



**THE ROLE OF GOVERNMENT IN EMPOWERING FEMALE
ENTREPRENEURS IN THE WESTERN CAPE, SOUTH
AFRICA**

by

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DECLARATION

I, Zinzi Nxopo, hereby declare that the contents of this dissertation represent my own unaided work, and that the dissertation has not previously been submitted for academic examination towards any qualification. Furthermore, it represents my own opinions and not necessarily those of the Cape Peninsula University of Technology.

Signed Znxopo

Date 18 November 2014

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Christ, my Saviour, for blessing me with the perseverance, patience and knowledge to complete this dissertation.

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ABSTRACT

The South African government, to accelerate economic growth and development, has identified the Small Medium Micro Enterprises (SMME) sector, and female entrepreneurs, as vehicles capable of bringing about this change. Unfortunately, this growth has been stifled due to the high failure rate of entrepreneurial businesses in the SMME sector. A possible solution for female entrepreneurs is the introduction of start-up support services to empower them to be successful.

Empowering entrepreneurs is the function of nurturing and supporting entrepreneurs by providing them with professional skills development and moral support, to impact positively on the business's sustainability.

There is a clear need to widen access to business start-up training and advice to encourage larger numbers of women to embrace self-employment. This implies offering a wide range of start-up support services which encourage women to go into business. Women enter business from a variety of backgrounds and with a wide range of experience. The provision of business start-up training and advice needs to accommodate these very different experiences. Women attending entrepreneurship programmes have often criticised these programmes as being male-orientated and prescriptive. Women are expected to conform to male models and standards of behaviour.

While this study relates specifically to female entrepreneurs in the Western Cape, it is set in the context of female entrepreneurship in South Africa. The target population for the research was 150 female entrepreneurs in the Tourism industry in the Western Cape. The study is quantitative in nature, using the survey method for better understanding of the research problem.

The study aimed to understand the needs of female entrepreneurs, and to underscore the significance of skills and knowledge transfer from the government to female entrepreneurs.

The research explored the role of government in empowering female entrepreneurs in the Tourism industry in Western Cape, and identified support services that can be used to promote the growth and development of female entrepreneurs. Possible solutions to failure rates of female entrepreneurship are also addressed, with specific models for improved business support services for all female entrepreneurs in the Tourism industry in the Western Cape. This will help them to run sustainable businesses as well as provide more jobs.

This research recommends that management capability and financial management acumen be regarded as key to success for funding by the entrepreneurs themselves, and the parties involved in supporting and promoting them.

TABLE OF CONTENTS

DECLARATION	i
ACKNOWLEDGEMENTS	ii
ABSTRACT	iii
TABLE OF CONTENTS	v
LIST OF TABLES	xi
LIST OF FIGURES	xvii
LIST OF ACRONYMS	xix
GLOSSARY OF TERMS	xx
CHAPTER 1	1
SCOPE OF THE RESEARCH	1
1.1 INTRODUCTION	1
1.1.1 Role of government in the development of female entrepreneurs in South Africa	3
1.2 SOURCES OF SUPPORT FOR ENTREPRENEURS IN SOUTH AFRICA	4
1.2.1 Personal Sources of Support	4
1.2.2 Institutional Sources of Support	5
1.2.3 Professional Sources of Support.....	6
1.2.4 Financial Sources of Support	6
1.3 FEMALE ENTREPRENEURS IN SOUTH AFRICA	6
1.3.1 Characteristics of Female Entrepreneurs	7
1.3.2 Factors Motivating Females To Start Their Own Business... 10	
1.3.3 Challenges facing Female Entrepreneurs in South Africa 12	
1.4 TOURISM INDUSTRY IN SOUTH AFRICA	15
1.4.1 Tourism Industry in the Western Cape	16
1.4.2 Role of the Accommodation Sector in the Tourism Industry. 17	

1.5	RESEARCH PROBLEM	17
1.5.1	Research Problem Statement	18
1.5.2	Research Question.....	19
1.5.3	Objectives of the Research	19
1.6	RESEARCH DESIGN AND METHODOLOGY	19
1.6.1	Research Design.....	19
1.6.2	Research Methodology	20
1.6.3	Data Collection Design and Methodology	20
1.6.4	Ethics	20
1.6.5	Research Constraints and Limitations.....	21
1.6.6	Delineation of the Research	21
1.7	SIGNIFICANCE OF THE PROPOSED RESEARCH	21
1.8	SUMMARY	22
1.9	CHAPTER AND CONTENT ANALYSIS.....	23
CHAPTER 2 A HOLISTIC APPROACH TO FEMALE		
ENTREPRENEURSHIP		
2.1	INTRODUCTION.....	25
2.2	DEFINITION OF ENTREPRENEURSHIP	27
2.2.1	Definitions	27
2.2.2	Entrepreneurship and Entrepreneurs	28
2.2.3	Skills, Attributes and Characteristics of Entrepreneurs.....	29
2.2.4	Types of Entrepreneurs.....	30
2.3	ENTREPRENEURIAL PROCESS	31
2.4	MANAGERIAL MINDSETS FOR ENTREPRENEURSHIP	34
2.5	TYPES OF FEMALE ENTREPRENEURS.....	36
2.5.1	Conventional Female Entrepreneurs.....	36

2.5.2	Domestic Female Entrepreneurs.....	36
2.5.3	Innovative Female Entrepreneurs	37
2.5.4	Radical Female Entrepreneurs.....	37
2.6	CHARACTERISTICS OF FEMALE ENTREPRENEURS	38
2.6.1	Business Characteristics of Female and Male Entrepreneurs.	39
2.6.2	Demographic Factors Affecting Female Entrepreneurship	41
2.6.3	Challenges Facing Female Entrepreneurship	41
2.6.4	Success Factors for Female Entrepreneurship	41
2.6.5	Push and Pull Factors of Female Entrepreneurship	44
2.7	SOCIO-ECONOMIC FACTORS INFLUENCING FEMALE ENTREPRENEURSHIP	45
2.8	IMPACT OF CULTURE ON FEMALE ENTREPRENEURSHIP	46
2.9	GOVERNMENT SUPPORT FOR FEMALE ENTREPRENEURSHIP	46
2.10	SUMMARY	48
CHAPTER 3 FEMALE ENTREPRENEURSHIP IN SOUTH AFRICA AND THE ROLE OF GOVERNMENT		
3.1	INTRODUCTION.....	49
3.2	CHALLENGES FACED BY FEMALE ENTREPRENEURS	50
3.3	SUPPORT AND DEVELOPMENT NEEDED BY FEMALE ENTREPRENEURS.....	51
3.3.1	Developmental needs in the Tourism Industry	53
3.3.2	Organisations of Female Entrepreneurs.....	53
3.4	GLOBAL ENTREPRENEURSHIP MONITOR	54
3.4.1	GEM Entrepreneurial Framework Conditions.....	55
3.5	ROLE OF GOVERNMENT IN FEMALE ENTREPRENEURSHIP	58
3.5.1	Government Initiatives to stimulate Entrepreneurship	59
3.6	DEVELOPMENT AND TRAINING CHALLENGES	60

3.7	ENTREPRENEURSHIP TRAINING IN SOUTH AFRICA	62
3.8	CONCEPTS OF A SUGGESTED TRAINING MODEL	64
3.9	GOVERNMENT-SPONSORED TRAINING CONTENT	65
3.9.1	Planning	66
3.9.2	Innovation.....	66
3.9.3	Creativity	66
3.9.4	Time Management	67
3.9.5	Goal Setting	67
3.9.6	Personal Initiative	67
3.10	SUMMARY	68
	CHAPTER 4 RESEARCH DESIGN AND METHODOLOGY	69
4.1	INTRODUCTION.....	69
4.2	RESEARCH DESIGN	69
4.3	CHOICE OF SAMPLING METHOD	70
4.4	DATA GATHERING.....	70
4.4.1	Questionnaire Development and Construction.....	70
4.4.2	Data Collection.....	73
4.4.3	Respondent Briefing.....	74
4.4.4	Validation of Survey Questions	74
4.5	SUMMARY	74
	CHAPTER 5 DATA ANALYSIS AND INTERPRETATION OF RESULTS.	75
5.1	INTRODUCTION.....	75
5.2	METHOD OF ANALYSIS	75
5.2.1	Data Format	75
5.2.2	Validation of Survey Results	77
5.2.3	Frequency Tabulation.....	78

5.2.4	Descriptive Statistics	78
5.2.5	Reliability Testing	80
5.3	PRESENTATION OF RESULTS	80
5.3.1	Section A: Personal Information of Respondents	80
5.3.2	Section B: Obstacles Faced Currently By Female Entrepreneurs	88
5.3.3	Section B: Obstacles faced by Female Entrepreneurs before starting the business	96
5.3.4	Section C: Support Services and Development needs for empowering Female Entrepreneurs	107
5.3.5	Section D: Support Mechanisms Government can offer Female Entrepreneurs	116
5.3.5.1	Training, Skills Development and Entrepreneurial Education	116
5.3.5.2	Provision of easier access to funding	117
5.3.5.3	Access to Markets and Funding	118
5.3.5.4	Professional support services	120
5.4	CROSS-TABULATION ANALYSIS	121
5.4.1	Cross-tabulation analysis for For Sections B – D	121
5.4.2	Cross-Tabulation with Chi-Square Analysis	121
5.5	RELIABILITY TESTING RESULTS	123
5.5.1	Case Processing Summary, Sections B-D	124
CHAPTER 6 CONCLUSION AND RECOMMENDATIONS.....		125
6.1	INTRODUCTION.....	125
6.2	KEY RESEARCH OBJECTIVES	125
6.3	RECOMMENDATIONS.....	125
6.3.1	Access to funding and funding opportunities	125
6.3.2.	Access to information about business support services	126

6.3.3	Targeted capacity building for female entrepreneurs	126
6.3.4	Reduction of red tape for SMMEs	128
6.3.5	Recommendations to support the Tourism industry in the Western Cape.....	128
6.4	CONCLUSION	129
6.5	RECOMMENDATIONS FOR FUTURE RESEARCH.....	130
	BIBLIOGRAPHY	131
	APPENDICES.....	152
	Appendix A: Personal Information Responses	152
	Appendix B: Obstacles towards female entrepreneurship (currently) .	153
	Appendix C: Support services and development needs for empowerment of female entrepreneurs	154
	Appendix D: Support mechanisms that the government can offer to assist female entrepreneurs	156
	Appendix E: Letter to Respondents	157
	Appendix F: Questionnaire	158
	Appendix G: Consent Letter to the Respondents	162
	Appendix H: Approval of the Consent Letter	164
	Appendix I: Linear by Linear Association Tables	165
	Appendix J: Cross-Tabulation for Sections B-D.....	181

LIST OF TABLES

Table 1.1: Characteristics of male and female entrepreneurs.....	8
Table 2.1: Definitions of Entrepreneurship.....	28
Table 2.2: Attributes of entrepreneurs.....	29
Table 2.3: Phases in the entrepreneurial process.....	32
Table 2.4: Five management philosophies	35
Table 2.5: Business characteristics of female and male entrepreneurs ...	40
Table 2.6: Socio-economic factors influencing entrepreneurship.....	45
Table 3.1: Support organisations for female entrepreneurs in South Africa	54
Table 3.2: Recommendations to improve entrepreneurship in South Africa	57
Table 3.3: Concepts in the Antonites training model.....	65
Table 5.1: Question/statement numbering in the questionnaire	77
Table 5.2: Age.....	81
Table 5.3: Marital status of respondents	82
Table 5.4: Highest academic qualification.....	83
Table 5.5: Number of children.....	85
Table 5.6: Past experience before self–employment of respondents.....	86
Table 5.7: Lack of business management skills.....	88
Table 5.8: Lack of education and training (in general)	90
Table 5.9: Lack of provincial/regional female entrepreneurship policies ..	91
Table 5.10: Isolation from business network.....	92
Table 5.11: Access to credit (difficult to obtain financing as a female).....	93
Table 5.12: Lack of timely business support and information	95
Table 5.13: Awareness/access to business support	96
Table 5.14: Lack of business management skills.....	97

Table 5.15: Lack of confidence	99
Table 5.16: Lack of motivation	100
Table 5.17: No time for training/upgrading of skills	101
Table 5.18: Lack of assets to be used as security	103
Table 5.19: No financial management knowledge	104
Table 5.20: Lack of business terminology understanding	105
Table 5.21: Lack of financial support	107
Table 5.22: Lack of training/knowledge/skills	108
Table 5.23: Lack of business advice, information, counselling, mentoring	109
Table 5.24: Lack of market support.....	111
Table 5.25: Lack of growth support.....	112
Table 5.26: Lack of legal support.....	113
Table 5.27: Lack of female-entrepreneurship-based policies.....	114
Table 5.28: Training, skills development and entrepreneurial education	116
Table 5.29: Provision of easier access to funding.....	117
Table 5.30: Provision of access to markets and funding.....	118
Table 5.31: Professional support services	120
Table 5.32: Cronbach's Alpha Coefficient for all items in Sections B-D.	123
Table 5.33: Case processing summary for section B-D	124
Table AI.1: Lack of business management skills and awareness/access to business support.....	165
Table AI.2: Lack of business management skills and lack of business management skills	165
Table AI.3: Lack of business management skills and lack of confidence	165
Table AI.4: Lack of business management skills and lack of motivation	166

Table AI.5: Lack of business management skills and no time for training/upgrading of skills	166
Table AI.6: Lack of business management skills and no assets to be used as security to obtain financial assistance	166
Table AI.7: Lack of business management skills and no financial management knowledge	167
Table AI.8: Lack of business management skills and lack of business terminology understanding.....	167
Table AI.9: Lack of education and training (in general) and awareness/access to business support	167
Table AI.10: Lack of education and training (in general) and lack of business management skills	168
Table AI.11: Lack of education and training (in general) and lack of confidence	168
Table AI.12: Lack of education and training (in general) and lack of motivation	168
Table AI.13: Lack of education and training (in general) and no time for training/upgrading of skills	169
Table AI.14: Lack of education and training (in general) and no assets to be used as security to obtain financial assistance	169
Table AI.15: Lack of education and training (in general) and no financial management knowledge	169
Table AI.16: Lack of education and training (in general) and lack of business terminology understanding.....	170
Table AI.17: Legislative (lack of focused female entrepreneurship policies from regional municipalities or government) and awareness/access to business support.....	170
Table AI.18: Legislative (lack of focused female entrepreneurship policies from regional municipalities or government) and lack of business management skills	170

Table AI.19: Legislative (lack of focused female entrepreneurship policies from regional municipalities or government) and lack of confidence.....	171
Table AI.20: Legislative (lack of focused female entrepreneurship policies from regional municipalities or government) and lack of motivation.....	171
Table AI.21: Legislative (lack of focused female entrepreneurship policies from regional municipalities or government) and no time for training/upgrading of skills	171
Table AI.22: Legislative (lack of focused female entrepreneurship policies from regional municipalities or government) and no assets to be used as security to obtain financial assistance.....	172
Table AI.23: Legislative (lack of focused female entrepreneurship policies from regional municipalities or government) and no financial management knowledge.....	172
Table AI.24: Legislative (lack of focused female entrepreneurship policies from regional municipalities or government) and lack of business terminology understanding.....	172
Table AI.25: Isolation from business network and awareness/access to business support.....	173
Table AI.26: Isolation from business network and lack of business management skills	173
Table AI.27: Isolation from business network and lack of confidence	173
Table AI.28: Isolation from business network and lack of motivation.....	174
Table AI.29: Isolation from business network and no time for training/upgrading of skills	174
Table AI.30: Isolation from business network and no assets to be used as security to obtain financial assistance.....	174
Table AI.31: Isolation from business network and no financial management knowledge.....	175
Table AI.32: Isolation from business network and lack of business terminology understanding.....	175

Table AI.33: Access to credit (difficult to obtain financing as a female) and awareness/access to business support	175
Table AI.34: Access to credit (difficult to obtain financing as a female) and lack of business management skills.....	176
Table AI.35: Access to credit (difficult to obtain financing as a female) and lack of confidence	176
Table AI.36: Access to credit (difficult to obtain financing as a female) and lack of motivation	176
Table AI.37: Access to credit (difficult to obtain financing as a female) and no time for training/upgrading of skills.....	177
Table AI.38: Access to credit (difficult to obtain financing as a female) and no assets to be used as security to obtain financial assistance	177
Table AI.39: Access to credit (difficult to obtain financing as a female) and no financial management knowledge.....	177
Table AI.40: Access to credit (difficult to obtain financing as a female) and lack of business terminology understanding	178
Table AI.41: Lack of timely business support and information and awareness/access to business support	178
Table AI.42: Lack of timely business support and information and lack of business management skills	178
Table AI.43: Lack of timely business support and information and lack of confidence	179
Table AI.44: Lack of timely business support and information and lack of motivation	179
Table AI.45: Lack of timely business support and information and no time for training/upgrading of skills	179
Table AI.46: Lack of timely business support and information and no assets to be used as security to obtain financial assistance	180

