a new model for fighting poverty and ensuring economic growth in countries.

CHAPTER 4

RESULTS AND DISCUSSION OF THE EMPIRICAL STUDY

4.1 INTRODUCTION

The purpose of this chapter is to present what has been empirically observed as set in the context of the research objectives and design as well as in relation to the broader problem area. Hence in the discussion the findings are interpreted in the light of the research questions. The various methodological issues and considerations involved in the gathering of the data are also discussed.

4.2 GATHERING OF DATA

This section contains a thorough explanation of the various methodological issues and considerations involved in obtaining and handling the data used in the study. It has been divided into two parts, each of which concerns a different component of the data collection gathering process.

4.2.1 Development and construction of questionnaire

As explained in chapter one the survey instrument utilised in the study was a standardised questionnaire. Information could either be entered by the respondents themselves or the review used it as a structure for face to face interviewing.

The first step was to design a questionnaire with questions and items developed from the initial research problem and the literature study conducted.

Questions or items of the same kind or that seek the same sort of information was grouped together. They fell into a range of categories where some consisted of a small number of related questions. The intend was to elicit information of a particular type.

Analytical categories relevant to the research were determined from the literature. These topics were aggregated by unit of analysis:

- **Section A: Personal information**
 - Age
 - Marital status
 - Educational level
 - Number and age of children
 - Employment history

- **Section B: Business information**
 - Industry
 - Legal status of business
 - Age of business
 - Path to business ownership
 - Source of start-up funding
 - Business premises
 - Number of employees
 - Annual turnover
 - Previous exposure to business

- **Section C: Motivational factors and demographic aspects**

- **Section D: Obstacles towards women entrepreneurship**
 - During start-up phase of business
 - During current operations

- **Section E: Development needs of female entrepreneurs.**
 - Previous development by private or government agency.
 - Women entrepreneurship association awareness

– Needs classification

In section A, B and E the questionnaire was designed so that the responded could indicate the applicable answer by marking a designated block with a cross. More than one block could be marked where applicable.

In section C and D a Seven point Likert scale method was applied to measure responses that range from “disagree strongly” to “agree strongly”. A value of one will be linked to “disagree strongly” and a value of seven to “agree strongly”

The idea of using the Likert scale method is that instead of learning whether or not the respondent was favourably inclined on an issue, one also gets a measure and a reasonably reliable one of the actual position on the continuum. However, this method is frequently criticised because a number of unique response patterns can result in the same total score (Tull & Hawkins, 1980: 322).

4.2.2 Data collection

The questionnaire in the form of printed copies was distributed to 100 women entrepreneurs in Ekurhuleni as a result of the sampling method applied.

The study made use of both a convenience sampling method and secondly made use of a snowball sampling method.

Snowball sampling relies on referrals from initial subjects to generate additional subjects. Therefore base selection of a primary informant took place. The base selected for this study was the Chamber of Commerce for Gauteng which acted as an informant of women owned businesses. Referrals were contacted to confirm if they adhere to the definition of small and medium-sized women owned businesses. More referrals were subsequently collected by these women owned business expanding the database. It

may be extremely difficult or cost prohibitive to locate respondents in these situations. A list of 100 women owned business was compiled as a result of these efforts.

Techniques for distributing questionnaires included: e-mail, personal delivery and structured interviews.

This review aimed to distribute questionnaires to wide variety business sectors, demographic locations and races as to obtain a representative view of women entrepreneurs.

Business sectors included were, i.e. retail trade, wholesale trade, manufacturing, construction, transport/distribution, accommodation and restaurant, food industry, agriculture/forestry/fishing and services

Demographic areas included all towns within the boundaries of Ekurhuleni, i.e. Alberton, Benoni, Boksburg, Brakpan, Endenvale/ Lethabong, Germiston, Kempton Park/ Tembisa, Nigel and Springs.

A period of two weeks for responding to the questionnaire were allowed from where questionnaires were collected either personally by the researcher or via facsimile and e-mail.

A total of 80 usable questionnaires were returned from the sample. This constitutes a 80% response rate.

The major reasons for non returns faced during the process were the limited time available to the respondents to complete the questionnaires due to busy work schedules and the availability of certain owners that resided overseas.

4.3 BIOGRAPHICAL INFORMATION OF THE RESPONDENTS

4.3.1 Age group description of respondents

- **Purpose of question**

The purpose of question A1, in Section A of the questionnaire (refer to Appendix A) was to determine the age group description of respondents.

- **Results obtained**

The age groups of all women entrepreneurs that responded to the survey are presented in Table 4.1 below.

Table 4.1: Age group description of respondents

Age group	Frequency	Percentage
40 to 49 years old	27	33.75%
30 to 39 years old	20	25.00%
50 to 59 years old	14	17.50%
20 tot 29 years old	12	15.00%
60+ years old	6	7.50%
<19 years old	1	1.25%
Total	80	100.00%

- **Analysis of the results**

The biggest category in this review is represented by the 40 to 49 year old group (refer to table 4.1) were 33.75% of the respondents indicated the age group. A fourth (25%) of the respondents represents the 30 to 39 year age group.

The remainder of the group constitutes less than 20% of the respondents where 17.50% represents the 50 to 59 age group, 15.00% the 20 to 29 year old, 7.50% the 60+ group and 1.25% less than 19 years old respectively,

All respondents answered the question.

4.3.2 Marital status of respondents

- **Purpose of question**

The purpose of question A2, Section A (refer to Appendix A) of the questionnaire was to determine the marital status of respondents. The results will 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 all women entrepreneurs that responded to the survey are presented in Table 4.2 below.

Table 4.2 Marital status of respondents

Marital status	Frequency	Percentage
Married	52	65.00%
Single	10	12.50%
Widowed	9	11.25%
Divorced	7	8.75%
Missing	2	2.50%
Total	80	100.00%

- **Analysis of the results**

Table 4.2 indicates that more than half, that is, 52 (65.00%) of the respondents are married. A total of 12.50% of respondents are single, 11.25% are widowed and 8.75% are divorced.

Two respondents did not indicate their marital status.

4.3.3 Highest academic qualification of respondents

- **Purpose of question**

The purpose of question A3, Section A (refer to Appendix A) of the questionnaire was to determine the highest academic qualification of the participants. The results will be utilised in determining the influence of previous education on the specific development needs of women entrepreneurs.

- **Results obtained**

The highest academic qualification of all women entrepreneurs that responded to the survey are presented in Table 4.3 below.

Table 4.3: Highest academic qualification of respondents

Highest academic qualification	Frequency	Percentage
Diploma (Technical college or Technicon)	29	36.25%
University degree	29	36.25%
Matric	16	20.00%
Certificate	4	5.00%
Post graduate degree	2	2.50%
Total	80	100.00%

- **Analysis of the results**

Table 4.3 indicates that a diploma and university degree constitute the largest group of all responses. Both the diploma and university degree represent 36.25% of the respondents respectively.

A total of 16 (20.00%) of the respondents indicated a matric as their highest academic qualification, whereas four respondents (5.00%) indicated a certificate and two (2.50%) indicated a post graduate degree.

All respondents answered the question.

4.3.4 Number of children

- **Purpose of question**

The purpose of question A4, Section A (refer to Appendix A) of the questionnaire was to determine the number of children of the participants.

- **Results obtained**

The number of children of all women entrepreneurs that responded to the survey is presented in Table 4.4 below.