Table AI.47: Lack of timely business support and information and no financial management knowledge..... 180

Table AI.48: Lack of timely business support and information and lack of business terminology understanding..... 180

LIST OF FIGURES

Figure 2.1: Timmons Model of the entrepreneurial process.....	33
Figure 2.2: Five managerial mindsets	35
Figure 5.1: Age of respondents.....	82
Figure 5.2: Marital status of respondents.....	83
Figure 5.3: Highest academic qualification	84
Figure 5.4: Number of children.....	85
Figure 5.5: Past experience of respondents before self-employment	87
Figure 5.6: Lack of business management skills.....	89
Figure 5.7: Lack of education and training	91
Figure 5.8: Lack of provincial/regional female entrepreneurship policies....	92
Figure 5.9: Isolation from business network.....	93
Figure 5.10: Access to credit (difficult to obtain financing as a female).....	94
Figure 5.11: Lack of timely business support and information	95
Figure 5.12: Lack of awareness/access to business support.....	97
Figure 5.13: Lack of business management skills.....	98
Figure 5.14: Lack of confidence	99
Figure 5.15: Lack of motivation	101
Figure 5.16: No time for training/upgrading of skills.	102
Figure 5.17: Lack of assets to be used as security	104
Figure 5.18: No financial management knowledge	105
Figure 5.19: Lack of business terminology understanding	106
Figure 5.20: Lack of financial support	108
Figure 5.21: Lack of training/knowledge/skills.....	109
Figure 5.22: Business advice, information, counselling and mentoring.....	110
Figure 5.23: Market support.....	111

Figure 5.24: Growth support	113
Figure 5.25: Legal support	114
Figure 5.26: Female-entrepreneurship-based policies.....	115
Figure 5.27: Training, skills development and entrepreneurial education .	117
Figure 5.28: Provision of easier access to funding.....	118
Figure 5.29: Provision of access to markets and funding.....	119
Figure 5.30: Professional support services	120

LIST OF ACRONYMS

CSBP	Centre for Small Business Promotion
DTI	Department of Trade and Industry
GDP	Gross domestic product
GEM	Global Entrepreneurship Monitor
IDC	Industrial Development Corporation
NAMAC	National Manufacturing Advisory Centre Co-ordinating Body
NEF	National Empowerment Fund
Ntsika	National Enterprise Promotion Agency
SMME	Small Medium and Micro Enterprises
Stats SA	Statistics South Africa
TEA	Total Entrepreneurial Activity
Wesgro	Western Cape Investment and Trade Promotion Agency

GLOSSARY OF TERMS

- **Entrepreneurship:** The process of creating something new with value. Devoting the necessary time and effort into the entrepreneurial venture, assuming the accompanying financial, psychological, and social risk, and receiving the resulting rewards of monetary and personal satisfaction and independence (Nieman, 2006:9).
- **Entrepreneur:** The New Oxford Dictionary of English (1999:616) defines an Entrepreneur as “a person who sets up a business or businesses, taking on greater than normal financial risk in order to do so”.
- **Empowerment:** The function of nurturing and giving support by providing professional skills development and moral support to positively impact on the sustainability of someone (Tseng & Siedman, 2007:217).
- **Tourism Sector:** All stakeholders in tourism who have a financial investment in tourism, comprising individuals and businesses who bear the risk of tourism investment (Morrison, 2002:1).
- **Tourism Industry:** All recipients of direct spend incurred by tourists. This includes pre-trip expenditure on travel and bookings, travel and en-route expenditure, and all spending at the destination; all those firms, organisations and facilities which are intended to serve the specific needs and wants of tourists (Morrison, 2002:1).

CHAPTER 1

SCOPE OF THE RESEARCH

1.1 INTRODUCTION

This chapter will provide an overview of the literature pertaining to the subject, of the role of government in supporting and empowering female entrepreneurs to promote their growth and success in businesses in the Western Cape. McClelland, Swail, Bell and Ibbotson (2005:84), define female-owned business as one which is at least 51 percent is owned by one or more women or, in the case of any publicly-owned business, at least 51 percent of the stock is owned by one or more women; and the management and daily business operations are controlled by one or more women.

Despite years of legislative effort, women still face discrimination in the work place. However, entrepreneurship has been a leader in offering women the economic expression to start and own their own businesses, irrespective of the size. Women are opening businesses of their own in record numbers, so that women-owned business represents a noticeable percentage of all businesses (Nieman, 2006:10). Even though there is a clear indication that women are joining the mainstream of entrepreneurship, there are still obstacles or barriers facing prospective women entrepreneurs.

The South African government suggests that the female entrepreneurs sector, with the help of government support, will be capable of introducing a number of supply-side measures to promote this formerly neglected sector. The overall objective is “to create an enabling environment” and “to level the playing field” in terms of national, regional and local policy frameworks for small business development in South Africa. Department of Trade and Industry, 1995:10). More particularly, policy measures aim at:

- Addressing the obstacles and constraints that female entrepreneurs face and the barriers that hinder them from succeeding;
- Enhancing their capacity to comply with the challenges of globalisation and an internationally competitive economy; and,
- Strengthening their cohesion to increase the leverage of policy measures.

The 2007 South African Global Entrepreneurship Monitor (GEM) report highlighted the important role women play in new venture creation and economic growth in South Africa (Maas & Herrington, 2007:28). However, report highlighted that, although the global average for female entrepreneurship is 7.72 percent of the population, South African women are performing at just 4.83 percent, and thus 2.89 percent lower than the global average (Maas & Herrington, 2007:32). The 2011 South African GEM report (Global Entrepreneurship Monitor, 2011) highlighted that the profile of South African entrepreneurs remains largely unchanged. Male entrepreneurs are still more 1.6 times more likely than females to engage in entrepreneurial activity. Although this is slightly better than the GEM average, the discrepancy is still cause for concern when South Africa is compared to developing countries in Latin America.

In Latin America countries the Total Entrepreneurial Activity (TEA) female rates are just below male TEA rates. Labour Force Surveys conducted on a quarterly basis by Statistics South Africa (Stats SA) indicate that, irrespective of population group, unemployment rates among women are higher than among their male counterparts. African women are the group primarily affected by unemployment. Finding ways to improve female levels of self-employment is thus imperative in the South African context (Herrington, Kew & Kew, 2009:4).

1.1.1 Role of government in the development of female entrepreneurs in South Africa

Government can provide female entrepreneurs with special loans, subsidies, funds, enterprise centres, entrepreneurship awards, counselling, training, advisory support, information products and web portals (Verheul, Van Stel and Thurik, 2004:14). Winn (2004:143) argued that we need to understand and address the factors that are critical for women to succeed in independent businesses and to present a more realistic picture of what starting a new business entails. According to Minniti and Arenius (2003:24) and Kock (2008:110), government should address factors such as education, training and family-work reconciliation. Policies should thus create and guarantee the existence of underlying conditions favourable to an entrepreneurial environment rather than be active promoters of start-up activities.

Kock (2008:111) argued that many women want post-start-up support that is 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 entrepreneurs. The support can include individual or group-based assistance directed at specific problems where mentors serve as role models. Langowitz and Minniti (2007:341) found that women tend to perceive themselves and the entrepreneurial environment in a less favourable light than men. Programs aiming to improve perceptions of aspiring women entrepreneurs may lead to higher rates of business start-up.

According to Orhan (1999:9), female entrepreneurs lack financial culture and competencies. Lebakeng (2008:89) believes that training and development could help female entrepreneurs to obtain management skills, including skills in preparing business plans and financial statements. This could bridge the gap in the inequality of granting credit by banks. Maas and Herrington (2007:28) highlighted that the South Africa.

Department of Trade and Industry (DTI) special report (2005:3) advises that support should focus on:

- Education from dependency and entitlement to self-sufficiency and economic growth.
- Development of information technologies to bridge the gap between new and established businesses.
- Establishment of networking links, international partnerships, community participation and access to national and global markets.
- Development of partnerships between stakeholders (government, private sector, trading partners).
- Provision of business skills training, facilitation of business incubation and monitoring and support services.
- Appropriate changes made to trade, investment, and tax policies to promote and sustain female entrepreneurship.
- Review or change of regulatory frameworks that discourage female entrepreneurship and hinder economic growth.

1.2 SOURCES OF SUPPORT FOR ENTREPRENEURS IN SOUTH AFRICA

Van Aardt and Van Aardt (2007:42) stated that an entrepreneur can obtain support from a wide range of individuals and institutions. The sources of support that are available to entrepreneurs can be divided into four categories, namely:

1.2.1 Personal Sources of Support

A personal support system consists of personal knowledge and skills base, friends, family, business and other associates who provide support during unfavourable times. The personal support system is important because it provides a personal safety net for an entrepreneur. The experience, technical skills, and qualifications relevant to the business activity that an entrepreneur is pursuing are very important, because they can become the determinants of success of the business. Also the backing of friends and relatives plays a major role for moral support.

Because many problems are common to all businesses, prospective entrepreneurs can learn valuable lessons from more experienced entrepreneurs who have successfully dealt with such problems in the past. Entrepreneurs working together in co-operatives and franchises have proven to be highly successful, which is an indication of the value of support that entrepreneurs give one another. Suppliers and employees can also be part of an important personal support system: suppliers assist entrepreneurs by giving extensions on credit and providing advice on management; employees play an important role as entrepreneurs cannot run their business single-handedly. Well qualified, experienced and highly skilled employees are an asset to the business and should be utilised profitably. Last, customers are the recipients of the products and services supplied by entrepreneurs; they can give feedback with regard to the quality and value of the product or service provided.

1.2.2 Institutional Sources of Support

Institutional sources of support refer to support provided by government and related organisations, by professional and business associations and by educational institutions. These organisations provide valuable support with regard to training, providing ideas and interacting with other businesses. In South Africa the DTI is commissioned to increase the contribution of small enterprises to the gross domestic product (GDP). It achieves this through its group of institutions, including:

- **The Centre for Small Business Promotion (CSBP):** A chief directorate that falls directly under the DTI and industry responsible for all policy related to the SMMEs and support programs;
- **The Industrial Development Corporation (IDC):** A state owned development finance institution that promote entrepreneurship;
- **Khula:** Founded in 1996 and specialises in ensuring the availability of loan and equity capital to SMMEs;
- **The National Manufacturing Advisory Centre Co-ordinating Body (NAMAC):** Provides manufacturing information and related business development services;

- **The National Empowerment Fund (NEF):** Empower historically disadvantaged people through the wider ownership, control and management of certain income generating assets;
- **National Enterprise Promotion Agency (Ntsika):** Established to provide access to training, information, capacity building, counselling, markets, and technology (Van Aardt & Van Aardt, 2007:46).

1.2.3 Professional Sources of Support

Professional sources of support such as lawyers, consultants and accountants can be valuable to an entrepreneur. Business consultants are helpful during the process of developing a business plan and in providing specialised support such as with technology. Lawyers assist with all the legal aspects surrounding a business, including contracts, labour legislation, and regulations; they can also advise, assist and represent entrepreneurs. To make good business decisions an entrepreneur also needs reliable information on the financial position of the business. The role of an accountant then becomes crucial to the entrepreneur (Van Aardt & Van Aardt, 2007:49).

1.2.4 Financial Sources of Support

Venture capitalists provide much needed venture capital to a large number of entrepreneurs. They assist entrepreneurs for the sole reason of profit making and sometimes just to help entrepreneurs succeed. Banks and other financial institutions also assist entrepreneurs in a variety of ways. Banks supply capital to entrepreneurs before, during and after start-up, and offer in addition a variety of services (Van Aardt & Van Aardt, 2007:51).

1.3 FEMALE ENTREPRENEURS IN SOUTH AFRICA

Although many women entrepreneurs still face difficulties in starting and sustaining their own businesses, a lot of ground has been covered in

South Africa. Many female entrepreneurs have made their mark in the self-employment sector, despite the fact that a number of questions still linger on how women can be successful entrepreneurs if they are overworked in the home, uneducated or untrained, under-exposed to markets or cut off from financial resources, or just discriminated against in a male dominated society (Van der Merwe, 2008:449).

1.3.1 Characteristics of Female Entrepreneurs

Bennet and Dann (2000:50) state that a review of the literature reveals three main personality characteristics of an entrepreneur: internal locus of control, achievement and risk-taking. The internal locus of control is deemed necessary for the entrepreneur in terms of taking the risk of establishing a new venture. Individuals who do not have a high belief in their own ability to control a situation are unlikely to expose themselves to the risks associated with a start-up. The need for achievement is linked to the internal locus of control characteristic. Individuals who believe their actions will result in personal achievement have a strong internal belief.

There is some debate in the literature whether psychological characteristics are defining qualities of an entrepreneur. An entrepreneur is not necessarily created at birth; however their individual traits are critical to how such a person reacts to a given situation. For example, the trait of risk-taking will influence whether a person takes up an opportunity to start their own business depending on the perceived risk.

Therefore psychological characteristics as well as situational variables have an explanatory role for an entrepreneur's behaviour (Bennet & Dann, 2000:51). Lebakeng (2008:30), quoting Coulter (2003:18), noted demographic factors included family birth order, gender, work experience, education and an entrepreneurial family. Other demographic traits that have been studied by entrepreneurship researchers include marital status, education level of parents and social economic status. While characteristics of both male and female entrepreneurs are generally very

similar, in some respect female entrepreneurs possess very different motivation, business skill levels and occupational suitable backgrounds than their male counterparts, as shown in Table 1.1:

Table 1.1: Characteristics of male and female entrepreneurs

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

(Source: Hisrich and Peters, 1995:63).

Bennet and Dann (2000:52) argue that age has a significant impact on entrepreneurial process. They classified female entrepreneurs into two groups according to age. The first group, classified as “traditional”, are younger than 35 years: they have a home and family orientation, have businesses in the services and retail sector and have started a business without a great deal of planning. The second group, classified as “modern”, are older than 35 years: have a career focus, well-educated, have experience in technical industries and have taken a structured approach to their business. A study conducted in the 1970s found differences between the two groups of women in terms of buying behaviours, attitudes and patterns of media exposure. If the hypothesis that age has an impact on the characteristic of entrepreneurs is true, then the implication for entrepreneurial theory is that definitions and characteristics of entrepreneurs change over time.

According to Hisrich and Peters (1995:62), female entrepreneurs mainly fall in the age group of 35 to 45 and were married with children. They found that most of the women entrepreneurs were the first born in their families and their parents had high levels of education. This type of background provided the female entrepreneurs with good role models and a supportive, financially sound environment in which to start a new venture. Watson (2003:262) highlights that female business ownership is concentrated primarily in the retail and service industries where businesses are relatively smaller in terms of employment and revenue as opposed to high technology, construction and manufacturing. Verheul, Van Stel and Thurik (2004:17), also indicate that the majority of female-owned businesses are concentrated in the retail and service sectors, which are perceived as traditional areas of female employment.

Hisrich and Peters (1995:8) argue that most women usually have administrative experience which is limited to middle management level, often in service-related areas such as education, secretarial work or retail sales. Industry choice influences business size, hence the relative smallness of female-owned businesses. The largest portion of the

businesses started as sole proprietors, employing only one or two people. Jalbert (2000:31), as quoted by Meyer (2009:17), observed that women entrepreneurs possess certain characteristics that promote their creativity and generate new ideas and ways of doing things. They are highly motivated and self-directed and they also have a high internal locus of control and achievement. Women entrepreneurs regard their ability to focus intensely as the key to their success.

1.3.2 Factors Motivating Females To Start Their Own Business

Female entrepreneurship is increasing rapidly (Van der Merwe, 2008:452); women are starting their own business to take control of their personal and professional lives. Therefore, the role that these women entrepreneurs play to eradicate poverty and unemployment in South Africa cannot be under-estimated. Hence there is a need for research on the contribution and development of women entrepreneurs at all levels of the South African economy. In terms of the adult population in South Africa, females outnumber males, while a relatively low percentage of women actively take part in economic activities and own businesses (Van der Merwe, 2008:452). Women make up less than 50 percent of the entrepreneurial population in South Africa. This has led to a renewed focus on gender entrepreneurship and the development of appropriate interventions for gender-specific groups across South Africa.

Women face unique challenges in starting and growing a business, including frequent gender bias in the socio-economic environment in which they operate. They face additional or at least different social, cultural, educational and technological challenges than men when it comes to establishing and developing their own businesses. These unique challenges and barriers should be fully explored and understood before effective support systems can be implemented.

Bruni, Gherardi and Poggio (2004:261) stated that if the best-known classifications are combined, it is possible to identify the following “ideal-typical” profiles of women entrepreneurs:

- “Aimless” young women who set up a business, essentially as an alternative to unemployment.
- “Success-oriented” young women for whom entrepreneurship is not a more or less random or obligatory choice but a long-term career strategy.
- “Strongly success-oriented” women, usually without children, who view entrepreneurial activity as an opportunity for greater professional fulfilment or as a means to overcome the obstacles against career advancement encountered in the organisations for which they previously worked.
- “Dualists”, often with substantial work experience, who must reconcile work and family responsibilities and are therefore looking for a solution which gives them flexibility.
- “Return workers”, women (usually low-skilled) who have quit their previous jobs to look after their families and are motivated by mainly economic considerations or by a desire to create space for self-fulfilment outside the family sphere.
- “Traditionalists”, women with family backgrounds in which the owning and running of a business is a longstanding tradition.
- “Radicals”, women motivated by a culture antagonistic to conventional entrepreneurial values, who set up initiatives intended to promote the interests of women in society.

Traditionally a woman’s role was that of a mother and wife, but the economic role of women has emerged in South Africa. Women are convincingly represented in large numbers in boardrooms. Not so long ago women entrepreneurs seemed to be a disadvantaged group. Until recently, they could not pursue a business activity without taking their husband or male family member along. This has changed, as female entrepreneurs have started entering the main stream of entrepreneurship in South Africa (Van der Merwe, 2008:452). In addition, a vast number of

households in South Africa are dependent on the women's financial support (Van der Merwe, 2008:453).

In Africa women represent the majority of entrepreneurs operating in the informal sector as street vendors (Van der Merwe, 2008:452). This is due to the lack of necessary technical skills required. Adhikary *et al.* (1999:59), cited by Van der Merwe (2008:453), define a successful female entrepreneur as follows: she must have been in business for longer than two years; operates an enterprise with more than five employees and less than thirty; make profits and has expanded in terms of infrastructure and growth.

1.3.3 Challenges facing Female Entrepreneurs in South Africa

According to Maas and Herrington (2007:39), the most important factors preventing women from becoming entrepreneurs are:

- Women give up very quickly because processes (e.g. franchising) are too complicated.
- They are not willing to make sacrifices. Their goals are not for the long term and they want quick and easy jobs.
- They are not exposed to different fields of business and do not know where to research information if they enter an unknown field of business.
- When a woman is the head of a family, running a business is a large risk. What will happen if she loses their last money?
- Women do not have assets which can be used as security to obtain loans. They sometimes live in shacks and are listed on credit bureaus.
- There is no training for support providers on how to support women.
- They do not have financial management knowledge which prevents them from expanding.
- They do not know the terminologies used by banks and are therefore hesitant to approach them.
- Training is not in their mother tongue and therefore they do not understand it.

- If women entrepreneurs fail, the environment is less sympathetic towards them.
- Women think that if they start their own business they will be required to work longer hours which will be too exhausting.
- Lack of confidence, as women are told by family and other people that they cannot make it in the business place.
- Some women cannot find an appropriate location from which they can operate their business as they may need to be close to home so that they can meet their family duties.
- Oppression from husbands, who fear that the woman will become independent.
- Lack of motivation, so for example some women are content with receiving government grants and hand-outs.

Herrington, Kew and Kew (2010:41) quoted a study commissioned by the DTI in 2005 which highlighted that women generally lack the necessary resources for starting and developing their own businesses. Resources critical for success are the assets that women bring with them to the entrepreneurial process in the form of human capital (formal and occupational experiences) and the entrepreneur's ability to access resources in the environment (e.g. capital, suppliers and customers). Human capital is derived through investment in education and training.

Research supports the theory that women have been excluded from acquiring adequate levels of human capital because of social and cultural forces. In essence, socio-cultural constraints have limited women's access to a meaningful business experience, and led to careers interrupted by family obligations. They have less human capital for the management and development of their businesses. Demands on human capital, in terms of education and experience, are specific to the nature of the entrepreneurial venture and hence vary between industries. Additionally, barriers have been seen to impede women's access to financial resources (Herrington, Kew & Kew, 2010:41).

Thus the main obstacles that women face in business are educational and work background, psychological characteristics, motivation, perception and career efficacy, training and skills development, comparative earnings levels, management practices, external networking, desire to succeed and other obstacles (Herrington, Kew & Kew, 2010:41). Ghosh and Cheruvalath (2007:139) also found that challenges to women entrepreneurs cover a wide spectrum, including level of education, inter-role conflicts emanating from greater parenting responsibilities, a dearth of financial assistance and social-cultural constraints. Men and women both experience personal problems but women recorded more difficulties. This is especially true in respect of lack of self-confidence and not being taken seriously when applying to providers of funds (Ghosh & Cheruvalath, 2007:140).

In Africa, it is widely acknowledged that African women have access to fewer resources than men. For example, relative to men, they tend to have lower access to land, credit facilities education and training facilities (Ghosh & Cheruvalath, 2007:140).

Research on role models and family background of entrepreneurs suggest a strong connection between the presence of role models and emergence of entrepreneurs (Matthews & Moser, 1995:366). According to Mattis (2004:154), female entrepreneurs have fewer role models available to them than men. There is a need for successful female entrepreneurs to become more visible so as to serve as role models for other women. Similarly, many entrepreneurs do not have familiar alternative role models that would support more ambitious growth objectives of the business as well as the reshaping of their personal situation. The lack of alternative role models results in expectations of low growth for their business (Lee-Gosselin & Gris , 1990:423). Limited use of mentors by women was found to be a significant inhibitor to successful business development (Lerner, Brush & Hisrich, 1997:315).

According to Van der Merwe (2008:456), the risk is usually even greater for female entrepreneurs, who have to contend with the problems associated with operating in a traditionally male dominated area, and with specific barriers including:

- Lack of support;
- Personal difficulties;
- Gender discrimination;
- Limited access to financial resources; and
- Negative prevailing socio-cultural attitudes.

Women often suffer from low credibility when dealing with the various stake holders associated with their firm, such as suppliers, customers and bankers. A study conducted in South Africa, found that although 72 percent of micro-enterprises were owned by women, both internal and external barriers impacted on the success of these businesses. These barriers ranged from self-confidence, assertiveness, and self-motivation, reliability and communication skills (Van der Merwe, 2008:456).

According to Van der Merwe (2008:457), Ntsika Enterprise Promotion Agency held a workshop for women entrepreneurs and the following barriers facing women were highlighted:

- There is limited networking for women within specific industries;
- No data base of women entrepreneurs by sector is available;
- Financial institutions readily criticise women's business plans without giving direction and guidance;
- Exposure to media is very expensive; and
- There is replication and duplication of too many craft centres or groups in an area.

1.4 TOURISM INDUSTRY IN SOUTH AFRICA

Tassiopoulus (2011:45) asserts that the size of the South African Tourism industry, comprising its employers and employees, is difficult to quantify because of the lack of reliable data and inconsistent research

methodologies. Saayman and Olivier (2005:119) hold that established female entrepreneurs who own businesses in the Tourism industry enjoy advantages in terms of access to capital.

1.4.1 Tourism Industry in the Western Cape

The Tourism industry is a fast growing industry, both in South Africa and the Western Cape. Wesgro (2003:15) estimated in the 2002/2003 fiscal year that foreign direct investment resulting from tourism in the Western Cape would have amounted to more than R550 million and also accounted for 9.8 percent of the Gross Provincial Product in 2002. Tourism in the Western Cape has not been properly managed and developed in accordance with a clear, collective policy and strategy. This has resulted in ad hoc and fragmented strategies which have failed to capitalise on the diverse tourism resources, thereby limiting the ability of the tourism sector to effectively provide much-needed entrepreneurship, employment and skills development opportunities.

The White Paper on Sustainable Tourism Development and Promotion in the Western Cape (Western Cape Investment and Trade and Promotion Agency, 2003) provides the policy foundations and a competitive strategy for the Western Cape to become a leading global tourism destination. According to the White Paper, the tourism industry in Western Cape needs the following to be successful globally in business:

- The background to the drafting of the tourism policy and report.
- The foundations for the tourism policy for the province, the vision, goals, and objectives.
- The proposed strategic framework to achieve the vision and objectives of the policy.
- The proposed institutional funding arrangements to support the implementation of this strategy.

The Tourism policy is based on the fundamental principles of social equity, environmental integrity, economic empowerment, co-operation,

partnership and sustainability and is driven by the challenges of transforming the society and economy of the Western Cape. The policy has also been developed in the context of the provincial governments' economic growth and development strategy, which include:

- Making the Western Cape the premier learning region in South Africa.
- Strongly linking it to the rest of the world.
- Supporting entrepreneurship and innovation.
- Improving job creation, raising the quality of basic services to the poorest citizens, and promoting the development of sectors which are able to absorb more low-skilled labour.

1.4.2 Role of the Accommodation Sector in the Tourism Industry

Hospitality deals with accommodation establishments like guesthouses, hotels and bed and breakfasts. It is the largest sub-sector, accounting for about 65 percent of the sector (Theta, 2009:6). Accommodation contributes one-third of the spend of an average tourist. Guest houses and bed and breakfasts are becoming one of the fastest-growing accommodation sectors in the Tourism industry (Tassiopoulus, 2011:45).

1.5 RESEARCH PROBLEM

As we have seen women confront a variety of barriers and challenges in developing, running and growing a business, including poor access to financial resources, lack of support from government, prevailing negative socio-cultural attitudes, gender and personal difficulties (Valla, 2001:2).

In a study conducted in South Africa, Allie and Human (1997:8), found that although 72 percent of micro-enterprises were owned by women, both internal and external barriers impacted on the success of these businesses. These barriers ranged from lack of basic life-skills in female entrepreneurs (self-confidence; assertiveness; self-motivation; achievement orientation; reliability and communication skills) through the virtual absence of mentorship opportunities, to a lack of marketing and basic holistic management training.

1.5.1 Research Problem Statement

Bruni *et al* (2004:260) posit three main types of barriers facing female entrepreneurs:

- **The socio-cultural status of women:** The primary role of women with family and domestic responsibilities reduces the credibility of women intent on setting up business in a variety of ways.
- **The lack of access to networks of information and assistance by government,** which are often the main source of information and contacts, but which equally often comprise more or less overt mechanisms of gender exclusion.
- **The lack of access to capital;** whether female entrepreneurs apply to an institutional financier, a friend, a relative or even their spouse, they are likely to come up against the assumption that “women cannot handle money”. Sometimes the removal of barriers may foster more and better entrepreneurship than any incentives.

The intention of this study was to provide a possible solution through the introduction of support services that should be offered by government to empower female entrepreneurs to be successful in business and to examine the role of government in empowering female entrepreneurs. This will be achieved with a proposal of a solution that can assist government in empowering female entrepreneurs to become successful in their new business ventures. From the foregoing, the problem statement is presented as follows:

“Starting and operating a business involves considerable risks and effort for entrepreneurs, particularly in view of the high failure rate. The risk is even higher for a female entrepreneur, who not only has the problems associated with being in a traditionally male-dominated area but also often lacks education and training in this specific field. The literature on female entrepreneurship suggests that, in terms of both entrepreneurial options and entrepreneurial resources, women are more disadvantaged than men.”

1.5.2 Research Question

The research question was: “What support services can be utilised to promote the growth and development of female entrepreneurs in the Tourism industry in the Western Cape, thus reducing the failure rates of female entrepreneurship?”

1.5.3 Objectives of the Research

The research objectives of this proposal are the following:

1. To study the profile of female entrepreneurs in the Tourism industry in Western Cape.
2. To identify what motivates females to start their own businesses.
3. To identify unique obstacles that hinder female entrepreneurs from being successful in business in the Western Cape.
4. To identify the different support services that government can offer to empower female entrepreneurs of the Western Cape.

1.6 RESEARCH DESIGN AND METHODOLOGY

This section gives an overview of the research design, methodology choice and the methods used to collect the data.

1.6.1 Research Design

The study was quantitative in nature, utilising the survey method for better understanding of the research problem. The quantitative research questionnaire used consisted of questions relating to the demography of female entrepreneurs in the Tourism industry; motivation for entrepreneurship; obstacles in entrepreneurship; and support services that government can offer.

1.6.2 Research Methodology

Action research, within the quantitative research paradigm, was the research method used. 'Action research' is described by Yin (2011:281) as "a method of doing case study research". Quantitative methods include survey, experiment and collection of data using statistical data methods. The target population was 150 female entrepreneurs within the Tourism industry in the Western Cape. The questionnaire was emailed to the female entrepreneurs and posted to those who did not have email addresses. A database with the contact details of the female entrepreneurs was obtained from the Tourism Department, City of Cape Town. This was identified as a convenient sample and a target population.

1.6.3 Data Collection Design and Methodology

The survey methodology of collecting data was used because the researcher sought descriptive or enumerative data. The data for the quantitative method was collected via e-mail, post and personal distribution from the respondents. Those without email addresses had the questionnaires posted to them. The questionnaires were printed, sequentially numbered and recorded in an Excel table compatible with the Statistical Package for the Social Science (SPSS) software, to facilitate statistical analysis and capturing. The sequential numbering was used to facilitate test checks back to the original data. This helped to keep track of the number of respondents and the questionnaires.

1.6.4 Ethics

The researcher applied the following ethical principles:

Informed consent: Participants were given a choice to participate or not, and were informed in advance about the nature of the study. This was achieved through the consent letter accompanying the questionnaire.

Right to privacy: The nature and quality of participants' replies were kept strictly confidential.

Honesty: Findings were reported in a complete and honest fashion, without misrepresenting what had been collected. Data was not fabricated to support a particular conclusion.

Confidentiality/Anonymity: Confidentiality or anonymity was offered to participants.

1.6.5 Research Constraints and Limitations

Some women were not literate enough to understand some of the questions. Therefore, limited response was anticipated in some sections of the questionnaire.

There were times when some of the participants were unavailable perhaps given their multiple roles as mothers and wives.

1.6.6 Delineation of the Research

The research focused mainly on female entrepreneurs within the Tourism sector in Western Cape. Within this sector, attention was directed to two groups within the SMME sector and female entrepreneurs sector:

1. Female entrepreneurs within the Tourism industry who had been in existence for a period of at least three years and received support from government.
2. Female entrepreneurs within the Tourism industry who had been in existence for a period of at least three years and had not received support from government.

1.7 SIGNIFICANCE OF THE PROPOSED RESEARCH

Female entrepreneurs can contribute significantly to economic development in South Africa, but this contribution has not been adequately studied and developed. Although women represent more than 50 percent of the South African adult population, they own only about 33 percent of existing businesses. The 2008 South African GEM study has also highlighted that entrepreneurs in South Africa have poor business and

management skills, and a non- enabling environment (Herrington, Kew & Kew, 2009:16).

These challenges are faced by both male and female entrepreneurs but women face further unique challenges and barriers to start and grow a business. These unique challenges and barriers should be fully explored and understood before effective support systems can be implemented, to support the contribution of these women to the South African economy.

Highlighting the unique challenges and barriers faced by female entrepreneurs could lead to better government support for female entrepreneurs in general and especially those in the Tourism sector in the Western Cape. The implementation of a business support culture for all female entrepreneurs in Western Cape has the potential to:

- Place them in a globally competitive market. This will help them to own a sustainable business and not fail within two years of the inception stage.
- Enable them to use business support services programs offered to them by the government, to avoid failure.

The expected outcomes are intended for the present government, to take cognisance of the challenges which female entrepreneurs and SMMEs currently face. The relevant authorities should then take steps to develop an environment and culture conducive to female entrepreneurs for the nurturing and growth of this market sector of the economy.

1.8 SUMMARY

This study hopes to draw the attention of government to the problems faced currently by female entrepreneurs, as well as finding suitable and practical measures that will foster entrepreneurial and economic growth in the Western Cape. Granting appropriate support can assist female entrepreneurs in achieving objectives to assist the small business sector of

the Western Cape's economy. An empowering female entrepreneurship programme should include the following knowledge areas: financial assistance, management assistance, training and networking, mentoring and counselling.

Stanger (2004:471) agrees that business advice and training should ensure that they cater for those areas of business most often undertaken or needed by women entrepreneurs, i.e. financing/financial management, marketing, promotion and confidence building.

1.9 CHAPTER AND CONTENT ANALYSIS

Chapter 1: the researcher provided a brief overview of the research conducted, including a high level background to the topic, the basic layout of the research process and the research design and methodology.

Chapter 2: this chapter forms part of the literature review and focuses on the concept of female entrepreneurship in South Africa and challenges facing them. It describes the state of entrepreneurship in South Africa, success factors for female entrepreneurship and support and development needed by female entrepreneurs.