Table 4.4: Number of children of respondents

Number of children	Frequency	Percentage
Two (2) children	31	38.75%
One (1) child	14	17.50%
Three (3) children	14	17.50%
None	10	12.50%
Four (4) children	8	10.00%
Five (5) children	3	3.75%
Total	80	100.00%

- **Analysis of the results**

The majority of the respondents (38.75%) have only 2 children. A total of 17.50% are presented equally by both the one child and three child groups. A total of 10 (12.50%) respondents have no children. Eight (10.00%) respondents have four children and three or 3.75% have five children.

All respondents answered the question.

4.3.5 Age group description of children

- **Purpose of question**

The purpose of question A5, Section A (refer to Appendix A) of the questionnaire was to determine the age of children of the participants. The results will be utilised in determining if the age of children might have an influence on the path to business ownership and act as an obstacle due to family responsibility to women entrepreneurs.

- **Results obtained**

The age of children of all women entrepreneurs that responded to the survey is presented in Table 4.5 below.

Table 4.5: Age group description of children

Age group description	Frequency	Percentage
18+ years old	25	31.25%
11-18 years old	15	18.75%
1-5 years old	13	16.25%
No children	10	12.50%
6-10 years old	9	11.25%
Missing	8	10.00%
Total	80	100.00%

- **Analysis of the results**

Table 4.5 indicates that the majority of the respondents (25 or 31.25%) children are older than 18 years. A total of 15 (18.75%) of the respondents children are between 11 and 18 years, 13 (16.25%) between one to five years old and nine (11.25%) between six and 10 years old.

A total of ten (12.50%) of the respondents indicated that they do not have children whereas eight respondents did not answer the question.

4.4 STRUCTURE OF PARTICIPATING WOMEN-OWNED BUSINESSES

4.4.1 Number of permanent employees

- **Purpose of question**

The purpose of question B7, Section B (refer to Appendix A) of the questionnaire was to determine the number of permanent employees of the participating women owned businesses and to determine whether the family business can be classified as a micro-, very small-, small- or a medium-sized enterprise.

- **Results obtained**

Table 4.6: Number of permanent employees

Number of permanent employees	Frequency	Percentage
2-4	30	37.50%
26-50	23	28.75%
Myself	10	12.50%
5-10	10	12.50%
11-25	4	5.00%
101-200	2	2.50%
Missing	1	1.25%
Total	80	100.00%

- **Analysis of the results**

A combined forty (50.00%) of the women owned business can be classified as micro-enterprise from which 30 (37.50%) of the business have two to four employees and 10 (12.50%) of the businesses are only operated by the entrepreneur herself.

A total of ten (12.5%) of the businesses can be classified as very small enterprise consisting of five to ten employees.

Small-enterprises are represented by twenty seven (33.75%) of the businesses with four (5%) employed of 11 to 25 employees and 23 (28.75%) 26 to 50 employees.

Only two (2.50%) of the businesses surveyed can be classified as medium-enterprise.

Of the 80 respondents only one responded (1.25%) did not answer the question.

Figure 4.6 indicates that the majority of the businesses surveyed falls into the micro-enterprise category.

4.4.2 Turnover of the business

- **Purpose of question**

The purpose of question B8 in Section B (refer to Appendix A) of the questionnaire was to obtain information on the financial success and the size of the participating women owned businesses.

- **Results obtained**

The annual turnover of the women owned businesses in this study is presented in table 4.7.

Table 4.7: Annual turnover of the business

Annual turnover	Frequency	Percentage
R100 000 to R500 000	27	33.75%
R1million to R5 million	20	25.00%
R500 000 to R1million	18	22.50%
R50 000 to R100 000	9	11.25%
R5 million+	6	7.50%
Total	80	100.00%

- **Analysis of the results**

Twenty seven (33.75%) of the family businesses' annual turnover were between the R100 000 to R500 000 range, followed by twenty (25.00%) between the R1 to R5 million range, eighteen (22.50%) in the R500 000 to R1 million range, nine (11.25%) in the R50 000 to R100 000 range and six (7.5%) in the more than R5 million range.

All participants answered the question.

4.4.3 Economic sector of operation

- **Purpose of question**

The purpose of question B1 in Section B (refer to Appendix A) of the questionnaire was to obtain information on the economic sector that the women owned businesses operates in. The sector may have an influence on specific needs for the women owned businesses as well as policy implications.

- **Results obtained**

The economic sector of operation of the women owned businesses in this study is presented in table 4.8.

Table 4.8: Economic sector of operation

Economic sector	Frequency	Percentage
Retail trade	33	41.25%
Services	26	32.50%
Accommodation and restaurant	7	8.75%
Wholesale trade	6	7.50%
Manufacturing trade	4	5.00%
Transport/distribution	2	2.50%
Food industry	2	2.50%
Total	80	100.00%

- **Analysis of the results**

A total of 33 (41.25%) of the businesses in this study operate in retail trade that also represents that largest group within this review. The service category is represented by 26 (32.50%) of the respondents. This include the following businesses i.e. bakery, school transport, ballet studios, swimming lessons, DVD rentals, garden services, cleaning services, doggy parlour, dry cleaning, wedding planning, landscaping, physiotherapy, attorney, petrol garage, dress maker, hair salons, catering services, graphic design, party rentals, business machine servicing and beauty salons.

Other industries of operation includes seven (8.75%) businesses in accommodation and restaurant, six (7.50%) in wholesale trade, four (5.00%) businesses in manufacturing and two (2.50%) in distribution and food industry respectively.

All respondents answered the question.

4.4.4 Legal status of business

- **Purpose of question**

The purpose of question B2 in Section B (refer to Appendix A) of the questionnaire was to obtain information on the legal status of the women owned businesses that participated in this study. The legal status of the women owned businesses may have an impact on the specific needs of the women entrepreneur.

- **Results obtained**

The legal status of the women owned businesses in this study is presented in table 4.9.

Table 4.9: Legal status of business

Category	Frequency	Percentage
Sole proprietorship	42	52.50%
Partnership	18	22.50%
Company (Private)	12	15.00%
Not registered	7	8.75%
Close corporation	1	1.25%
Total	80	100.00%

- **Analysis of the results**

Just more than half (52.505%) of the participating women-owned businesses in this study are registered as sole proprietorship, 18 (22.50%) are registered partnerships, 12 (15.00%) as private companies and one (1.25%) business indicated a close corporation.

A total of seven (8.75%) of the businesses in this study is however not registered. None of the business indicated a business trust or public company. All respondents answered the question.

4.4.5 Business premises

- **Purpose of question**

The purpose of question B6 in Section B (refer to Appendix A) of the questionnaire was to obtain information on the legal status of the women owned businesses that participated in this study. The legal status of the women owned businesses may have an impact on the specific needs of the women entrepreneur.

- **Results obtained**

The premises from where the women owned businesses in this study are operating from are presented in table 4.10.

Table 4.10: Business premises

Business district	Frequency	Percentage
Outlying business area	50	62.50%
Home based	16	20.00%
Central business district (CBD)	12	15.00%
Agriculture	2	2.50%
Total	80	100.00%

- **Analysis of the results**

More than half (62.50%) of the respondents operate their business from an outlying business area as indicated in table 4.10. A total of 16 (20%) of the businesses in this review are home-based with only 12 (15.00%) situated in a central business district. Agriculture land is only utilised by two (2.50%) of the women owned businesses in this review. None of the respondent businesses operates from an industrial area.

All respondents answered this question.

4.4.6 Age of business

- **Purpose of question**

The purpose of question B3, Section B (refer to Appendix A) of the questionnaire was to determine the age of all women owned businesses that participated in this review.