Chapter 3: this chapter provides an in-depth literature review on the concept of female entrepreneurship from the South African government's perspective.

Chapter 4: the survey environment is elaborated on and the limitations of the survey are listed. The approach to data collection is explained and the target population is defined. The survey design is also explained in detail.

Chapter 5: this chapter discusses the results in greater depth. It includes the responses to the questionnaire distributed; the presentation and discussion of the biographical information of the participating small businesses' owner and managers; the analysis of the concepts measuring the challenges facing the small businesses; the perceived success of the businesses and the relationship between the challenges and the perceived success of the businesses. A detailed analysis and interpretation is

presented; these results are related to the literature review conducted within the ambit of Chapter 3.

Chapter 6: the research problem and key research objectives are revisited and final conclusions are drawn from the results of the study. Recommendations and suggestions are presented to mitigate the research problem, including an integrated framework to ensure sustainable female entrepreneurship in Western Cape. Finally, an evaluation of whether the research objectives were achieved, and suggestions for further research are presented.

CHAPTER 2

A HOLISTIC APPROACH TO FEMALE ENTREPRENEURSHIP

2.1 INTRODUCTION

Entrepreneurship is seen worldwide as one of the most important solutions to unemployment, poverty and low economic growth. The creation of new ventures and growth of existing businesses are vital contributing factors to any economy (Botha, Nieman and Van Vuuren, 2007:160). Businesses have an important impact on the economy in terms of jobs, sales, innovation, economic growth, and renewal (Ahl, 2006:595). Herrington, Kew and Kew (2010:7) concur, stating that entrepreneurial activity is an important mechanism for economic development through job creation, innovation and its welfare effect.

Therefore, entrepreneurship is important in economic development and female entrepreneurship is an instrument for economic growth (Botha, Nieman & Van Vuuren, 2007:160). South Africa is faced with economic, political and social problems due to a high and growing rate of unemployment (Herrington, Kew & Kew, 2009:7). Maas & Herrington (2007:38), argue that only 41 percent of the adult women in South Africa are part of the active working population. Entrepreneurship has proven to be one of the best and effective solutions for combating unemployment in countries such as South Africa (Maas & Herrington, 2007:28).

They shape and redefine the workplace, networks, financial institutions and culture (Ahl, 2006:595). There is however a profound difference between female and male businesses (South Africa. Department of Trade and Industry, 2005:10). The majority of female entrepreneurs in South Africa trade in sectors like crafts, hawking, personal services and retail. The Department of Trade and Industry (DTI) has concluded that women make up half of the business force but their contribution is not adequately

nurtured (South Africa. Department of Trade and Industry, 2005:4). The reason for this is that they deal with obstacles such as poor access to finance, sub-standard infrastructure and regulations that create administrative burdens and costs. This makes survival and success in the entrepreneurial business world even tougher. In addition, female entrepreneurs have to contend with negative prevailing socio-cultural attitudes and gender discrimination (Mass & Herrington, 2007:29 cited in Blair, 2007:1).

According to Herrington, Kew and Kew (2007:28), the DTI should ensure female entrepreneurs are given the necessary support and assistance in the following areas:

- Education from dependency to self-sufficiency and economic growth.
- Development of information technologies to bridge the gap between new and established businesses.
- Establishment of networking links, international partnerships, community participation and access to national and global markets.
- Development of partnerships between stakeholders (government, private sector, trading partners).
- Provision of business skills training, facilitation of business incubation and monitoring and support services.
- Establishment and appropriate changes to trade, investment, and tax policies to promote and sustain female entrepreneurship.
- Review or change of regulatory frameworks that discourage female entrepreneurship and hinder economic growth.

A successful female entrepreneur is someone who has made her mark in the self-employment sector. However, the question arises of how women can be successful entrepreneurs if they are overworked in the home, uneducated or untrained, unexposed to markets; cut off from financial resources or just discriminated against in a male dominated society (Van der Merwe, 2008:460).

2.2 DEFINITION OF ENTREPRENEURSHIP

2.2.1 Definitions

“Entrepreneur” is a French word with its origin dating to the 1700s, which since then has evolved to mean someone who “undertakes a venture” (Herrington, Kew & Kew, 2010:11). Jean-Baptiste Say, a French economist of the 1800s, stated that “an entrepreneur shifts economic resources out of an area of low productivity into an area of higher productivity and greater yield” (Herrington, Kew & Kew, 2010:11). Jalbert (2000:9) explained that entrepreneurship emerges from an individual’s creative spirit into long-term business ownership, job creation and economic security.

Harsh economic conditions, high unemployment and political or social changes can push someone to become entrepreneurial. These circumstances can prompt entrepreneurs to change their personal living conditions. Ahl (2006:597) highlighted that entrepreneurship is characterised by words such as innovation, change, risk taking, opportunity recognition, driving force and economic growth. O’Neill and Viljoen (2001:37) argue that the common image of an entrepreneur is someone who owns a small business. There is widespread acceptance that entrepreneurship is a variable phenomenon with underlying dimensions. The most frequently cited dimensions are innovativeness, risk taking and proactive behaviour (Jalbert, 2000:9).

There are numerous contemporary definitions, many of which evolved during the latter half of the 20th century. These are summarised in Table 2.1:

Table 2.1: Definitions of Entrepreneurship

Author	Definition
Schumpeter (1934).	Entrepreneurship is seen as new combinations, including the doing of new things that are already being done in a new way. New combinations include: 1. Introduction of new goods. 2. New method of production. 3. Opening new markets. 4. New source of supply. 5. New organisations.
Kirzner (1973).	Entrepreneurship is the ability to perceive new opportunities. This recognition and seizing of the opportunity will tend to “correct” the market and bring it back to equilibrium.
Drucker (1985).	Entrepreneurship is the act of innovation that involves endowing existing resources with new wealth capacity.
Stevenson, Roberts & Grousbeck (1985).	Entrepreneurship is the pursuit of an opportunity without concern for current resources or capabilities.
Rumelt (1987).	Entrepreneurship is the creation of new business: new business meaning that they do not duplicate existing business but have some element of novelty.
Low & MacMillan (1988).	Entrepreneurship is the creation of new enterprise.
Gartner (1988).	Entrepreneurship is the creation of organisations: the process by which new organisations come into existence.
Timmons (1997).	Entrepreneurship is a way of thinking, reasoning and acting that is opportunity obsessed, holistic in approach, and leadership balanced.
Venkataraman (1997).	Entrepreneurship research seeks to understand how opportunities to bring into existence future goods and services are discovered, created, and exploited, by whom and with what consequences.
Morris (1998).	Entrepreneurship is the process through which individuals and teams create value by bringing together unique packages of resource inputs to exploit opportunities in the environment. It can occur in any organisational context and can result in a variety of possible outcomes, including new ventures, products, services, processes, markets, and technologies.
Sharma & Chrisman (1999).	Entrepreneurship encompasses acts of organisational creation; renewal, or innovation that occurs within or outside an existing organisation.

(Source: Herrington, Kew & Kew, 2010:11).

2.2.2 Entrepreneurship and Entrepreneurs

Various authors have contributed to the definition of entrepreneurship by listing the attributes of entrepreneurs. The Oxford Dictionary describes an entrepreneur as: “one who organises, manages and assumes the risk of a business enterprise” (Herrington, Kew & Kew, 2010:11). However, this definition is limited as individuals with an entrepreneurial mind-set are also found within welfare, social, adventure and sporting ventures, and in government, universities and other similar institutions.

2.2.3 Skills, Attributes and Characteristics of Entrepreneurs

According to Barringer and Ireland (2008:8), successful entrepreneurs require varieties of characteristics such as being passionate for business, intelligent, with a high level of tenacity and being customer focused. These are summarised below in Table 2.2.

Table 2.2: Attributes of entrepreneurs

Category	Recommendations
Gartner (1990:21-26).	Innovation. Organisation creation. <i>Creating value:</i> transforming a business, creating a new business, growing a business and creating wealth. Make profit. Growth of business. Uniqueness. Owner-manager.
Min (1999:80).	Recognising and taking advantage of opportunities. Resourcefulness. Creativity and innovation. Visionary. Independent thinker. Hard worker. Optimistic. Risk taker. Leader.
Bolton & Thompson (2004:17).	Ability to identify opportunities in order to utilise ideas.
Saayman, Douglas & De Klerk (2008:13).	Organisational skills. Resourcefulness. Achievement. Self-edification. Explorative. Commitment.
Te Velde (2004:123).	<i>Social intelligence:</i> ability to recognise present and coming trends in society at a very early stage. <i>Imagination and empathy:</i> ability to connect these trends with existing new combinations in order to change the conventional routines in the circular flow. Establish a <i>social network</i> with the right people around the innovation. A protected <i>niche</i> should be created to enhance the social network. Ability of the entrepreneur to <i>up-scale the niche</i> .
Timmons & Spinelli (2004:249-256).	Commitment and determination. Leadership. Opportunity obsession. Tolerance of risk, ambiguity and uncertainty. Creativity, self-reliance and the ability to adapt. Motivation to excel.
Botha, Nieman and Van Vuuren (2007:166).	Risk propensity. Creativity and innovation. Opportunity identification. Role model analysis (success factor). Networking. Leadership. Motivation. Social skills. Start-up skills.

(Source: Saayman, Douglas & De Klerk, 2008:13; own source).

An entrepreneur needs every form of creativity and innovation for the development of new products, to cut costs and improve products in order to remain dynamic and competitive (Timmons & Spinelli, 2009:53). On the other hand, the individual entrepreneur is known to depend solely on previous personal experience patterns to spot opportunities (Timmons & Spinelli, 2009:53).

Becoming an entrepreneur, it is believed, is not only potentially very lucrative, but also provides individuals with challenge and the opportunity to maximise their power, autonomy and impact (Heilman & Chen, 2004:348).

2.2.4 Types of Entrepreneurs

There are two types of entrepreneurs: the opportunity and the necessity entrepreneurs. Opportunity entrepreneurs are people who identify available opportunities and exploit them. Necessity entrepreneurs are those who create self-employment in response to job loss or when their options for work participation in the economy are absent or are considered unsatisfactory (Tomnink & Reberink, 2003:784).

Jalbert (2000:23) perceives entrepreneurship as a highly personal and subjective process. Hence, becoming an entrepreneur is an evolution of encountering, assessing, and reacting to a series of experiences, situations, and events produced by political, economic, social and cultural change. These diverse circumstances prompt individual entrepreneurs to modify their personal living conditions. Entrepreneurship is a dynamic process of vision, change and creation. It requires an application of energy and passion towards the creation and implementation of new ideas and creative solutions (Kuratko, 2005:577).

2.3 ENTREPRENEURIAL PROCESS

The entrepreneurial process through which new ventures are created has four distinct phases (Hisrich & Peters 2008:39; Nieman, 2001:445). It also consists of various components which can be assessed, influenced, and altered. Successful founders of new ventures need to focus on these components to evaluate risks and determine what changes must be made to improve the chances of the new business's success (Timmons & Spinelli, 2009:110). The phases are:

Identifying and evaluating the opportunity: Entrepreneurs need to identify opportunities as presented within the entrepreneur's environment. The entrepreneur must evaluate the opportunity based on its feasibility and viability, then decide to either start the new venture or to reject the possibility of implementing the opportunity (Nieman 2001:445; Hisrich & Peters 2008:40).

Developing a business plan: This will assist the entrepreneur to understand the environment, the organisation, resources required, the risks involved, future decisions that might need to be made and how best to manage the possible venture. The business plan must include plans for the marketing, finance and operations of the organisation. Depending on the particular venture and the environment, an organisational plan may also need to be developed and other factors must be taken into account (Nieman 2001:446; Hisrich & Peters 2008:44; Wickham 2006:190).

Determining the resource requirements: Entrepreneurs need to establish the requirements for the new venture, based on the resources currently at their disposal, what resources are going to be needed, the timeframe within which these resources will be required and staff requirements. Not all of these resources are needed in the initial stages, which means that resources must be effectively managed (Nieman 2001:447; Hisrich & Peters 2008:44).

Starting and managing the enterprise: Once entrepreneurs have progressed through these first three stages, they will be ready to start the new venture. Entrepreneurs will implement their own management style,

establish control systems and attempt to create an established business (Nieman 2001:447; Hisrich & Peters 2008:45).

Table 2.3 lists the phases of the entrepreneurial processes as defined by different authors; most include similar phases, starting from opportunity identification to the level of resource gathering:

Table 2.3: Phases in the entrepreneurial process

Authors	Phases of entrepreneurial process
Bhave (1995:223).	Identification of opportunities. Technology processes. Create an organisation. Various stages of exchange.
Gruber (2002:193).	Pre-founding phase: opportunity identification and evaluation. Founding phase: business plan, resource gathering, incorporation, market entry. Early stage of development: business or company information, market penetration.
Ardichvilli (2003:107).	Market needs. Business concept. Business plans. Business establishment. Business venture success.
Rwigema and Venter (2004:28).	Identify measure and refine opportunities. Formulate business plan. Gather resources. Organise, mobilise entrepreneurial team. Manage business creation and growth.
Baron (2004:170).	Idea screening: feasibility, assembling resources. New business development.
Pretorius (2005:157).	Opportunity recognition. Resources acquisition.
Hisrich and Peters (2008:12) and Morris (2008:30-32).	Opportunity identification and evaluation. Business plan development. Resources needed. Management of desired outcomes.

(Source: Agbenyegah, 2013:86).

Timmons and Spinelli (2009:112) argue that although money is important, the successful entrepreneurial process starts with opportunity, strategy, networks, team, a business plan and initial resources. The Timmons model of the entrepreneurial process (Timmons & Spinelli, 2009:112)

describes the central themes critical to the process; the model is presented in Figure 2.1:

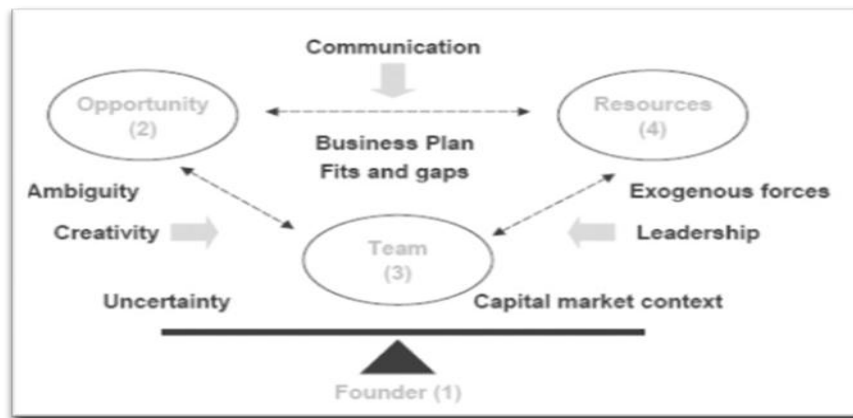


Figure 2.1: Timmons Model of the entrepreneurial process. (Source: Timmons & Spinelli 2009:112).

- **Opportunity recognition:** Jones (2005:502) states that opportunity recognition is at the centre of the entrepreneurial process Timmons and Spinelli (2009:112) maintain that to spot opportunities with ease, entrepreneurs should apply the following criteria: the higher the growth, size, durability, and high gross margins and free cash flow, the greater the opportunity. They should also look at the extent of market imperfections, rates of change, discontinuities and chaos, inconsistencies in existing service and quality, lead and lag times, and vacuums in information and knowledge. All these represent areas where entrepreneurs should focus when searching for high potential opportunities.
- **Resources (people, finances, equipment):** Entrepreneurs need resources to create and develop opportunities. Entrepreneurs take calculated risks with fewer resources to grab and use the opportunity. Timmons and Spinelli (2009:112) argue that entrepreneurs should creatively devise ways to marshal and gain control of resources.
- **Team:** Many researchers argue that the biggest challenge facing entrepreneurs is personal characteristics and leadership skills. Successful entrepreneurs should be able to assemble and lead a team that is characterised by accomplishment of the objectives. In fostering

the winning spirit, an entrepreneur should be able to reward success and support honest failure, share wealth with those who contributed to creating it, and strive to achieve high standards in performance and conduct (Timmons & Spinelli, 2009:113).

2.4 MANAGERIAL MINDSETS FOR ENTREPRENEURSHIP

According to Lussier (2000:4), management is described as a process to achieve organisational objectives through effective and efficient utilisation of resources, be these human, financial, physical and/or informational. The execution of primarily four functions (planning, organising, leading and controlling) achieve the management process.