- **Results obtained**

The age groups of all women owned businesses that responded to the survey are presented in Table 4.11 below.

Table 4.11: Age of business

Age of business	Frequency	Percentage
One (1) to five (5) years old	45	56.25%
Six (6) to 10 years old	24	30.00%
11 to 20 years old	6	7.50%
21 to 30 years old	3	3.75%
31 to 40 years old	1	1.25%
41 to 50 years old	1	1.25%

- **Analysis of the results**

According to table 4.11 more than half (56.25%) of the respondents businesses are relatively young and fall under the one to five year old category. A large group of 24 (30%) of the participating businesses are between six and 10 years old. The remainder of the categories are represented by less than 10% of the respondents where six (7.50%) business are between 11 and 20 years old, three (3.75%) between 21 and 30 years and 1 (1.25%) between 31 to 40 years and one (1.25%) between 41 to 50 years respectively. All respondents answered the question.

4.5 PATH TO OWNERSHIP

4.5.1 Path to business ownership

- **Purpose of question**

The purpose of question B4, Section B (refer to Appendix A) of the questionnaire was to determine the path to business ownership of respondents.

- **Results obtained**

The path to business ownership of all women entrepreneurs that responded to the survey are presented in Table 4.12 below.

Table 4.12: Path to business ownership

Path to business ownership	Frequency	Percentage
Founded the business	52	65.00%
Purchase the business	25	31.25%
Join family business	2	2.50%
Missing	1	1.25%
Total	80	100.00%

- **Analysis of the results**

Table 4.12 reflects that 52 (65.00%) of the businesses studied in this review were founded by the entrepreneur. Just less than a third or 25 (31.25%) of the businesses were purchased. A total of two (2.50%) respondents actually joined family businesses and one (1.25%) did not answer the question.

4.5.2 Previous employment experience

- **Purpose of question**

The purpose of question A5, Section A (refer to Appendix A) of the questionnaire was to determine the previous employment experience of the participants. The results will be utilised in determining the influence of previous experience on the specific development needs of women entrepreneurs. The respondents had the option to choose between six experience levels categories:

- **Results obtained**

The previous employment experience of all women entrepreneurs that responded to the survey are presented in Table 4.13 below.

Table 4.13: Previous employment experience

Previous employment experience	Frequency	Percentage
Worker (administration, clerk, secretary, cashier)	34	42.50%
Self-employed	14	17.50%
Supervisor	11	13.75%
Middle management	9	11.25%
Unemployed	8	10.00%
Top management	4	5.00%
Total	80	100.00%

- **Analysis of the results**

Less than half (42.50%) of the respondents were previously employed as non-management workers whereas only 11 (13.75%) of the respondents were supervisors. A total of nine (11.25%) of respondents indicated that they were employed in middle management with only four (5%) in top management. A number of eight (10.00%) respondents were previously unemployed.

A quite interesting observation is the 14 or 17.50% of respondents that were previously self-employed that also constitute the second largest group in this review.

All respondents answered the question.

4.5.3 Years self-employed

- **Purpose of question**

The purpose of question A6, Section A (refer to Appendix A) of the questionnaire was to determine the number of years self employed of the participants.

- **Results obtained**

The number of years self-employed of all women entrepreneurs that responded to the survey are presented in Table 4.14 below.

Table 4.14: Years self-employed

Number of years self-employed	Frequency	Percentage
Four (4) to five (5) years	27	33.75%
Six (6) to 10 years	26	32.50%
One (1) to Three (3) years	14	17.50%
More than 10 years	12	15.00%
Missing	1	1.25%
Total	80	100.00%

- **Analysis of the results**

The majority of respondents are between four and ten years self-employed. A number of 27 (33.75%) of the respondents has indicated a four to five year period and 26 (32.50%) indicating a six to 10 year period. The remainder of the age groups are represented by less than 20% of the respondents where 14 (17.50%) fall within the relative young one to three year category and 12 (15.00%) in the established more than ten year category.

Only one (1.25%) respondent did not answer the question.

4.5.4 Source of start-up funding

- **Purpose of question**

The purpose of question B5, Section B (refer to Appendix A) of the questionnaire was to determine the source of start-up funding of the participants.

- **Results obtained**

The source of start-up funding of all women entrepreneurs that responded to the survey is presented in Table 4.15 below.

Table 4.15: Source of start-up funding

Source of start-up funding	Frequency	Percentage
Bank loan	30	37.50%
Personal savings	29	36.25%
Relatives	10	12.50%
Household/spouse	5	6.25%
Sold business	4	5.00%
Missing	2	2.50%
Total	80	100.00%

- **Analysis of the results**

Both bank loan and personal savings constitutes the largest sources for start-up funding with 30 (37.50%) made use of bank loans and 29 (36.25%) utilised personal savings.

A total of 10 (12.50%) respondents collected start-up funds from relatives and five (6.25%) from a household member or spouse. A number of four (5.00%) respondents sold their previous business to obtain funds.

Respondents not answering the question accounted for 2.50% of the sample.

4.5.5 Role models

- **Purpose of question**

The purpose of question B9, Section B (refer to Appendix A) of the questionnaire was to determine if the respondents was inspired by someone during their youth to become an entrepreneur. The results will be used to determine if there is any link between this previous influence and the women entrepreneurs decision to enter into self employment.

- **Results obtained**

The influence of role models on all women entrepreneurs that responded to the survey is presented in Table 4.16 below.

Table 4.16: Role models

Influenced by role models	Frequency	Percentage
No	68	85.00%
Yes	12	15.00%
Total	80	100.00%

- **Analysis of the results**

The majority (85.00%) of respondents indicated that they had no one inspiring them to become entrepreneurs where 12 (15.00%) of the respondents claimed that they had some influence. Eight respondents indicated that their parents owned businesses where four indicated that close friends of the family motivated them from childhood to enter own employment.

All respondents answered this question.

4.5.6 First ownership

- **Purpose of question**

The purpose of question B10, Section B (refer to Appendix A) of the questionnaire was to determine if the current business is the women entrepreneurs first self owned business.

- **Results obtained**

An indication of first ownership of all women entrepreneurs that responded to the survey is presented in Table 4.17 below.

Table 4.17: First ownership

Category	Frequency	Percentage
Yes	62	77.50%
No	12	15.00%
Missing	6	7.50%
Total	80	100.00%

- **Analysis of the results**

A total of 62 (77.50%) of the respondents indicated that their current business is their first business owned. Only a small amount of 12 (15.00%) of the respondents indicated previously owned business or no to the answer. A total of seven of the business was sold of, four is still operating and one went out of business.

Quite a large total of six (7.50%) of the respondents did not answer the question at all.

4.6 MOTIVATIONAL FACTORS

4.6.1 Women entrepreneurship motivational factors

- **Purpose of question**

The purpose of question C1-15, Section C (refer to Appendix A) of the questionnaire was to determine the main motivational factors for women entrepreneurs entering own business ventures. The results will be utilised in determining the influence of these motivational factors on the specific development needs of women entrepreneurs.

- **Results obtained**

The average response or mean (\bar{x}) and the standard deviation (s) (variation around the mean) of each of the 15 items indicating motivational factors for entering own employment are indicated in Table 4.18.

Table 4.18: Women entrepreneurship motivational factors

Motivation	n	\bar{x}	s
Need for a challenge	80	6.250	1.326
Self-fulfilment	79	6.215	1.356
Confidence in the product/service offered.	80	6.188	0.813
Insufficient family income	80	5.513	1.765
The need for independence	80	5.488	1.800
Dissatisfaction with salaried jobs (job/ career frustration)	80	5.363	1.759
Role models and other people's influences (friends & family members)	80	5.150	1.870
Need for flexible work schedule	80	5.063	2.143
Desire for wealth	80	4.900	1.900
Ensure high job security	80	4.700	2.095
To develop hobby	78	4.654	2.373
Compatibility with family duties	80	4.238	2.279
Difficulty finding a job	80	3.750	2.405
Redundancy (lost your job, retrenchment)	80	2.650	1.822
Entered the family business	80	1.825	1.310
Total		4.796	0.906

- **Analysis of the results**

The standard deviations of all 15 statements averages are fairly high, ranging from 0.813 to 2.405.

Likert scale type questionnaire (e.g. where 1 = Strongly disagree; 7 = Strongly agree), represent disagreement with the statement and relatively high numbers represent agreement with the statement. Thus, a higher number representing agreement with the statement suggests that the statement is perceived to be true by the respondents. Likewise, a low number representing disagreement with the statement suggests that the statement is perceived to be false.

The motivational statement indicating the highest agreement was **need for challenge**. Participants indicated a very high average mean of $\bar{x} = 6.250$ for this statement. Other statements that also obtained high levels of agreement was **self-fulfilment** ($\bar{x} = 6.215$) and **confidence in the product/service offered** ($\bar{x} = 6.188$).

Five items indicated average means higher than five. **Insufficient family income** indicated an average mean of $\bar{x} = 5.513$, **the need for independence** an average mean of $\bar{x} = 5.488$, **dissatisfaction with salaried jobs (job/ career frustration)** an average mean of $\bar{x} = 5.363$, **role models and other people's influences (friends & family members)** an average $\bar{x} = 5.150$ and the **need for flexible work schedule** an average mean of $\bar{x} = 5.063$.

Five items indicated average means higher than four. **Desire for wealth** indicated an average mean of $\bar{x} = 4.900$, **ensure high job security** an average mean of $\bar{x} = 4.700$, **to develop hobby** and average mean of $\bar{x} = 4.654$ and **compatibility with family duties** indicated an average mean of $\bar{x} = 4.238$.

Difficult finding a job only indicated an average mean of $\bar{x} = 3.750$ and redundancy (lost their job, retrenchment) an average mean of $\bar{x} = 2.650$.

Entering family business was the statement with the lowest agreement, standing on an average mean of $\bar{x} = 1.825$.

4.6.2 Ekurhuleni support

- **Purpose of question**

The purpose of question C17- 21, Section C (refer to Appendix A) of the questionnaire was to determine the women entrepreneur's feelings towards Ekurhuleni and the support this district is providing to their business operations. The participating women entrepreneurs had to indicate their response on five statements. The responses were set out on a Likert scale type questionnaire (e.g. where 1 = Strongly disagree; 7 = Strongly agree), represent disagreement with the statement and relatively high numbers represent agreement with the statement.

- **Results obtained**

Women entrepreneur's feelings towards Ekurhuleni and the support this district is providing to their business operations are reflected in Table 4.19 below.

Table 4.19: Women entrepreneur's feelings towards Ekurhuleni and the support this district is providing to their business operations.

Category	n	\bar{x}	s
Ekurhuleni is a source of ambient number of entrepreneurial opportunities.	80	5.288	1.275
Ekurhuleni provides excellent base for export opportunities.	80	5.075	1.100
Ekurhuleni infrastructure (electricity, water, road network) adequately meet the needs of my business.	79	4.772	1.395
The Ekurhuleni region provides ambient network opportunities with other businesses.	80	4.325	1.589
Ekurhuleni has proper policies in place for enhancing women entrepreneurship in the region.	80	2.563	1.349
Total		4.403	0.837

- **Analysis of the results**

An average mean of $\bar{x} = 5.288$ was calculated for the statement **Ekurhuleni is a source of ambient number of entrepreneurial opportunities**. This result indicates that the participants have a relative high agreement with the statement. A high agreement was also calculated for **Ekurhuleni provides excellent base for export opportunities** ($\bar{x} = 5.075$), **Ekurhuleni infrastructure (electricity, water, road network) adequately meet the needs of my business** ($\bar{x} = 4.772$) and **The Ekurhuleni region provides ambient network opportunities with other businesses** ($\bar{x} = 4.325$).

The statement **Ekurhuleni has proper policies in place for enhancing women entrepreneurship in the region** however indicated a very low level of agreement with a standard mean of only $\bar{x} = 2.563$.

4.6.3 Obstacles to business start-up

- **Purpose of question**

The presence of different institutional, financial, market and social barriers have for long discouraged women to start and run their own business and many believe that those barriers still exist today.

The purpose of question D 1-14, Section D of the questionnaire (refer to Appendix A) was to accumulate a body of knowledge of barriers that were faced by current female entrepreneurs in entering their own business ventures. The respondents had to indicate their response on fourteen statements. The responses were set out on a Likert scale type questionnaire (e.g. where 1 = Strongly disagree; 7 = Strongly agree), represent disagreement with the statement and relatively high numbers represent agreement with the statement.

- **Results obtained**

Agreement to obstacles that the respondents experienced during the start-up phase of their businesses are presented in Table 4.20 below.

Table 4.20: Obstacles to business start-up

Obstacles	n	\bar{x}	s
Lack of business management skills	80	5.888	1.607
Inter role conflict (work/home conflict)	80	5.725	1.646
Lack of timely business information	80	5.438	1.422
Risk averse (great fear of failure)	79	5.253	1.829
Lack of self-confidence	79	5.241	1.876
Awareness/ Access to business support	80	5.150	1.700
Inequality of access to credit (difficult to obtain financing as a female)	80	4.875	1.760
Family pressures (gender-role expectations)	80	4.838	2.009
Isolation from business network	80	4.713	1.917
Lack of education and training (in general)	80	4.625	2.065
Legislative (lack of focused women entrepreneurship policies from regional municipalities or government)	80	4.400	1.718
Socio-cultural environment (lack of respect from male community and stereotype)	80	3.750	1.832
Lack of female role models	80	3.475	1.882
Total		4.874	1.091

- **Analysis of the results**

All fourteen statements as reflected in table 4.19 indicated high levels of agreement. The statement **lack of business management skills** was indicated as the highest level of agreement with an average mean of $\bar{x} = 5.888$. A total of five other statements also indicated relative high agreements with **inter role conflict (work/home conflict)** indicating a standard mean of $\bar{x} = 5.725$, **lack of timely business information** ($\bar{x} = 5.438$), **risk averse (great fear of failure)** ($\bar{x} = 5.253$), **lack of self-confidence** ($\bar{x} =$

5.241) and **awareness or access to business support** indicating an average mean of $\bar{x} = 5.150$.

The statement with the least level of agreement was **lack of female role models**. The average mean for this statement was calculated as $\bar{x} = 3.475$.

4.6.4 Obstacles currently faced in business

- **Purpose of question**

The purpose of question D 16- 27, Section D of the questionnaire (refer to Appendix A) was to accumulate a body of knowledge of barriers that were faced by female entrepreneurs currently operating their own business ventures. The respondents had to indicate their response on 12 statements. The responses were set out on a Likert scale type questionnaire (e.g. where 1 = Strongly disagree; 7 = Strongly agree), represent disagreement with the statement and relatively high numbers represent agreement with the statement.

- **Results obtained**

Obstacles that the respondents are experiencing in their current business operations are reflected in Table 4.21.