A managerial mindset of an entrepreneur denotes a way of thinking and action about the business and the opportunities that captures the benefits of uncertainty. Strategic entrepreneurship is the integration of entrepreneurial (opportunity-seeking actions) and strategic (advantage-seeking actions) perspectives to design and implement entrepreneurial strategies that create wealth (Sathe, 2003:2). This need for an entrepreneurial mindset is vital because entrepreneurship is exposed to the liabilities of failure (Bouchard, 2001:3).

According to Morris and Kurakto (2002:150), the contemporary business environment is characterised by increasing risk, decreased ability to forecast, and industry boundaries which, to minimise failure, need a managerial mindset that must unlearn traditional management principles. Such a mindset allows entrepreneurs to make convincing decisions in the face of uncertainty. Figure 2.2 identifies five managerial mindsets. Every manager needs all five; but the relative strength of each one will vary from person to person.



Figure 2.2: Five managerial mindsets. (Source: Timmons and Spinelli 2009:114).

According to Timmons and Spinelli (2009:114), every manager can benefit from being worldly and aware of trends and developments in the business environment. Entrepreneurs are frequently pragmatic, results-oriented people; in which case they are more likely to be catalytic than analytical, and co-operative rather than reflective. Management education and development should encapsulate all five mindsets and that if enterprise is to be encouraged then reflective and change management skills should not be overwhelmed by a focus on analysis and theory.

Table 2.4: Five management philosophies

Management Philosophy	Key Attributes
Rational Management	Management actions based on analysis, rational reasoning, education and intellectual planning.
Entrepreneurial Management	Management actions based on pioneering risk and vision.
Clan Management	Management actions based on internal networks, relationships and status.
Market-oriented Management	Management actions based on concern for external competitiveness and internal welfare of the organisation.
Educated vs. Experienced Management	Management actions based on education rather than experience.

(Source: Timmons and Spinelli 2009:259).

The combinations of the ways in which these philosophies are embraced by managers result in distinct management cultures. This implies that effective management practices can be learned and should be the focus of management education.

2.5 TYPES OF FEMALE ENTREPRENEURS

With this understanding of entrepreneurship in general, we now turn to understanding female entrepreneurs and their unique characteristics and requirements. Anderson and Woodcock (1996:27) propose four categories of female entrepreneurs, but stress that women do not fit neatly into these categories; in fact, they may move from one category to another. The categories are:

2.5.1 Conventional Female Entrepreneurs

This type of female entrepreneur tends to create businesses in business sectors with a high concentration of women; which also tend to be subordinate to the women's roles as wives and mothers (Shabbir & Di Gregorio, 1996:507). In this sector, there is already a high concentration of women managers, owners or employees, for example food, clothing, grooming, cosmetics, secretarial, cleaning (Anderson & Woodcock, 1996:28). These enterprises tend to become a secondary source of income for their families. In terms of employment, they rely heavily on cheap, part-time labour. They also have little interest in expanding their businesses.

2.5.2 Domestic Female Entrepreneurs

This is a group that tends to start-up their business by chance, perhaps on the suggestion of another person. Economic need is usually not an overriding factor, as they are able to live comfortably off their husband's earnings. Hence they are able to view their businesses almost as hobbies, thus exercising creative skills and developing their talents. Examples of this category are pottery, making women's clothing and interior design and decorating.

However, although these businesses start off as hobbies, it is not unusual for them to suddenly become the primary source of income should the primary source of income be lost. The business will likely go through a

process of restructuring to ensure that the focus is towards economic growth.

2.5.3 Innovative Female Entrepreneurs

This type of female entrepreneur has shifted away from the 'domestic' or 'conventional' way of thinking. Their characteristics are:

- They have acquired education, either via the education system or prior experience; which enables them to be technically competent.
- Highly concerned with self-advancement.
- Single and live alone.
- Their satisfaction arises directly from business success.
- They tend to challenge the male dominated business world head on.
- Their social life is devoted to networking and other mutual support systems.

2.5.4 Radical Female Entrepreneurs

This type of female entrepreneur sees their primary role as that of improving the position of women in society. Anderson and Woodcock (1996:29) have identified two motivations for moving into entrepreneurship for these women:

1. A result of involvement in women's societies. Usually to achieve a greater degree of independence as well as determine their career paths.
2. They may have experienced the 'glass-ceiling' which has been instituted and maintained by men.

They move to entrepreneurship with the motivation to change the system. Profit-making for these women is not primarily important; they would like to create an atmosphere that is not influenced by males. The areas of trade include craft trading; retailing; education; small-scale manufacture; publishing and printing; and taxi services.

Their characteristics are:

- Unmarried.
- Tend to view their enterprises as an alternative to conventional family life.
- Their backgrounds are largely middle-class and well educated.
- Their management style emphasises consultation and decision-making.
- They are at their sharpest when associated with feminist principles of sisterhood.

2.6 CHARACTERISTICS OF FEMALE ENTREPRENEURS

Female entrepreneurship is one of the most important elements for a growing economy (Kurakto & Hogetts, 2001:6). It has the edge to increase economic activities and contribute immensely to development and wealth (Khawar, 2007:3). The female entrepreneur's role is evident in growth leadership, management, innovation, research and development effectiveness, job creation, competitiveness, productivity, and the formation of new industries (Khawar, 2007:3).

There is some debate in the literature whether psychological characteristics are defining qualities of an entrepreneur. An entrepreneur is not necessarily created at birth; however their individual traits are critical to how such a person reacts to a given situation. For example, the trait of risk-taking will influence whether a person takes up an opportunity to start his own business depending on the perceived risk. Therefore, psychological characteristics as well as situational variables have an explanatory role in an entrepreneur's behaviour (Bennet & Dann, 2000:56).

2.6.1 Business Characteristics of Female and Male Entrepreneurs

Men are 1.7 times more likely to be involved in entrepreneurial activity than women, largely because men are more likely to be involved in opportunity entrepreneurship than women (South Africa. Department of Trade and Industry, 2005:5). Factors in the start-up process of a business for men and women entrepreneurs are also different, especially in such areas as support systems, sources of funds and problems.

Orhan (1999:21) notes that women start their own businesses with the objective of 'making a difference' which means being more client-focused, ethical in operation and making a social contribution than men, in addition to pursuing economic motives. Women are more likely than men to consult multiple sources of advice at start-up. Botha, Nieman and Van Vuuren (2007:165) argue that networking is more critical to, and should be greater among, female entrepreneurs than male entrepreneurs. There is also evidence of a marked difference between male and female management values: women measure their success qualitatively in terms of factors such as personal satisfaction, customer service ratings and additional employment created, while males tend to measure their success quantitatively in terms of market position, turnover and profitability (Botha, 2006:166).

Chowdhury and Endres (2005:1) argue that female entrepreneurs generally have characteristics somewhat different from their male counterparts. Besides several unique individual characteristics, they propose that women's self-confidence in being an entrepreneur is less than men's. Jalbert (2000:24) notes that female entrepreneurs have the ability to build and maintain long-term relationships and networks, to communicate effectively, to organise efficiently, to be fiscally conservative, to be aware of the needs of their environment, and to promote sensitivity to cultural differences. As a result, female enterprises are qualitatively different from male's enterprises. Table 2.5 summarises the differences between the business characteristics of female and male entrepreneurs.

Table 2.5: Business characteristics of female and male entrepreneurs

Form/sector of business	Females	Males
Business form by gender: Limited company is the most common form of business organisation, and partnership is the least common.	Limited companies are mostly owned by males.	Few limited companies are owned by women.
Sole proprietorship	Most common form of business organisation for female businesses	Few sole proprietorships are owned by males.
Partnership	Fewer females in partnerships than males.	Most males own partnerships.
Business sector by gender	Fewer females in this sector compared to males.	Most males involved in this sector.
Agriculture/Forestry/Fishing/Construction	Very few females in the construction sector.	Mostly owned by males.
Mining	Very few females in the mining sector.	Mostly owned by males.
Manufacturing	Few women in the manufacturing sector.	More males compared to females.
Transport/Manufacturing	Few females in the sector.	More males compared to females.
Wholesale/retail	Few females.	More males compared to females.
Services	More females in the sector.	Few males in the sector.

(Source: Mukhtar, 1998:46; Shim & Eastlick, 1998:25).

Other noticeable differences are that women-owned businesses tend to be smaller than those headed by men. This perception has important consequences for women entrepreneurship, as women might experience harder time in obtaining external financing and, in general, credibility as business owners and managers. Carter, Anderson and Shaw (2001:55) state that women tend to under-capitalise their businesses. This is caused by cautious borrowing by women who fear the repayment terms more than business development. Men appear less perturbed by the need to repay debt and more concerned about business development and are more willing to take risks.

2.6.2 Demographic Factors Affecting Female Entrepreneurship

Lebakeng (2008:30), citing Coulter (2003:18), reports that demographic factors include family birth order, gender, work experience, education and an entrepreneurial family. Other demographic traits studied by entrepreneurship researchers include marital status, education level of parents and social economic status. While characteristics of both male and female entrepreneurs are generally very similar, female entrepreneurs tend to differ in terms of motivation and business skill levels and occupational backgrounds from their male counterparts (Botha, 2006:164).

2.6.3 Challenges Facing Female Entrepreneurship

Heilman and Chen (2004:351) argue that achieving a good balance between work and family life is a major concern, and working women, in particular, feel the challenges of trying to maintain such a balance. Blair (2007:71) argues that female entrepreneurs have to deal with poor access to finance, sub-standard infrastructure and regulations that create administrative burdens and costs, making survival and success in the entrepreneurial business world even tougher. In addition, women have to contend with negative socio-cultural attitudes and gender discrimination. Female entrepreneurs have lower credibility when it comes to dealing with suppliers at banking institutions, and with clients, and are more likely than men to lack belief in themselves.

Winn (2004:150) argued that the critical factors for women to succeed in independent businesses need to be understood, for government to provide a better education and support system.

2.6.4 Success Factors for Female Entrepreneurship

There is a lack of sustained empirical investigation on the success factors of female entrepreneurship (Ahl, 2006:598). However, according to

Sindhu, Narayan and Geethakutty (2003:41), the motivating factors of female entrepreneurs are:

- Profitability;
- Social recognition;
- Customer and employee satisfaction;
- Diversification;
- Flexibility;
- Personal freedom; and
- Security.

Each of these factors is discussed below.

2.6.4.1 Profitability

Profitability is important for any business. By running the business successfully through capability testing, success is achieved (Deshpande & Burjorjee, 2002:55). Oaten (2008:14) attributed her continuous profitability to getting the basics right, measuring key performance indicators, never compromising on quality and releasing strength and skills by conducting feasibility studies.

2.6.4.2 Social Recognition

Female entrepreneurs feel that they are just as competent, if not better, than their male counterparts. Therefore, social recognition is important to female entrepreneurs. Female business owners gain recognition through networking structures, which means that they must be encouraged to attend networking sessions (Herrington, Kew & Kew, 2010:98).

2.6.4.3 Customer and Employee Satisfaction

Singh, Garg & Deshmukh (2008:181) believe business excellence stems from customer relations, product or services, quality, market acceptance, and operating performance. Jalbert (2000:9) believes that the mission of any female entrepreneur should be that they are recognised for service excellence, customer care and customer satisfaction to ensure the success of the business venture.

2.6.4.4 *Diversification*

Female entrepreneurs believe that expanding their markets will assure a successful business and stable income (Mutagwaba, 2009:50). Female entrepreneurs worldwide reveal that starting and operating a business requires innovation and by diversifying, ensures stability and profit so that success can be achieved (Mysak, 2002:42).

2.6.4.5 *Flexibility*

Female entrepreneurs enjoy flexibility in their business as it allows them to organise their business around their personal obligations to look after their family (Maas & Herrington, 2007:18). Achieving a balance between home and work is a strong motivation for female business owners (Kirkwood & Tootell, 2008:260).

2.6.4.6 *Personal Freedom*

Business women are motivated to start their businesses because they need to be independent and economically self-sufficient (Jalbert, 2000:10). The need for autonomy and personal freedom are reasons for female entrepreneurs remaining in business (Langowitz & Minniti, 2007:341). The sense of personal freedom has given many female entrepreneurs self-confidence, and perseverance in developing their skills, knowledge and abilities to attain success (Markman, Balkin & Baron, 2002:149).

2.6.4.7 *Security*

If done correctly, starting a business can be a secure investment of time and money if done correctly and with unemployment levels rising, becoming an entrepreneur, an independent professional, is an option many more women are exploring closely (Casey, 2009:48). Maas and Herrington (2006:15) agree that the motivation to start and grow a business for female entrepreneurs is the security they obtain. They believe their business could provide them with secure employment, income, recognition and flexibility.

2.6.5 Push and Pull Factors of Female Entrepreneurship

A number of researchers have explored the reasons why women leave the mainstream labour market to enter the field of entrepreneurship: about one-fifth of women were found to be drawn to entrepreneurship by pull factors, while the rest are drawn by push factors (Ghosh & Cheruvalah, 2007:140).

Pull factors include the need for a challenge, the challenge to try something on their own, to be independent and to show others that they are capable of doing well in business (Ghosh & Cheruvalah, 2007:141). This argument is supported by Bruni, Gherardi and Poggio (2004:260), and McKay (2001:149) and McClelland, Swail, Bell, and Ibbotson (2005:84), who cited pull factors such as the need for independence, self-fulfilment and the desire for wealth, social status and power.

Many women operate their business on a part-time basis as this affords them the flexibility often needed to meet their family responsibilities. Buttner and Moore (1997:34) noted that female entrepreneurs measure success in terms of self-fulfilment and goal achievement. Scholars also highlight push factors such as insufficient family income, dissatisfaction with salaried jobs, and difficulty in finding a job, balancing family responsibilities (McKay, 2001:149; Demartino & Barbato, 2003:816) and the need for a flexible work schedule (Ghosh & Cheruvalah, 2007:149). Other studies show that the major reasons why women start new ventures are frustration and boredom in their previous jobs, followed by an interest in business and desire for autonomy (Demartino & Barbato, 2002:820).

Women use the autonomy of entrepreneurship to integrate the goals of family and personal interest in the goals of their work (Demartino & Barbato, 2002:820). Bradley and Boles (2003:6) and McKay (2001:153) confirm that many women were dissatisfied with their previous work experiences and saw self-employment as a means of catering for conflicting personal and work demands.

2.7 SOCIO-ECONOMIC FACTORS INFLUENCING FEMALE ENTREPRENEURSHIP

Female entrepreneurship is frequently found in low income countries with higher birth rates (Minniti & Arenius, 2003:11). For many women in these countries, involvement in entrepreneurship and self-employment is a way to avoid institutional and cultural constraints and to provide the necessary family income. Thus, greater economic security such as welfare payments or stable employment is associated with less opportunity and necessity entrepreneurship in these countries (Minniti & Arenius, 2003:11). Table 2.6 lists the socio-economic factors that have the most significant influence on entrepreneurship:

Table 2.6: Socio-economic factors influencing entrepreneurship

Socio-economic factor	Findings
Family background	Entrepreneurs tend to have self-employed father (Hisrich & Peters, 1998; Lordkipanidze, Brezet & Backman, 2005:789). Children growing up with the background of a family business and who are exposed to mentorship on a daily basis are more inclined to be entrepreneurs (Co, 2003:39). Business acumen does not necessarily run in families (Nair & Panday, 2006:60).
Financial status	The more economically better-off a family, the greater the chances of embarking on entrepreneurial venture and succeeding in them (Nair & Panday, 2006:60; Brislin, 2000:119; Mitchell, 2003:728).
Family support	Family support, especially the role of the family in enabling access to funds and markets, contributes to the creation and development of entrepreneurial ventures (Morrison, 2000:69). Conditioning from an early age through formal education and family life plays a significant role in the initiation entrepreneurial behaviour (Schindehutte, Morris & Brennan, 2003:94). Values taught by elders and experiences during childhood (Brislin, 2009:9).
Level of education	Successful entrepreneurs have a higher level of education and seem to use opportunities more (Co & Mitchell, 2006:349-350; Bogan & Darity Jr., 2008:2000; Brink; Cant & Ligthelm, 2003:19).
Acquired skills	Both technical education/training and work experience in a similar or related field positively affect entrepreneurship (Nair & Panday, 2006:60; Hisrich & Peters, 1995).
Age	Maturity in age favours success in entrepreneurial ventures. Individuals between the ages of 25 to 44 are most likely to be involved in entrepreneurial activity (Nair & Panday, 2006:60).
Gender	Entrepreneurship is largely dominated by males (Human, 1993:50; Brislin, 2000: 323; Saffu, 2003:70; Botha, 2006:28; Chitsike, 2000:72-73). However, more female entrepreneurs are seeking independence and opportunities and accepting challenges (Brislin, 2000:129).
Religion	Religious affiliation does not impact individuals' venturing into entrepreneurial pursuits or succeeding in them (Nair & Panday, 2006:60).
Race and business ventures	Whites and Indians are more likely to start a business than Coloureds or Blacks. Whites are more prone to start a business at a younger age than Blacks (Herrington, Kew & Kew, 2008:23).