Table 4.21: Obstacles currently faced in business

Obstacles	n	\bar{x}	s
Liquidity and other financial problems	80	6.225	1.102
Gaining acceptance/respect of people (internally and externally)	80	5.775	1.405
Inter role conflict (work/home conflict)	80	5.538	1.793
Lack of business management skills	80	5.488	1.359
Family pressures (gender-role expectations)	80	4.838	1.872
Lack of timely business information	80	4.663	1.771
Awareness/ Access to business support	80	4.600	1.846
No time for training/upgrading of skills	80	4.563	1.948
Isolation from business network	79	4.506	1.839
Socio-cultural environment (lack of respect from male community and stereotype)	80	3.338	1.771
Lack of female role models	79	2.835	1.581
Total		4.764	0.968

- **Analysis of the results**

The statement with the highest level of agreement was **liquidity and other financial problems**. The average mean for this statement was calculated on a very high $\bar{x} = 6.225$.

A total of three other statements also indicated relative high agreements with **gaining acceptance/respect of people (internally and externally)** indicating a standard mean of $\bar{x} = 5.775$, **inter role conflict (work/home conflict)** ($\bar{x} = 5.538$) and **lack of business management skills** indicating an average mean of $\bar{x} = 5.488$.

The statement with the least level of agreement was **lack of female role models**. The average mean for this statement was calculated as $\bar{x} = 2.835$.

4.7 SUPPORT NEEDS OF RESPONDENTS

- **Purpose of question**

The purpose of question E3, Section E of the questionnaire (refer to Appendix A) of the questionnaire was to determine the development needs of respondents (refer to table 4.21)

- **Results obtained**

Development needs indicated by all women entrepreneurs that responded to the survey are presented in Table 4.22 below.

Table 4.22: Support needs of respondents

Category	Frequency	Percentage
Financial support	68	85.00%
Growth support	64	80.00%
Marketing support	62	77.50%
Business advice, information, counselling, mentoring	57	71.25%
Networking with other business owners	55	68.75%
Women entrepreneurship specific based policies for the area.	53	66.25%
Legal support	41	51.25%
Tools, equipment, machinery	38	47.50%
Training/knowledge/skills	35	43.75%
Suitable business premises	33	41.25%
Psychological support	21	26.25%
Technical support	20	25.00%
Infrastructure (roads, telephone, electricity)	19	23.75%

- **Analysis of the results**

A total of 68 (85.00%) of the respondents indicated that their greatest need is financial support with 64 (80.00%) also indicating growth support as a great need in the operation of their businesses. A number of two categories also received high scoring with 62 (77.50%) respondents indicating marketing support and 57 (71.25%) indicating business advice, information, counselling and mentoring as support greatly needed.

Almost half of the respondents also indicated that the following support will benefit their business. A total of 41 (51.25%) of the participating women entrepreneurs indicated that legal support will benefit them, 38 (47.50%) tools, equipment and machinery support. Training/knowledge and skills was indicated by 43.75% of respondents and a suitable business premises by 33 (41.25%) of the participating women entrepreneurs.

Only 21 (26.25%) respondents indicated that psychological support will benefit them and 20 (25.00%) indicated that technical support will be of use. A small number of 19 (23.75%) indicated a need for infrastructure.

4.8 SUMMARY

This chapter started off with the various methodological issues and considerations involved in the gathering of the data from where results were presented in the form of frequency tables on what has been empirically observed. The results were analysed as set in the context of the research objectives and design as well as in relation to the broader problem area.

Data explored during this study included biographical information of all participating women entrepreneurs. This includes age group description, marital status, highest academic qualification, number of children and age group description of children.

This empirical research also undertook the task to gather information in regards to the structure of the participating women entrepreneurs businesses. This information

included number of permanent employees, annual turnover of the business, economic sector of operation, legal status of the business, the business premises and age of the business.

Path to ownership information was also recorded by this study that includes the following. Path to business ownership, previous employment experience, number of years self-employed, source of start-up funding, influence of role models and first ownership.

Factors of importance also gathered by this review includes motivational factors to enter self employment, women entrepreneurs feelings towards Ekurhuleni and the support this district is providing to their businesses, obstacles to business start-up, obstacles currently faced within business operations and support needs of respondents,

The information gathered by the empirical research was utilised in the drafting of the Ekurhuleni women entrepreneurship profile discussed in chapter five. This profile will be of purpose in the drafting of the women entrepreneurship development framework for the Ekurhuleni district.

CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

Despite the large amount of research on the key factors influencing women's entrepreneurship, no study has yet provided an empirical field assessment of factors influencing women at a municipality context.

With the goal of delineating the unique circumstances of women entrepreneurs in Ekurhuleni, this review undertook a study of 80 women entrepreneurial businesses. The emergence and growth of viable women-owned entrepreneurial new business ventures in this area have generated value and fuelled innovation on all levels. The increased presence of women entrepreneurs has had a remarkable impact on employment.

The purpose of this chapter is therefore to conclude on the empirical study by compiling a profile of the women entrepreneur in Ekurhuleni. Theoretical applications of these links would derive strong arguments.

Recommendations to women entrepreneurship development for this area will be made followed by a critical evaluation of the study. Suggestions for future studies will be implied and this chapter will be concluded by a summary.

5.2 CONCLUSIONS ON THE EMPIRICAL STUDY

The following reflects the make-up of the Ekurhuleni female entrepreneur as concluded in the empirical study conducted.

5.2.1 Biographical information results

The majority of the women entrepreneurs in the Ekurhuleni Metropolitan Municipality that participated in this study are between 30 to 49 years of age. She is, furthermore, married with an average of two children, mainly older than eighteen years. The entrepreneur is well littered with either a diploma or university degree.

5.2.2 Structure of participating women-owned businesses results

The average women-owned business in Ekurhuleni is between one to five years old with an annual turnover in the R100 000 to R500 000 range. Operation is mainly within the retail trade or service sector within the micro-enterprise environment. Most businesses can be found in outlying business areas. The legal status of the participating businesses is mainly reserved to sole proprietorships.

5.2.3 Path to ownership results

The Ekurhuleni women-owned business is either founded or purchased by the female entrepreneur which are on average four to ten years self-employed and mostly a first-time owner. A bank loan or personal funding provided start-up capital. Owners were not motivated by childhood role models.

5.2.4 Motivational factors to self employment results

The need for a challenge, self-fulfilment and confidence in the product or service offered are the main motivators for these women entrepreneurs. Factors such as difficulty finding a job, redundancy and entering of family business are least motivational, indicating that the average Ekurhuleni female entrepreneur are drawn to self-employment by pull factors rather than push factors (Botha, 2006: 122).

5.2.5 Support services offered by Ekurhuleni

For the average female entrepreneur Ekurhuleni will be a source of an ambient number of entrepreneurial opportunities. The Ekurhuleni infrastructure meets the needs of their businesses and the region provides good network opportunities with other businesses. However, most of the participating women entrepreneurs feel that the Ekurhuleni Metropolitan Municipality do not have proper policies in place for enhancing women entrepreneurship in this district.

5.2.6 Obstacles to business start-up results

The lack of business management skills, inter-role conflict with home and work, the lack of timely business information, high risk aversion by women entrepreneurs, lack of self-confidence and a lack of awareness or access to business support are all considered as huge obstacles faced by women entrepreneurs during the start-up phase of their respective business.

Factors such as the socio-cultural environment, that is a lack of respect from the male community and stereotyping, and a lack of female role models are not considered as major obstacles to business start-ups.

5.2.7 Obstacles experience in current business operations results

The main current obstacles experienced by the average female entrepreneur are liquidity and other financial problems. Aspects such as the socio-cultural environment, that is a lack of respect from the male community and stereotyping, and a lack of female role models were once again recognised as the least considered obstacles in current business operations.

5.2.8 Support needs results

The average female entrepreneur feels that they can mostly benefit from financial and growth support whereas psychological, technical and infrastructure support are rated low on urgency.

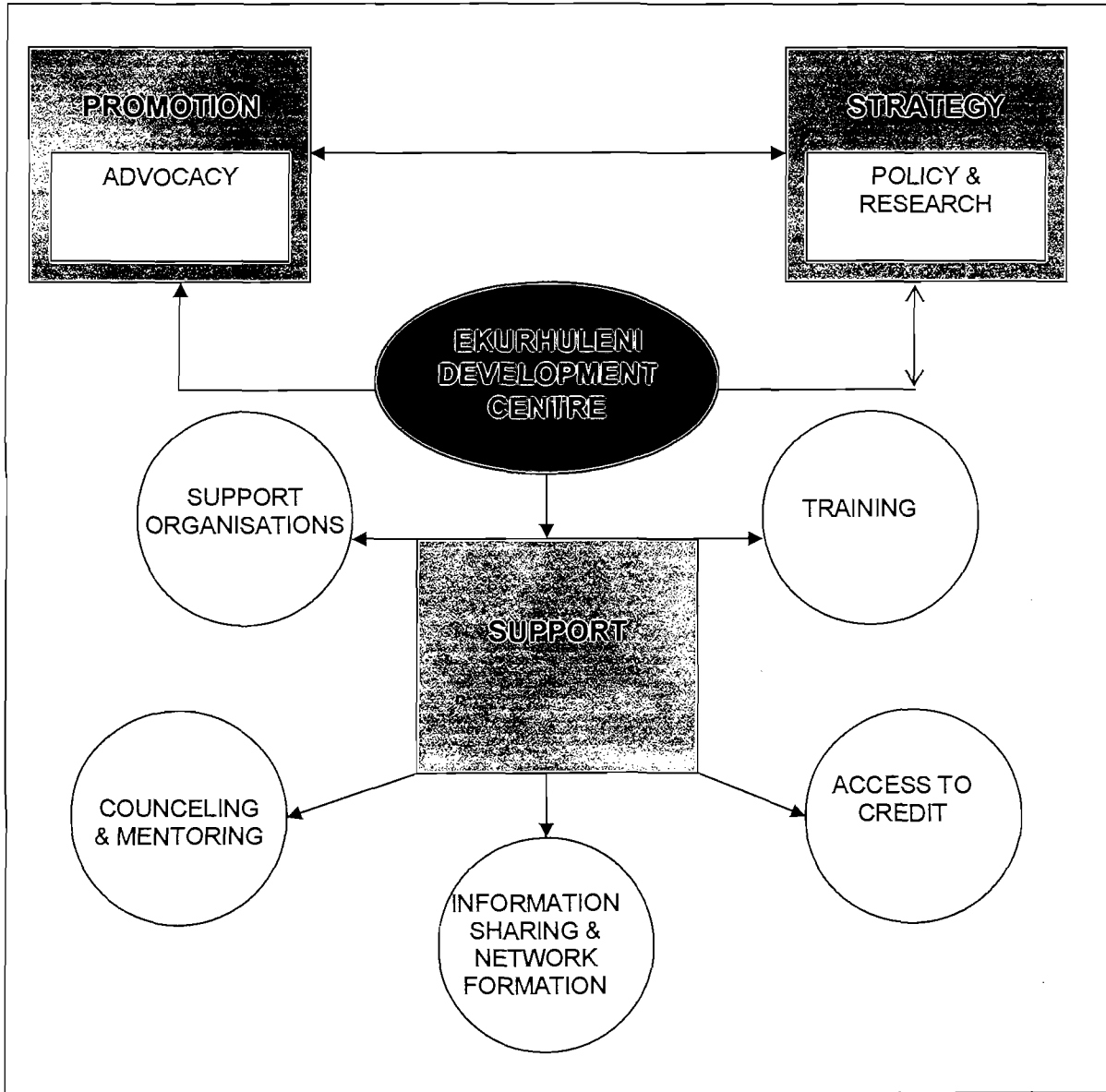
5.3 RECOMMENDATIONS

In the light of the research results explained, a development framework was compiled to specifically address the needs of women entrepreneurship in Ekurhuleni. Figure 5.1 represents the specific elements of the Ekurhuleni entrepreneurial development framework (refer to the next page).

Constraints faced by women entrepreneurs on in Ekurhuleni district are complex and calls for a parallel range of services to address them. Broadly there are three kinds of services which will be effective in supporting these entrepreneurs and as a result addressing the various barriers faced by them, i.e. promotion, strategy and support.

The main recommendation issued by this review is the establishing of an Ekurhuleni women entrepreneurship development centre. The main responsibility of this centre will be the implementation and co-ordination of the recommendations listed below.

Figure 5.1: A framework for the development of women entrepreneurship in Ekurhuleni



Own compilation

The purpose of the section to follow is to provide a description of the specific elements within the recommended framework to develop women entrepreneurship in Ekurhuleni.

5.3.1 Promotion

Recommendation

The review recommends the formation of a specific women entrepreneurship advocacy team within the overall development centre.

Motivation

The main role of the advocacy team will be to raise the visibility of women's economic contribution and to change the policy to support women's role in the Ekurhuleni district. It is important that the advocacy team are aware of the heterogeneity of their client group. Without this awareness policy changes risk being unintentionally biased against a group such as women entrepreneurs.

5.3.2 Strategy

Recommendation

It is recommended that women entrepreneurship specific policies be drafted within the Ekurhuleni district and emphasis placed on continued research into the development of the women entrepreneurs in the district.

Motivation

- The process of policy formulation has to incorporate gender mainstreaming strategies. On a national base government has been introducing new gender-specific laws of a general nature but gender issues were not considered in all the other laws of relevance to women's entrepreneurship development.

- These policies must address awareness since many institutions are not aware of the gender-specific constraints of women entrepreneurs and therefore unable to address them adequately when providing the necessary services.
- Associations in charge of the enhancement of the status of women, NGOs, women's organisations and technical programmes could play an important role in emphasising gender issues in the creation of a more enabling policy and legal environment. In this connection, the importance of the systematic collection and analysis of gender specific data and information for gender-sensitive industrial policy formulation and implementation cannot be over emphasised. This is necessary in order to identify the constraints and needs of women entrepreneurs prior to the formulation of any development programme targeting women.
- It is imperative that regional statistical agencies, chambers of commerce and industry, women's organisations and associations, research organisations, lobby groups and the municipality should strive for the systematic collection and analysis of information and data on women in industry, with a specific focus on entrepreneurship.
- The creation of awareness about entrepreneurship requires the adoption of an entrepreneurial culture among potential women entrepreneurs and among youth in general, as they are the future entrepreneurs. This could be done if local support institutions, professional associations, media and women's associations put emphasis on creating awareness about entrepreneurship. Media and school campaigns, exposure to role models and targeted training could also be used for this purpose.

5.3.3 Support

- **Training**

Recommendation

The development of proper training programmes focussing on the uniqueness of women entrepreneurs is a necessity.