(Source: Minniti & Arenius, 2003:11).

These factors are unique to various activities of entrepreneurship; in most instances they add to the success of entrepreneurship. According to Mitchell (2004:167), with most rural settings, entrepreneurship is influenced by different cultural traits such as personal recognition, the desire of independence, personal development and personal wealth.

2.8 IMPACT OF CULTURE ON FEMALE ENTREPRENEURSHIP

The socio-cultural status of women identifies the primary role of women with family and domestic responsibilities. This reduces the credibility of women intent on setting up businesses in a variety of ways. Female and male entrepreneurship is different because socialisation into gender models has produced values and behaviours that can be evaluated.

Entrepreneurship is greatly influenced by culture and social norms (Minniti & Bygrave, 2003:15), in particular, racial ethnicity (Mitchell, 2004:168). This supports the general notion that entrepreneurial behaviour is deeply dependent on social structures and value norms of general society (Herrington, Kew & Kew, 2009:4). According to Hayton, George and Zahra (2002:23), cultural norms and values such as risk-taking and personal decision-making determine the exact level of entrepreneurial attitude. Lindsay (2005:3) states that cultural norms and values impact on entrepreneurial behaviour in creating and establishing start-up businesses.

2.9 GOVERNMENT SUPPORT FOR FEMALE ENTREPRENEURSHIP

Both the state and private sectors have a responsibility to promote entrepreneurship development for female entrepreneurs. The advancement of female entrepreneurs and entrepreneurship education cannot be achieved without government involvement and intervention. Government and private sector interventions have generally accelerated income-generating activities of both urban and rural women through entrepreneurship development (Uzor, 2004:23).

The key among these challenges includes financing small businesses. According to Uzor (2004:29), capacity and infrastructure can be built to enhance economic development through partnership initiatives between government, private sector and various institutions. He proposes the following interventions:

- Government promotion and development of female entrepreneurship should be recognised as a key element of industrialisation and adopted as a top policy priority.
- Awareness of business opportunities and support services offered by both government and non-governmental organisations should be targeted at women as this can motivate women to enter business.
- The national machinery for women's development should be up to the mark and must be addressed as a matter of priority.
- Government should design, monitor and evaluate policies aiming to improve opportunities for employment of women.
- A Women's Entrepreneurship Development Program (WEDP) should be introduced, using group-based loan guarantee systems.
- Credit programmes need to be linked with entrepreneurship development training programmes.
- Borrowers should be provided with technical assistance.
- Lending procedures must be simplified, with minimum documentation formalities.
- Introduce mechanisms to reduce credit dependency, for example the accumulation of funds out of profit to be used as equity might help borrowers to ease their credit burden.
- Advanced Entrepreneurship Development Training Programs (EDTPs) should cater for small enterprises with growth potential as well as individuals who want to establish new ventures.
- Arrange fairs, exhibitions, workshops etc. to educate female entrepreneurs and give them marketing support for their products and services.
- Provide professional business consultation to make a contribution to entrepreneurship development for women.

- Government should open new and more comprehensive training centres. They should also try to reduce women's dependence on stereotyped occupations.
- Create more awareness amongst women of the roles and functions of employers' and entrepreneurs' associations, the advantages of membership and the possibilities of creating female entrepreneurship associations.
- Establish a separate bank, or create specialised banking facilities, to better address the special needs of female entrepreneurs.

2.10 SUMMARY

This chapter has provided a holistic perspective on entrepreneurship and a detailed view of female entrepreneurship. The next chapter will deal with the female entrepreneurship in South Africa, government's response and major training and development challenges of female entrepreneurship.

CHAPTER 3

FEMALE ENTREPRENEURSHIP IN SOUTH AFRICA AND THE ROLE OF GOVERNMENT

3.1 INTRODUCTION

South Africa has one of the most advanced economies on the African continent as it has a wealth of resources and opportunities. The post-democracy South African economy has increased and has gained momentum. Parsons (2004:1) summed it up thus: “The South African economy has, over the past decade, become stronger, richer and fairer”.

One indicator of this increase in economic activity is the increased registration of new female-owned companies, which highlights an increasing female entrepreneurship and entrepreneurial enthusiasm (Parsons, 2004:1). Economic development, entrepreneurship and the entrepreneurial process are closely related; thus the entrepreneur is key to economic growth (Parsons, 2004:1). Herrington, Kew and Kew (2009:25) argue that a culture of entrepreneurship could unleash the economic potential of all people in South Africa, particularly female entrepreneurs who need to be provided with options that allow them to actively contribute towards the economy.

To accelerate economic growth and development, the South African government has identified the SMME sector and female entrepreneurship as a vehicle capable of bringing about development.

Unfortunately, the anticipated growth has been affected by the high failure rate of entrepreneurial businesses in the SMME sector (Herrington, Kew & Kew, 2008:4). For years, the Global Entrepreneurship Monitor (GEM) reports of 2001-2010 have documented that the small business sector in South Africa is faced with challenges of inadequate managerial skills due to insufficient systems of education and skills training (Herrington, Kew &

Kew, 2008:4). The 2008 GEM report shows that the low level of early-stage entrepreneurial activity in South Africa is influenced by:

- A low level of overall education, especially in maths and science.
- Social and entrepreneurial factors that do not encourage entrepreneurship as a carrier path of choice.
- A lack of access to finance.
- A difficult regulatory environment.

A possible solution for SMMEs and entrepreneurs is the introduction of training, development and mentoring. Such programmes play a major role of nurturing and supporting entrepreneurs by providing them with professional skills development and moral support, to impact positively on the business's sustainability. This will be discussed in greater detail in Sections 3.8 and 3.9 below.

3.2 CHALLENGES FACED BY FEMALE ENTREPRENEURS

According to Matiwane (2005:22) there is a lack of sustained empirical investigation of female entrepreneurship in South Africa. However, Herrington, Kew and Kew (2009:71) detail the following challenges facing women in South Africa in starting their own businesses:

- Higher levels of domestic responsibility.
- Lower levels of education.
- Lack of female role models in the business sector.
- Fewer business-orientated networks in their communities.
- Lack of capital and assets.
- Lower status in society and a culturally-induced lack of assertiveness and confidence in their ability to succeed in business.

Urban (2006:182) argued that in South Africa, cultural values do not positively impact on entrepreneurial activities or entrepreneurship intentions within society.

3.3 SUPPORT AND DEVELOPMENT NEEDED BY FEMALE ENTREPRENEURS

The reality is that many South Africans do not have money to invest in start-up businesses, due to the high levels of poverty and unemployment (Rwigema, 2004:410). The only reliable sources of finance would be the entrepreneur's own savings or borrowings from family members, friends and relatives. This is the most successful form of finance because no cost or loss of ownership is involved.

Therefore government needs to assist in stimulating a greater diversity of alternative financial institutions that serve as vehicles for savings and loans to low and middle income individuals, as well as the self-employed (Rwigema, 2004:410). Government can provide female entrepreneurs with special loans, subsidies, funds, enterprise centres, entrepreneurship awards, counselling, training, and advisory support (Verheul, Van Stel & Thurik, 2004:14).

According to Kock (2008:116), government should also address factors such as education, training and family-work reconciliation. Policies should create and guarantee the existence of underlying conditions favourable to an entrepreneurial environment rather than be active promoters of start-up activities.

Van der Merwe and Nieman (2003:45) suggested areas in which female entrepreneurs require assistance:

- Advertising;
- Advice on managing and running a business; and
- Empowerment and enrichment opportunities;
- Entrepreneurial skills training;
- Financial and cash-flow training;
- Guidance and advice on compiling a business plan;
- Identifying business and market opportunities;
- Market research;

- Mentoring and counselling;
- Networking opportunities;
- Relationship-building programmes;
- Training on risk management and taxation.

Botha (2006:146) also argues that training programmes designed specifically for female entrepreneurs are needed. This was supported by Kock (2008:115) when she stated that gender sensitivity of program design and service delivery is critical. Botha (2006:146) advises that female entrepreneurship program should include:

- Financial assistance;
- Management assistance and training;
- Networking; and
- Mentoring and counselling.

Mass and Herrington (2006:39) argue that education and training are very important in promoting female entrepreneurship, because lack of this will prevent women from becoming more active in labour market. They noted that the DTI was considering developing incentives for female entrepreneurs, including incubation, training and creation of networking organisations. The DTI established the *Technology for Women in Business* initiative which focuses on female entrepreneurs at all levels of business, tracking their skill development and helping to familiarise them with relevant technologies. The DTI advises that support should focus on the following:

- Education from dependency and entitlement to self-sufficiency and economic growth.
- Development of information technologies to bridge the gap between new and established businesses.
- Establishment of networking links, international partnerships, community participation and access to national and global markets.
- Development of partnerships between stakeholders (government, private sector, trading partners).

- Provision of business skills training, facilitation of business incubation, monitoring and support services.
- Establishment and appropriate changes to trade, investment, and tax policies to promote and sustain female entrepreneurship.
- Review/change of regulatory frameworks that discourage female entrepreneurship and hinder economic growth.

3.3.1 Developmental needs in the Tourism Industry

Female entrepreneurs in the Tourism industry lack training in this specific field. These businesses fail in their inception stage since most emerging small business owners-managers start their enterprises without prior entrepreneurship training (Ladzani & Van Vuuren, 2004:156).

While adequate progress by the Tourism Enterprise Programme, Small Enterprise Development Agency, and government support and development programmes to support female entrepreneurs in tourism have been noted (Human Sciences Research Council, 2006:15), there are major shortcomings in these programmes that need attention to expand support to the tourism SMME economy.

3.3.2 Organisations of Female Entrepreneurs

Female entrepreneurs comprise 49 percent of the entrepreneurial population in South Africa. More organisations specifically meant for female entrepreneurs should be established and funded either by government or the private sector to increase the number of female entrepreneurs in the country. Botha, Nieman and Van Vuuren (2007:180) highlight the organisations and associations that can provide support and assistance to female entrepreneurs in South Africa, listed in Table 3.1 below:

Table 3.1: Support organisations for female entrepreneurs in South Africa

Name of Organisation	Abbreviation used
African Women Chartered Accountants	AWCA
Business Women's Association of South Africa	BWASA
National Women in Agribusiness Co-operative	NAWACO
South African Women Entrepreneurs Network	SAWEN
South African Women in Construction	SAWIC
South African Women in Mining Association	SAWINA
The National African Women's Alliance	NAWA
Women in Information Communication and Technology	WICT
Women in Nuclear	WIN
Women in Oil and Energy of South Africa	WOESA
Women in Research	WIR

(Source: Own source).

These organisations should intensify their visibility by embarking on campaigns that will target female entrepreneurs in the rural and urban areas of South Africa. They should also increase their marketing strategies and not rely on website advertising as some female entrepreneurs might not have access to computers and the internet.

3.4 GLOBAL ENTREPRENEURSHIP MONITOR

The Global Entrepreneurship Monitor (GEM) is a research program that is an annual assessment of the national level of entrepreneurial activity, covering both developed and developing countries. It was initiated in 1999 in ten countries, expanded in 2000 to 21 countries and to 39 countries in 2005. It has gained widespread recognition as the most authoritative longitudinal study of entrepreneurship in the world. It accomplishes this effort through the collaborative work of a consortium of national teams consisting of academic researchers from across the globe. GEM is uniquely positioned to examine women's entrepreneurship, given its focus on the people that start businesses, whether or not they are operating informal or formally registered businesses (Herrington, Kew & Kew, 2008:4).

3.4.1 GEM Entrepreneurial Framework Conditions

To tap into female entrepreneurship as a source of economic growth, South African entrepreneurship policies need to be addressed. These policies need to focus on ensuring that women who enter the labour market as entrepreneurs can sustain their involvement over time and graduate to higher levels of entrepreneurial activities, in the favour of encouraging stronger and more stable economic growth and job creation in South Africa (Maas, cited in Blair, 2007:1).

To promote and support female entrepreneurs in South Africa, the 2010 GEM study recommends addressing nine integrated framework conditions:

- **Access to finance:** The availability of financial resources, equity, and debt for new and growing firms including grants and subsidies.
- **Government policies:** The extent to which government policies, such as taxes or regulations, are either size neutral or encourage new and growing firms. There are two sub-divisions: the extent to which new and growing firms are prioritised in government policy, and the regulation of new and growing firms.
- **Government programmes:** The presence and quality of direct programmes to assist new and growing firms, at all levels of government (national, regional, municipal).
- **Education and Training:** The extent to which each level of the education and training system incorporates training in creating/managing new, small or growing businesses. There are two sub-divisions: primary and secondary school, and post-school, entrepreneurship education and training.
- **Research and development transfer:** The extent to which national research and development will lead to new commercial opportunities, and whether or not these are available for new, small and growing firms.
- **Commercial and professional infrastructure:** The presence of commercial, accounting and other legal services and institutions that allow for or promote the emergence of small, new and growing business entities.

- **Internal market openness:** The extent to which commercial agreements undergo change and redeployment as new and growing firms compete with and replace existing suppliers, subcontractors and consultants. There are two sub-divisions: market dynamics (how markets change); and market openness (the extent to which new firms are free to enter existing markets).
- **Access to physical infrastructure:** Ease of access to available physical resources: communication, utilities, transportation, land or space at a price that does not discriminate against new, small or growing firms.
- **Cultural and social norms:** The extent to which existing social and cultural norms encourage, or do not discourage , individual actions that might lead to new ways of conducting business or economic activities which might, in turn, lead to a greater dispersion in personal wealth and income.

The 2008 Global Entrepreneurship Monitor (GEM) (Herrington, Kew & Kew, 2009) report recommended the following for South Africa to enhance entrepreneurship:

Table 3.2: Recommendations to improve entrepreneurship in South Africa

Category	Recommendations
Education and training	<p>Improve basic education, with special emphasis on numeracy, literacy and vocational training.</p> <p>South Africa should employ volunteers from other countries to assist in raising Maths and English competency in South African schools and this should include the following:</p> <ul style="list-style-type: none"> Improve education in business skills at school level to stimulate entrepreneurial capacity in the youth. Increase investment in training programmes and educational institutions in the fields of maths and science. Extend financial literacy and vocational training programmes to the unemployed. Establish a wide-ranging apprenticeship system to provide artisan skills, especially to young people. <p>Provide up-to-date training programmes that focus on the entrepreneurs' needs, rather than outdated programmes that cater predominantly for general managers.</p> <p>Entrepreneurial trainers and consultants must themselves be well-trained and/or experienced in the specific area of expertise they offer. Enterprise support programmes must be properly and regularly evaluated, and constantly improved.</p>
Government policies	<p>Introduce policies that reduce the cost of doing business: set up costs (e.g. administration costs such as licensing, statutory requirements), telecommunications, and BEE scorecards. This should be achieved through:</p> <ul style="list-style-type: none"> Simplifying business registration procedures, e.g. a single form of maximum three pages for bank/tax/CIPRO. Provide online facilities (where possible) for forms, returns, and access to other entrepreneurs. Simplifying tax regulations for start-up entrepreneurs. <p>Liberalise the labour market, or introduce a two-tier labour market with increased flexibility for smaller companies.</p> <p>Government should aggressively incentivise entrepreneurship through greater development of specialised economic zones, providing tax breaks for businesses below certain revenue thresholds and lowering barriers to entry in certain industries.</p> <p>Refine the Preferential Procurement Act and institute better performance management of the implementers of the Act.</p>
Financial Support	<p>Simplify funding application processes to accommodate the reality of the majority of South African entrepreneurs by: ensuring that the provision of start-up funding is coupled to continuous mentorship, training and access to support services.</p> <p>A full audit should be done on all organisations (private and government) that offer funding/funding advice to SMMEs. Once the successful organisations have been identified, they should be partnered with government funding agencies such as Khula to ensure that best-practice models are replicated.</p>
Other	<p>Create clusters/incubators/business hubs, including entrepreneurs and commercial and professional support structures, so that start-ups can be assisted in a more protected and supportive environment. This is particularly important in rural and semi-rural areas where poor infrastructure (physical and commercial) is a major barrier to small businesses.</p> <p>The solution should be to:</p> <ul style="list-style-type: none"> Provide incentives for high-growth entrepreneurial venture, especially in the technology sector. A societal ethos of self-sufficiency rather than state-dependency should be inculcated from primary school level. <p>All current government support programmes for new and small businesses should be privatised.</p> <p>In general, government-administered programmes are ineffective at best and corrupt at worst.</p>

(Source: Herrington, Kew & Kew, 2009:91).