Motivation

- Training is one of the most common business development services provided. Training initiatives include both the provision of general business skills as well as skills more particular to an industry. General business training includes basic business skills such as costing, marketing, accounting and negotiation, and is usually a central element of an integrated service package. Training in skills is often not sufficient for women, and successful training programmes for women entrepreneurs therefore also include confidence building, entrepreneurship development training, fostering the attitudes important to starting and managing one's own business are just a few to mention.
- Programmes that not only confine themselves to training existing or potential women entrepreneurs but also make efforts to reach girls in order to encourage them to become entrepreneurs must be developed.
- A modular approach to the training programme design must be followed – it offers core courses, and then allows clients to select other courses suiting their needs. This makes the training flexible and gives clients the independence to choose the skills on which they lack the most or want to focus on.
- However, successful programme designs are always those which are based on realistic needs-based assessments. Women have different training needs in terms of course content, scheduling, length and delivery. Programme designers must be aware of women's multiple roles and programmes should be scheduled when

women are likely to be free. Participatory techniques and incremental learning using female instructors are considered good teaching models for reaching women entrepreneurs.

- **Access to credit**

Recommendation

A proper study into good practices should be launched to enhance accesses for women entrepreneurs to credit from where specific plans must be drafted to ensure better access to financing for these women entrepreneurs.

Motivation

Credit is a constraint faced by many women entrepreneurs. Women need to be able to access mainstream banking and finance, and need support in this area. Increased access to credit is a key to the development of women entrepreneurs in SMEs.

- **Counselling and mentoring programmes**

Recommendation

This study recommends the establishing of counselling and mentoring centres.

Motivation

- Individually-based services where clients receive help and support on problems specific to their businesses have proven to be most effective.
- Counselling programmes tend to be expensive. One way of cutting costs is by using volunteers and using group-based services for more general issues.

- Attention must be paid to hiring female consultants, avoiding a male environment and providing services sensitive to women's needs. In addition, gender training of consultants should be done.
- Many women want post-start-up support, accessible after trying out the skills learned in earlier training. Mentoring is one method of providing this support which can be very effective as it addresses the specific problems faced by the individual entrepreneur. This kind of support includes individual or group-based assistance directed at specific problems where mentors serve as role models. Based on a longer-term relationship with the mentor, this is essentially a form of knowledge transfer. It can be tailored to client needs and therefore can have high effectiveness and impact. However, it can also be costly in terms of mentors' time.
- Mentoring can be offered to individuals or groups. Individual mentoring is often more effective and have a greater impact as it addresses problems specific to the women's businesses. Group-based mentoring offers other benefits, such as group solidarity and the opportunity to learn from others' experiences.
- However, as mentioned earlier, mentoring can be an expensive service to provide. Many support agencies have cut costs by using volunteer mentors, but mentor quality has to be monitored. Supply of female mentors, volunteer or not, is sometimes a problem. Coupling mentoring with a sectoral focus has emerged as a good strategy to help women to enter new industries. Use of female mentors and having women-only group mentoring programmes increases the likelihood that women will use the services.
- **Information sharing and network formation**

Recommendation

The study wants to emphasize the need for the development of a specific women entrepreneur association within the Ekurhuleni district for the main purpose of networking and information sharing.

Motivation

Information is a key resource for women entrepreneurs. Information can relate to markets, suppliers, costs and technology, and networks have emerged as key strategy for offering support to women entrepreneurs. Networking is very important to the success of a business, and it is identified as one of the key ways to strengthen women's enterprises as it can provide access to information, new customers and suppliers. Networks are relations with others in the business community and are an important way to access information.

Sometimes training courses provide early networking opportunities, giving "practice time" to women before they go out to network in the wider business environment. Training courses also allow women to meet others starting businesses. Networks can also contribute to the knowledge and development of support agencies.

Information exchange in the networks is provided through many means including one-stop shops, trade fairs and the Internet. Information technology has proven to be an important asset for accessing information and expanding networks. Often the network makes services and information available to entrepreneurs by toll free telephone, fax, in person and through the Internet. In fact the use of the internet has greatly helped to widen the geographic areas of networks, both between entrepreneurs and between support agencies. Internet allows clients to access it at times that suit their schedules. This helps women have greater access as they often have to juggle multiple demands on their time. Online networks and community business centres offer networking opportunities. Decentralized service provision also insures that the information provided to local women is relevant to the local context.

- **Support organisations**

Recommendation

Accumulation of support organisations must take place. Through awareness the involvement of organisations and institutions must be increased.

Motivation

Many different types of organisations can provide either direct or indirect support to women entrepreneurs. The different organisations working with women entrepreneurs include: NGOs, credit providers, training and technical assistance centres, research institutes and universities, professional organisations, government agencies and private sector organisations.

Professional membership organisations have also emerged as important agencies which work to change policy and provide services and networks to members. They work best when they serve a clientele with common interests. The membership organisations must serve women business owners, with gender being perceived as one commonality across which membership organisations can be established.

Private sector actors other than banks or private training providers include suppliers of inputs, final goods customers and consultants. They work with women entrepreneurs through subcontracting arrangements and by supplying inputs, raw materials, used equipment or technical assistance. These are viewed as an increasingly important source of assistance for women entrepreneurs, particularly for-profit service providers. In addition to this, consultants may work with entrepreneurs directly for a fee, or as volunteers. For example, some firms may volunteer their staff's time as consultants, while some individuals working in the private sector may do so, independent of their place of work.

Universities and research institutes can also contribute to the development of women entrepreneurs through provision of trainers and consultants, and through direct research on entrepreneurship with particular focus on women, and by highlighting their contribution to the local, regional and national economy. In some cases they can also develop technologies to improve productivity and reduce the time burden of women.

5.4 CRITICAL EVALUATION OF THE STUDY

The success of this study is based upon the realising of the primary and secondary objectives, as indicated in section 1.3 of this study.

The primary objective of the study was to develop a contextual strategic framework to enhance women entrepreneurship in Ekurhuleni.

In order to reach the primary objectives successfully the following secondary objectives were formulated.

- To gain insight into the role women entrepreneurs can play in the South African economy by means of a literature study.
- To study the unique elements that Ekurhuleni can offer the female entrepreneur.
- To identify challenges that female entrepreneurs may face entering and growing own business ventures.
- To examine current development programmes in a global context.
- To suggest practical recommendations to develop women entrepreneurship in the Ekurhuleni district.

The first secondary objective namely, to gain insight into the role women entrepreneurs can play in the South African economy, was achieved through a comprehensive literature study in chapter two. This chapter act as a motivation to this question by supplying ambient evidence in the role women entrepreneurs plays in the South African economy.

The second secondary objective that is to study the unique elements that Ekurhuleni can offer the female entrepreneur was also realised through the literature review in chapter two.

The third secondary objective, to identify challenges that female entrepreneurs may face entering and growing their own business ventures was achieved by both the literature review in chapter three and the detailed empirical research discussed in chapter four and concluded in chapter five.

The fourth secondary objective, to examine current development programmes in a global context was realised through both chapter two's literature review focusing on South African development programmes and a detailed description of international good practices in chapter three.

The last secondary objective, to suggest practical recommendations to develop women entrepreneurship in the Ekurhuleni district, was achieved through the results obtained during the empirical research discussed in chapter four and concluded in chapter five. The results of this empirical research led to the development of a women entrepreneurship development framework as represented in section 5.3 of chapter five. Practical recommendations forms part of the framework developed.

Trough the achieving of all secondary objectives and the framework discussed in section 5.3, it can therefore be concluded that the primary objective namely, the development of a contextual strategic framework to enhance women entrepreneurship in Ekurhuleni, were achieved.

5.5 SUGGESTION FOR FUTURE RESEARCH

Forthcoming work can build on this review by focusing on measuring the effectiveness of programmes and initiative that was implemented due to recommendation issued in section 5.3 of this review.

Furthermore, as explained earlier, it is imperative that regional statistical agencies, chambers of commerce and industry, women's organisations and associations, research organisations and the municipality should strive for the systematic and frequent collection and analysis of information and data on women in industry, with a specific focus on entrepreneurship as to ensure that up to date and relevant programmes are in place to support the female entrepreneurs.

5.6 SUMMARY

The purpose of this chapter was to conclude on the empirical study by compiling a profile of the women entrepreneur in Ekurhuleni. A detailed description of the female entrepreneur in Ekurhuleni was given that included the following aspects. The biographical information of the female entrepreneur was discussed followed by the structure of female owned businesses within Ekurhuleni. The path to ownership was explored as well as the views of the entrepreneurs in regards to the support offered by Ekurhuleni, the motivational factors to enter self-employment, obstacles faced during the start-up phase, obstacles that are currently experienced in daily operations and the support needs of the female entrepreneur.

The empirical research resulted in recommendations to women entrepreneurship development in Ekurhuleni being made. That was followed by a critical evaluation of the study in regards to the achievement of the research objectives. Suggestions for future studies were also recommended.

Gender sensitivity of programme design and service delivery is critical. Agencies which have a successful record in reaching women are always aware of the characteristics of their female and male clients, and the gender-specific barriers affecting their economic participation when designing programmes. Thus, gender aware needs assessment is a vital tool to good service design and delivery.

Furthermore, developing a supportive environment for women's entrepreneurship is important to women's success. This includes helping women to deal with their multiple roles and involving men, families and communities (as appropriate) in women's entrepreneurship. Support agencies must understand women's goals and objectives in becoming entrepreneurs and work to support those goals. Providing for both practical and strategic gender needs is central to women's economic success. While not all agencies can work at both levels, the experience from developed countries shows that service providers should make an effort to partner with agencies which work to address deeper strategic issues through advocacy and policy change.

Therefore, an important learning is the need to couple programme actions with policy work. In order to make long-term changes in women's ability to participate freely in the economy, the socio-cultural constraints on women must be addressed. Advocacy work should be directed at policymakers in order to raise their awareness of the important role of women in the economy, and the positive effect of economic participation on women and their families.

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Code number:

APPENDIX A

**QUESTIONNAIRE:
WOMEN ENTREPRENEURSHIP DEVELOPMENT IN
EKURHULENI**

CONTACT DETAILS:

Ame' Kock
Cell: 082 783 0041
E-mail: amekock@mweb.co.za

WOMEN ENTREPRENEURSHIP DEVELOPMENT QUESTIONNAIRE

PLEASE NOTE:

This questionnaire must only be completed by women entrepreneurs in the Ekurhuleni District.

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	Ekurhuleni Municipality is assisting adequately in the needs of especially women entrepreneurs.	1	2	3	4	<input checked="" type="checkbox"/>	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 Technicon)					(04)
	University degree					(05)
	Postgraduate degree					(06)

A4	Indicate the number of children that you have.					
	None					(01)
	One (1) child					(02)
	Two (2) children					(03)
	Three (3) children					(04)
	Four (4) children					(05)
	Five (5) children					(06)

A5	Indicate the age of your children					
	No children					(01)
	One (1) to five (5) years					(02)
	Six (6) to 10 years					(03)
	11 – 18 years					(04)
	18+					(05)

A5	Indicate your past experience before self-employment (occupational background).	
	Unemployed	(01)
	Self-employed (owned a business)	(02)
	Worker (administration, clerk, secretary, cashier)	(03)
	Supervisor (first-line management)	(04)
	Middle management	(05)
	Top (executive) management	(06)

A6	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:	(05)

SECTION B: BUSINESS INFORMATION

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

B1	In which industry does your business operate?		
	Retail trade		(01)
	Wholesale trade		(02)
	Manufacturing		(03)
	Construction		(04)
	Transport/distribution		(05)
	Accommodation and restaurant (guest houses, hotel)		(06)
	Food industry		(07)
	Agriculture/forestry/fishing		(08)
	Services (Please specify the type of service)		(09)
	Other: (Please specify)		(10)

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	What is the age of the business (years)?
	Please specify:

B4	Indicate your path to business ownership.		
	Started (founded) the business		(01)
	Purchase the business		(02)
	Join the family business		(03)
	Inherited the business (from the family)		(04)
	Other: (Please specify)		(05)

B5	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)

B6	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		(03)
	Agriculture land		(04)
	Other: (Please specify)		(05)

B7	How many permanent employees are employed by your business?							
	Myself	2-4	5-10	11-25	26-50	51-100	101-200	200+
	(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)

B8	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)

B9	Did you have any exposure to business in your childhood? (i.e. parents, close family friend owned a business).	Yes (01)	No (02)
	If yes, who owned the business? (Please specify – i.e. father, mother, sibling, family friend, close friend.)		

B10	Is the present business the first business that you own?	Yes (01)	No (02)
	If no, please indicate what happened to the business previously owned.		
	Went out of business		(03)
	Still successful		(04)
	Sold of		(05)
	Other (Please specify):		(06)

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)							

		Strongly disagree	Disagree	Slightly disagree	Neutral view	Slightly agree	Agree	Strongly agree
DEMOGRAPHIC ASPECTS								
C17	Ekurhuleni is a source of ambient number of entrepreneurial opportunities.	1	2	3	4	5	6	7
C18	Ekurhuleni has proper policies in place for enhancing women entrepreneurship in the region.	1	2	3	4	5	6	7
C19	The Ekurhuleni region provides ambient network opportunities with other businesses.	1	2	3	4	5	6	7
C20	Ekurhuleni infrastructure (electricity, water, road network) adequately meet the needs of my business.	1	2	3	4	5	6	7
C21	Ekurhuleni provides excellent base for export opportunities.	1	2	3	4	5	6	7
C22	Other aspects of Ekurhuleni 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 START 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 focussed 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
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FACTORS (OBSTACLES) YOU ARE FACING CURRENTLY 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 (01)	No (02)
(03)	If yes, name the institution:		
	Indicate the type of training that you received.		
	Technical skills (i.e. hand crafting)		(04)
	Communication skills		(05)
	Accounting skills		(06)
	Management skills		(07)
	Technological skills (computers)		(08)
	Other: (Please specify)		(09)

E2	Do you know any organisation which is specifically established for women entrepreneurs?	Yes (01)	No (02)
(03)	If yes, what is the name of that organisation?		
	How does the organisation helps to develop women entrepreneurs in their activities? (Choose one or more.)		
	Provides education and training		(04)
	Provides financial assistance		(05)
	Supports/enables networking with other women entrepreneurs		(06)
	Provides access/exposure to motivational speakers/role models		(07)
	Provides business information		(08)
	Other: (Please specify)		(09)

E3	Indicate your specific needs. (Choose one or more.)	
	Financial support	(01)
	Training/knowledge/skills	(02)
	Tools, equipment, machinery	(03)
	Business advice, information, counselling, mentoring	(04)
	Marketing support	(05)
	Suitable business premises	(06)
	Growth Support	(07)
	Technical support	(08)
	Psychological support	(09)
	Networking with other business owners	(10)
	Infrastructure (roads, telephone, electricity)	(11)
	Legal support	(12)
	Women entrepreneurship specific based policies for the area.	(13)
	Other: (Please specify)	(14)

THANK YOU FOR YOUR TIME.