3.5 ROLE OF GOVERNMENT IN FEMALE ENTREPRENEURSHIP

According to Orford, Herrington and Wood (2004:55), the presence of direct programmes to assist new and growing businesses at all levels of government (national, regional and municipal) do not exist, or they are not effective and efficient enough to assist female entrepreneurs. Entrepreneurs are either unaware of existing programmes, or do not use the services because they do not have the means or do not know where to begin. According to Orford, Herrington and Wood (2004:55) the following constraints are experienced by female entrepreneurs regarding government programmes:

- Lack of access to skills development programmes.
- Superficial national government support for developing businesses.
- Government should rather provide proper incentives to incubators and not try to run themselves.
- A proper platform to match entrepreneurs with services they require does not exist.
- A true hub between service providers and potential contracts does not exist.
- Slow and inadequate government services to support small businesses.
- Lack of co-ordination of available efforts and resources.
- No accountability or measurement within the government's SMME agencies.
- No long-term planning in place to co-ordinate and measure government and private sector involvement in creating and assisting small business.
- Lack of access to support such as mentoring, infrastructure, incubators and computers; and
- Lack of training for entrepreneurs before start-up.

3.5.1 Government Initiatives to stimulate Entrepreneurship

The 1995 publication of the White Paper on the Development of Small Business (South Africa. Department of Trade and Industry, 1995.) indicated that government had realised the importance of developing entrepreneurship and small businesses, to help address the challenges of job creation, economic growth and equity. Following this, the DTI, through the Centre for Small Business Promotion, was entrusted with coordinating the implementation of the government's initiative to develop and support SMMEs. The Centre's major focus was to provide a platform for all levels of government to align their policies and support measures for SMMEs. Additional development bodies created were:

3.5.1.1 National Small Business Council (NSBC)

The NSBC was a statutory body set up to promote and represent the interests of SMMEs, specifically to enable SMMEs to have a say in government policy. It was created in terms of the National Small Business Act, 1996 (South Africa. Department of Trade and Industry, 1996:3). Together with Khula Enterprise and Ntsika Enterprise Promotion, the NSBC formed the three pillars of the government's strategy to promote a strong SMME sector, and female entrepreneurs. The NSBC was liquidated by the DTI in 1998.

3.5.1.2 Khula Enterprise Finance Ltd (Khula)

This company was founded in 1996 by the Department of Trade and Industry to ensure improved availability of loans and equity capital to SMMEs. Khula is a wholesale lending institution; its subsidiary, Khula Institutional Services, identified specific financing problems among rural female entrepreneurs and subsequently launched the Khula Start and Micro Start programmes in 1998 to promote the delivery of microcredit to rural female entrepreneurs. Khula does not lend money directly to the SMME, but to intermediaries (such as banks, retail financial intermediaries and micro-credit outlets) between Khula and the SMME. Khula also offers a mentorship service to support entrepreneurs in managing a business.

3.5.1.3 *Ntsika Enterprise Promotion Agency*

Ntsika was also established with the enactment of the National Small Business Act of 1996. Its main purpose is the delivery of programs for the support and promotion of small business. Ntsika acts as an intermediary between government, the private sector and service providers to provide non-financial services to SMMEs (Ntsika, 2003). The main functions of Ntsika are: To

- Expand, co-ordinate and monitor the provision of training, advice, counselling and any other non-financial services to small business in accordance with the National Small Business Support Strategy.
- Provide financial support to service providers that provide the services detailed above.
- Consulting with any of the service providers in order to:
 - Facilitate the provision of business advice and counselling services to small business,
 - Facilitate access by small business to raw material and other products,
 - Facilitate international and national market access for the products and services of small business, and
 - Strengthen the capacity of service providers to support small business to compete successfully in the economy.
 - Formulate and co-ordinate a national programme of policy research, collection and dissemination of information.

3.6 DEVELOPMENT AND TRAINING CHALLENGES

Through education, development and training, individual entrepreneurs begin to reap the fruits of entrepreneurship within the business environment as knowledgeable individuals with relevant skills pursue start-up businesses (Martinez, Mora and Vila, 2007:99). Entrepreneurship development refers to training and other support services in a structured programme designed to assist individuals and groups interested in becoming entrepreneurs and starting businesses.

According to Botha, Nieman and Van Vuuren (2007:170), training and continuous development of the entrepreneur is critical to economic development. Therefore, the challenges in development and training to female entrepreneurship must be addressed accordingly:

- National industrial policy must recognise entrepreneurship development as an industrialisation strategy. Current policy under-emphasises the setting up of enterprises rather than entrepreneurship itself. The human factor has received least attention in the promotion of industries.
- Government policy statements emphasise the role of women in development, but well-designed programs to motivate women to enter entrepreneurial activities on a greater scale are missing.
- Many potential female entrepreneurs remain unaware of government facilities, support and incentives.
- So far, no entrepreneurship development programme addresses the special needs of women.
- Because of their relatively low literacy rates, women in general are less skilled than men as entrepreneurs.
- Lack of technical knowledge impedes women's entry into technologically sophisticated activities with potential for better productivity and increased profitability.
- Unfavourable cultural practices and social inhibitions militate against the development of female entrepreneurship. For women, work outside the household is disparaged and discouraged.
- Many women are heavily involved in household and child-bearing activities and consequently lack the time to conduct successful business activities. Little has been done to introduce technology that reduces household work.
- Women have little access to either institutional or non-institutional credit facilities for their fixed or working capital requirements. This restricts access by female entrepreneurs' to credit.
- Demand from banks for collateral is an impediment to getting credit.
- Complicated, lengthy procedures and high costs discourage borrowing from banks.

- High administrative and handling costs make commercial banks reluctant to grant small loans to female entrepreneurs.
- Interest on banks loans is high, while returns on investment earned by female entrepreneurs are relatively low. This discourages women from seeking bank loans.
- Lack of access to improved technology is a major constraint which hinders productivity and efficiency.
- The unavailability of marketing information limits female entrepreneurs' efforts to sell their products at the right time or place, hence losing profit.

3.7 ENTREPRENEURSHIP TRAINING IN SOUTH AFRICA

Training is defined as teaching a particular skill or type of behaviour through regular practice and instruction (Oxford Dictionary, 2002:66). While the debate whether an entrepreneur can be trained or not, is recognised, many studies have proved that entrepreneurs can be trained to stimulate entrepreneurial activity and performance (Antonites, 2003:31). The trainability of entrepreneurs is accepted and supported by Hisrich and Peters (2008:19) and Pretorius and Van Vuuren (2003:515) among others. Evidence exists where training for entrepreneurs positively correlates with a business success (Ladzani, 2004:156), and results in reduced failure rates, increased profits, and growth in business (Ladzani & Van Vuuren, 2004:156; Strydom & Tustin, 2004:14) The entrepreneur's initiative and skill are significant determinants of success (Kiggundu, 2002:243).

While there are many initiatives by various role-players in the training of entrepreneurs in South Africa (Nieman, 2001:445), many people blame the education and training system in South Africa for its lack of entrepreneurial excellence (North, 2002:26). Shortages of management skills raise questions about the availability and quality of training provided to potential entrepreneurs (Freeman, 2000:372).

Many government departments that offer training as SMME support do not evaluate the effectiveness and impact of the training (Massey, 2004:456; Nieman, 2006:6). Most training programmes do not meet the needs or expectations of SMMEs nor are they transferable to the workplace (Mayrhofer & Hendricks, 2003:599).

Training programmes for female entrepreneurs in South Africa are primarily technical and conventionally business orientated (Ladzani, 2004:155). Training for small businesses is primarily internally focused and impacts generic management skills such as marketing, finance, record-keeping, human relations, industrial relations etc. Nieman (2001:445) recommends that training interventions be monitored to identify those that are effective, successful and appropriate in the South African perspective. Issues such as the culture of the trainees and the specific needs they require, be it business management skills, technical skills, leadership skills and /or entrepreneurial skills must be understood and taken cognisance of when delivering training.

Research and assessment of the content and impact of training programmes for entrepreneurs is still required (Ladzani, 2004:160). With the confusion between business skills training, and entrepreneurship, the focus should move to potential entrepreneurs, where emphasis is placed on addressing the behavioural issues which could initiate the venture creation stage (Davies, 2001:35).

Staff training is linked with success in virtually all successful companies which provide training to their employees to create effective workers who can attain organisational goals and improve their expertise (Rowden, 2002:82; Clover & Darroch, 2005: 238; Timmons & Spinelli, 2009:219; Rogerson, 2001:269).

Training complements the early stage of education by capacitating entrepreneurs with the skills needed to set up, run and grow their own businesses (Erikson, 2002:277).

The benefits of appropriate entrepreneurial training include:

- Improves the odds of getting things right and reduces failure rates (Van Eeden, Viviers & Venter, 2003:14).
- Facilitates implementation of strategy by providing skills, and know-how of business processes that help the SMMEs implement strategy with fewer difficulties (Freeman, 2000:376).
- Enhances SMME entrepreneurial performance, productivity, competitiveness and profitability, and increase in sales, assets and employees (Clover & Darroch, 2005:257; Henry, Hill & Leitch, 2003:102).
- Helps owner-managers to prevent and solve business problems (Ladzani & Van Vuuren: 2004:156).
- Fosters a culture of continuous learning and re-engineering that enables SMMEs to adapt to change and keep ahead in a competitive and turbulent environment (Sackett, Rose, & Adamson, 2003:299).
- Enhances leadership, achievement, self-confidence and growth-related entrepreneurial attitudes, and reduces the fear of failure (Ibrahim, Soufani, Poutziouris & Lam, 2004:478).
- Identifies enterprise growth patterns and addresses barriers to entrepreneurship (Schamp & Deschoolmeester, 1998:141).

3.8 CONCEPTS OF A SUGGESTED TRAINING MODEL

Entrepreneurship training has evolved in a more holistic manner in the South African context. Antonites (2003:41) proposed a four-component model consisting of entrepreneurial performance, performance motivation, entrepreneurial skills and business skills. The model shows distinction between the different components that constitute entrepreneurship and helps to clarify the existing confusion between business skills and entrepreneurial training. Each component of the training content is discussed below:

Table 3.3: Concepts in the Antonites training model

Entrepreneurial Performance(E/P)	Performance Motivation (M)	Entrepreneurial skills (E/S)	Business skills (B/S)
Establishment of own business.	Performance motivation.	Risk propensity.	General management skills.
Completion of first transactions.		<u>Creativity and innovation</u>	Marketing skills.
Growth in net value of business.		<u>Opportunity identification</u>	Legal skills.
Recruitment of employees.		Role models.	Operational skills.
Increasing productivity levels.			Human resource management skills.
Increasing profitability.			Communication skills.
			Business plan.

(Source: Antonites, 2003:21).

The training model was developed to improve the success of entrepreneurs, and is the outcome of research done globally (Friedrich, Glaub, Gramberg & Frese, 2005:55). It includes planning and goal setting, innovation/creativity, time management and personal initiative as training content.

3.9 GOVERNMENT-SPONSORED TRAINING CONTENT

Certain barriers exist both on the supply and execution of entrepreneurship training and skill development initiatives (Klofsten & Spaeth, 2004:17). They can be categorised as appropriateness of the training, the content of the training and relevance of the training. Identifying and clarifying these barriers to SMMEs skills development is essential for a successful training strategy that will see the full potential of SMMEs realised (Lange, Ottens & Taylor, 2000:6).The content for government-sponsored entrepreneurship training should comprise:

3.9.1 Planning

Planning may be viewed from different perspectives: a sequence of activities to determine how a goal will be achieved, or how a project will be managed. The approach of entrepreneurs to planning determines whether they use planning tools to meet their objectives. Planning in this context is a strategic approach to achieve goals. The strategies employed present a general framework, which gives a general guideline or approach to achieving goals.

3.9.2 Innovation

Innovation is defined as “the intentional introduction and application within a role, group or organisation of ideas, processes, products or procedures, new to the relevant unit of adoption, designed to significantly benefit the individual, the group, organisation or wider society” (Glaub, 2002:11).

For female entrepreneurs to increase their chances of success, it is imperative that they be innovative, especially in a rapidly-changing environment, like South Africa. Innovation will allow them to introduce change rapidly as required within a changing environment. In order to secure markets, they have to have early entry and this can be achieved through innovation of new ideas, products and solutions to problems (Glaub, 2002:11).

3.9.3 Creativity

Creativity is similar to innovation except that creativity demands the introduction of absolutely new ideas, products, processes or solutions to problems. The importance of creativity in entrepreneurship is obvious. The introduction of new products and/or services has greater potential in creating jobs than recycled or reproduced ideas. Creativity is crucial in developing competitive advantage.

3.9.4 Time Management

According to Lussier (2000:165), “time management refers to techniques that enable people to get more done in less time with better results”. Female entrepreneurs often have to attend to all functions of the business, unlike in large businesses, where a management structure is in place to oversee the different functions of the business.

3.9.5 Goal Setting

According to Frese (2000:20), goals are ideas and visions that must be achieved. They challenge, motivate and have a positive effect on performance levels of entrepreneurs. For entrepreneurs there are enterprise start-up goals and operational goals. Start-up goals are the reasons for starting a business. In the South African context, the primary reason for starting a business is for subsistence, due to unemployment. Specific goals are more easily translated into action. Goals that are specific and have a relatively high degree of difficulty are very powerful motivators and lead to increased performance more than any other motivational technique.

3.9.6 Personal Initiative

According to Frese and Fay (2001:15), personal initiative is a behaviour recognised by attitudes that are self-starting, proactive and persistent in overcoming difficulties in the pursuit of a goal. It is also consistent with the organisation’s mission and has a long-term focus.

The content of entrepreneurship training currently fails to address the question of creativity and innovation, so does not support the SMME’s aim of increasing productivity. What many SMME training programmes also lack is the training of entrepreneurs which can change behaviours to engage in the start-up process and to overcome the fear of failure in female entrepreneurs (Markman & Baron, 2003:296). Government should

ensure that the training content for entrepreneurship training includes each of the aspects discussed above to ensure the success of each entrepreneur in South Africa.

3.10 SUMMARY

This chapter focused on the specifics of female entrepreneurship in South Africa and the role of government in empowering local female entrepreneurs. Government programmes are not well promoted and coordinated. Some of the problems facing female entrepreneurs are sector specific, and therefore require a differentiated policy formulated to address their problems.

In the next chapter, the research methodology will be presented.

CHAPTER 4

RESEARCH DESIGN AND METHODOLOGY

4.1 INTRODUCTION

The quantitative research method was used to achieve the objectives of the study. It focused on the role of government in empowering female entrepreneurs in the Western Cape, South Africa; the primary focus was the tourism sector within the Western Cape.

4.2 RESEARCH DESIGN

Research design is about creating a research structure to be followed regarding the data to be collected and for the purpose of analysis (Leedy & Ormrod, 2005:85). It is about a specific research strategy that the researcher adopts to solve the research problem (Bryman & Bell, 2007:28). In this study both exploratory and descriptive research designs were used to reach the objectives of the study.

The exploratory research design strategy is applicable when the researcher seeks new knowledge or the quest for certain specific behaviour patterns that require definite symptoms, actions or events to be presented (Davis, 2002:146).

Descriptive research design strategy is used for the description of objects, people groups and the environments to discover more phenomena (Zikmund & Babin, 2007:51; Cooper & Schindler, 2008:151). This study used the descriptive research design strategy to determine the different challenges that confront female entrepreneurs, with respect to entrepreneurship growth and development. Using the quantitative research strategy, this study applied percentages and other descriptive statistics to analyse the data.

4.3 CHOICE OF SAMPLING METHOD

This study targeted female entrepreneurs who are the owners and managers of small businesses resident in Western Cape, South Africa. The target population was specifically chosen in order to validate the practicality of the study. The risk of bias, which cannot be statistically eliminated, was recognised by the author, based on the definition of the target population, and the number of respondents selected. Most of the owners and managers of small businesses were drawn from the database of the Tourism Department in the City of Cape Town.

4.4 DATA GATHERING

Data gathering involves two key components of the research strategy: the literature and empirical studies. The literature study focused on specific scientific journals, books and internet sources to enrich the study outcomes. The empirical study focused on collecting research data on the owners and managers of small businesses in the Tourism industry in the Western Cape.

4.4.1 Questionnaire Development and Construction

The instrument used in the study is a structured questionnaire developed by the researcher. Designing a survey is one of the fundamental steps in the business research process (Zikmund, 2003:330) because it is critical in making sure that the questions included in the questionnaire are relevant to the problem under study. The questions and items were developed from the literature review on female entrepreneurship, and the research problem.

The descriptive survey was used, as it indicates how many members of a particular population have certain characteristics (Zikmund, 2003:330). Every statement in the questionnaire expects the owners and managers (female entrepreneurs) to indicate a specific degree of agreement or

disagreement with the content of the question. The questionnaire also includes options such as “other” that allows the owners-managers to make suggestions on certain statements and to provide their own contributory statements to clarify issues.

Section A: Personal information

The purpose of this section was to assist the researcher with the statistical analysis of the data for comparisons among different businesses.

- Age.
- Marital status.
- Highest qualification.
- Number of children.
- Past experience.

Section B: Obstacles facing female entrepreneurship

The presence of institutional, financial and social barriers has long discouraged women from starting and running businesses and many believe that these still exist today. The purpose of this section was to identify the barriers that are faced currently by female entrepreneurs in starting and running a business venture. Based on the literature review, the following obstacles faced by female entrepreneurs were noted:

Obstacles currently faced in running the business:

- Lack of business management skills.
- Lack of education and training (in general).
- Legislative (lack of focused female entrepreneurship policies from regional municipalities or government).
- Isolation from business networks.
- Access to credit (difficult to obtain financing as a female).
- Lack of timely business support and information.

Obstacles faced before starting the business:

- Awareness/Access to business support.
- Lack of business management skills.

- Lack of confidence.
- Lack of motivation.
- No time for training/upgrading of skills.
- No assets to be used as security to obtain financial assistance.
- No financial management knowledge.
- Lack of business terminology understanding.

Section C: Support services and development needs for empowering female entrepreneurs

The purpose of this section was to determine which support and developmental services female entrepreneurs need for the development and successful running of their businesses. On the basis of the literature study, the following factors were noted and subsequently fed into the questionnaire:

- Financial support.
- Training/knowledge/skills.
- Business advice, information, counselling, mentoring.
- Market support.
- Growth support.
- Legal support.
- Female entrepreneurship based policies.

Section D: Support mechanisms government can offer to assist female entrepreneurs

The purpose of this section was to determine the support mechanisms that government could offer to assist female entrepreneurs, including

- Training, skills development and entrepreneurial education.
- Provision of easier access to funding from all financial institutions and government organisations.
- Provision of access to market for my business and funding.
- Professional support services such as lawyers and accountants.

In designing the research questionnaire, care was taken to follow guidelines and criteria to ensure the questionnaire enhanced the processes of data collection. Section A required that respondents indicate the applicable answer by marking a block with a cross. Respondents were not allowed to mark more than one block. Sections B – D had a five point Likert scale to measure responses from “strongly disagree” with a value of 1, to “strongly agree” with a value of 5. The questionnaire is appended as Appendix F.

4.4.2 Data Collection

Primary data was collected using a self-administered questionnaire, which falls within the definition of ‘survey research’ or ‘descriptive survey’. A positivistic approach suggests structured ‘closed’ questions, while a phenomenological approach suggests unstructured ‘open-ended’ questions. In this research a positivistic approach was used. Specifically, the survey conducted falls within the ambit of the ‘descriptive survey’. The data collection method used fell within the ambit of both the definitions attributed to the concepts ‘survey’ and ‘field of study’ (Yin, 2011:55).

The questionnaire was distributed to black and white female entrepreneurs, 97 percent of the respondents were white. The procedures used to distribute the questionnaires included e-mail, post and personal distribution. Ten interviews were conducted to complete the questionnaire as some of respondents could not read. The questionnaire was distributed to 150 guesthouse owners and managers. Only 50 usable questionnaires were returned, resulting in a response rate of 33.3 percent. The questionnaire was distributed with a cover letter (see Appendix G) which included the following:

- An explanation of the relevance of the study.
- A brief description of the objectives of the study.
- Instructions on how to administer the questionnaire.
- Assurance of confidentiality.
- Contact details if any difficulties were encountered.

4.4.3 Respondent Briefing

Prior to distributing the questionnaire to respondents, the researcher provided each respondent with detailed information of the objectives of the study and the content of the questions. The questions and the objectives of each well were clarified. The letter given to the respondents is shown in Appendix G.

4.4.4 Validation of Survey Questions

The validity of the survey questions entails the extent to which an empirical measure reflects real understanding of a concept in question (Babbie, 2007:146). The researcher developed a survey questionnaire to determine the level of understanding of the role of government in empowering female entrepreneurs. Questions were prepared and piloted to ensure they reflected a high degree of 'validity'. Results from the survey obtained were analysed in terms of descriptive statistics.

4.5 SUMMARY

This chapter described the methodology used to determine the level of understanding of the role of government in empowering female entrepreneurs. A structured questionnaire was used as the primary data collection instrument, and ten structured interviews were conducted as some respondents could not read. The questionnaire was divided into sections on business and personal challenges, with both open-ended and closed questions and statements.

The majority of the statements were based on five-point Likert-type questions with options ranging from 1-5. Some of the questions allowed the owners and managers of the businesses to share their views on some of the issues. Chapter 5 presents the data and Chapter 6 discusses and interprets the results.

CHAPTER 5

DATA ANALYSIS AND INTERPRETATION OF RESULTS

5.1 INTRODUCTION

The aim of the study was to determine the support services that could promote growth and development of female entrepreneurs in the Western Cape, to reduce the failure rates of female entrepreneurship; the research objectives were to:

- Study the profile of female entrepreneurs in the Tourism industry in the Western Cape;
- Identify what motivates females to start their own businesses;
- Identify unique obstacles that hinder female entrepreneurs from being successful in businesses in the Western Cape; and
- Identify the support services that government can offer to empower female entrepreneurs in the Western Cape.

The target population consisted of 150 female entrepreneurs within the Tourism industry in the Western Cape. This was identified as a convenient sample of the overall population. Responses to the questionnaire were analysed using SPSS.

This chapter presents the results of the empirical study in relation to the problem statement and objectives, and findings are associated with the research questions. Methodological factors and reflections regarding the data are also presented.

5.2 METHOD OF ANALYSIS

5.2.1 Data Format

Data received through questionnaires was coded and captured on a database and in SPSS; data was thoroughly checked three times to ensure that the information was captured correctly. The Likert scale method was used and coded as follows:

- 'Strongly disagree' (SD) was coded as 1.
- 'Disagree' (D) was coded as 2.
- 'Undecided' (U) was coded as 3.
- 'Agree' (A) was coded as 4.
- 'Strongly Agree' (SA) was coded as 5.

The questionnaire statements are shown in Table 5.1 below, with each variable name and different sections of the questionnaire. The variables are based on the total sample. The full questionnaire is provided as Appendix F.

Table 5.1: Question/statement numbering in the questionnaire

Question / Statement	Variable Name
Section A: Personal information	
1. In which age group do you fall?	A1
2. What is your marital status?	A2
3. Indicate your highest qualification.	A3
4. Indicate the number of children you have.	A4
5. Indicate your past experience before self–employment.	A5
Section B: Obstacles faced currently in running your business	
6. Lack of business management skills.	B1
7. Lack of education and training (in general).	B2
8. Legislative (lack of focused female entrepreneurship policies from regional municipalities or government).	B3
9. Isolation from business network.	B4
10. Access to credit (difficult to obtain financing as a female).	B5
11. Lack of timely business support and information.	B6
12. Other (Please specify):	B7
Section B: Obstacles faced before starting the business	
13. Awareness/access to business support.	B8
14. Lack of business management skills.	B9
15. Lack of confidence.	B10
16. Lack of motivation.	B11
17. No time for training/upgrading of skills.	B12
18. No assets to be used as security to obtain financial assistance.	B13
19. No financial management knowledge.	B14
20. Lack of business terminology understanding.	B15
21. Other: (Please specify):	B16
Section C: Support services and development needs for empowering female entrepreneurs	
22. Financial support.	C1
23. Training/knowledge/skills.	C2
24. Business advice, information, counselling, mentoring.	C3
25. Market support.	C4
26. Growth support.	C5
27. Legal support.	C6
28. Female entrepreneurship based policies.	C7
29. Other (Please specify):	C8
Section D: Support mechanisms government can offer	
30. Training, skills development and entrepreneurial education are very important in my business.	D1
31. Provision of easier access to funding from all financial institutions and government organisations.	D2
32. Provision of access to markets for my business and funding.	D3
33. Professional support services such as lawyers and accountants, crucial to the growth of my business.	D4

5.2.2 Validation of Survey Results

A descriptive analysis of the survey results returned by questionnaire respondents follows. For ease of reference, responses to the questions are indicated in summative table format. Data validation is the process of ensuring that a programme operates on clean, correct and useful data. Construct validation should be addressed in the planning phases of the

survey, and when the questionnaire is developed (Field, 2009:643). The questionnaire was designed to assess possible support services that can be used to promote the growth and development of female entrepreneurs in the Western Cape, thus reducing the failure rates of female entrepreneurship.

5.2.3 Frequency Tabulation

Frequency tabulation is a listing of the values or scores and how frequently they occur. The values are in the “value” column and the number of cases obtaining each value in the “n” column. The “percentage” column shows the number of cases as a percentage. The “cumulative percentage” column shows what percentage of cases obtained a value equal to or less than the value.

5.2.4 Descriptive Statistics

Descriptive statistics is a way of summarising the variables in a dataset. Below is an explanation of each of the columns, summarised from Field, (2009:643-645):

- **Variable:** The name of each variable of which descriptive statistics have been calculated.
- **N:** The number of cases for each variable.
- **Mean:** The average value for the variable.
- **Standard deviation:** Is an indication of how closely values are clustered around the mean.
- **Minimum:** The smallest value obtained for a variable.
- **Maximum:** The largest value obtained for a variable.
- **Median:** The middle value when the values are arranged from smallest to largest. If the median is smaller than the mean that is an indication that most values are smaller than the mean while few values are much larger than the mean. If the median is larger than the mean, it is an indication that most values are larger than the mean while few values are much smaller.

- **Cronbach Alpha test:** Is an index of reliability associated with the variation accounted for by the true score of the “underlying construct”. Construct is the hypothetical variables that are being measured. Another way to put it would be that Cronbach’s Alpha measures how well a set of items (or variables) measures a single uni-dimensional latent construct.
- **Null hypothesis:** It is a general statement or default position that there is no relationship between the two measured variables. Rejecting or disproving the null hypothesis, concluding that there is a relationship between the two variables, proves that the claim is capable of being proven false.
- **Chi-square tests for nominal data:** Chi-square (two-sample) tests are the most widely used non-parametric tests of significance that are useful for tests involving nominal data; they can be used for higher scales as well, such as cases where persons, events or objects are grouped in two or more nominal categories, such as ‘yes-no’. The technique is used to test for significant differences between the observed distribution of data among categories and the expected distribution based on the null hypothesis. It has to be calculated with actual counts, rather than percentages.
- **SPSS software:** Computes a P-value (Probability value) that measures statistical significance when comparing variables with each other, determining the relationship between variables, or determining the association between variables. Results will be regarded as significant if the P-values are smaller than 0.05 ($p \leq 0.05$), because this value presents an acceptable level on a 95 percent confidence interval. The P-value is the probability of observing a sample value as extreme as, or more extreme than, the value actually observed, given that the null hypothesis is true. This area represents the probability of a Type 1 error that must be assumed if the null hypothesis is rejected (Cooper & Schindler, 2008:164).
- **The P-value:** Is compared to the significance level (α) and on this basis the null hypothesis is either rejected or not rejected. If the P-value is less than the significance level, the null hypothesis is rejected

(if $P\text{-value} < \alpha$, reject null). If the $P\text{-value}$ is greater than, or equal to the significance level, the null hypothesis is not rejected (if $P\text{-value} = (\alpha)$, do not reject null). Thus, with $\alpha=0.05$, if the $P\text{-value}$ is less than 0.05, the null hypothesis will be rejected. The $P\text{-value}$ is determined by using the standard normal distribution. The small $P\text{-value}$ represents the risk of rejecting the null hypothesis.

- **Linear by Linear Association:** This is a random variable that is defined as a linear function of several random variables.

A difference has statistical significance if there is good reason to believe the difference does not represent only random sampling fluctuations. Results will be regarded as significant if the $P\text{-values}$ are smaller than 0.05, because this value is used as the cut-off point in most behavioural science research.

5.2.5 Reliability Testing

Reliability is described as the consistency, stability and repeatability of an instrument that is used in collecting data (Brink & Wood, 2001:184). Reliability is concerned with the findings of the research and it relates to the credibility of the findings. In this study, reliability tests (Cronbach's Alpha Coefficient) were conducted on the groups of questions/statements in the different sections in the questionnaire posed to the research sample. The results for the raw variables are shown in Tables 5.2 to 5.31 and Appendices **A-D**. The tables show the correlation between the respective item and the total sum score (excluding the respective item) and the internal consistency of the scale if the respective item were to be deleted.

5.3 PRESENTATION OF RESULTS

5.3.1 Section A: Personal Information of Respondents

5.3.1.1 Age Analysis

Question A1 (see Appendix F) determined the age groups of the black and white female entrepreneur respondents, as shown in Table 5.2 below:

Table 5.2: Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 or 19	2	4.0	4.0	4.0
	20 - 29	13	26.0	26.0	30.0
	30 - 39	14	28.0	28.0	58.0
	40 - 49	16	32.0	32.0	90.0
	50 - 59	5	10.0	10.0	100.0
	Total	50	100.0	100.0	

The largest group was the 40 to 49 age group, with 32.0 percent, followed by the 30 to 39 age group, at 28.0 percent. Third (26.0 percent) was the 20 to 29 age group, fourth (10.0 percent) was the 50 to 59 age group, and only 4.0 percent were between 18 to 19 years old.

These findings indicate that in the Tourism industry in the Western Cape, the mature group of the population was most economically active.

It is disturbing to note that only 4.0 percent of the youth participated. Given the correct training and development skills; entrepreneurship in the Western Cape is likely to grow and flourish among the youth, with increased economic growth.

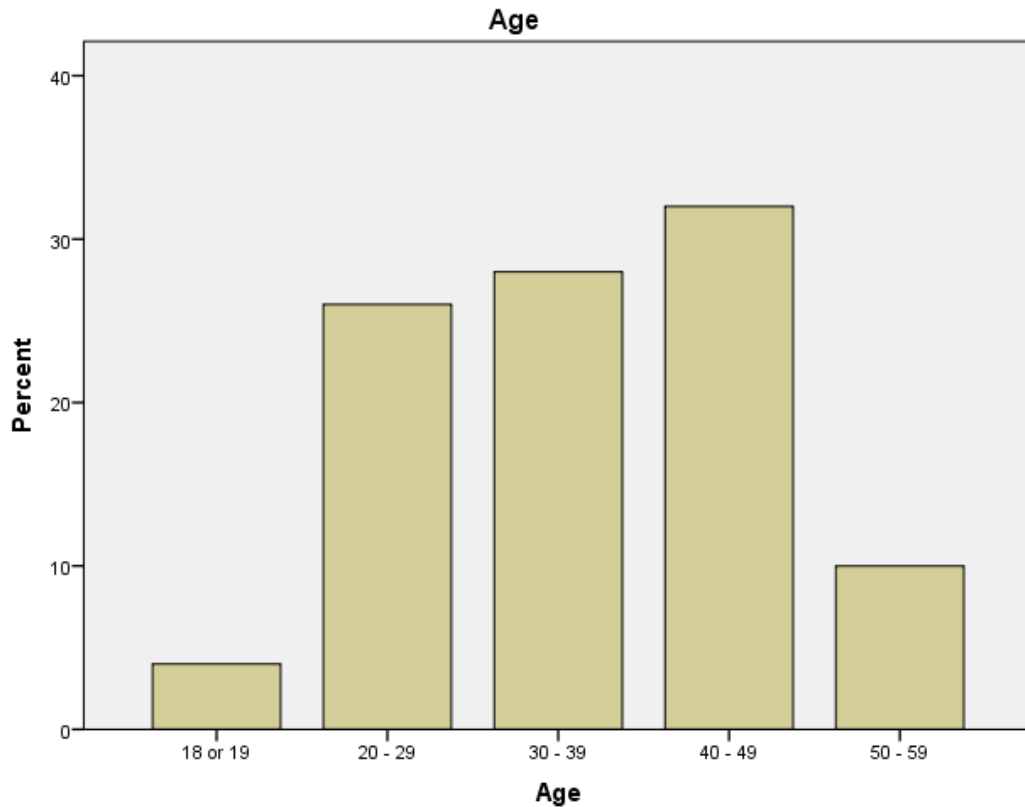


Figure 5.1: Age of respondents.

5.3.1.2 *Marital status*

Question A2 ascertained the marital status of respondents. The results can be used to check if marriage plays a role in the decision to become self-employed.

Table 5.3: Marital status of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	8	16.0	16.0	16.0
	Married	34	68.0	68.0	84.0
	Divorced	7	14.0	14.0	98.0
	Widowed	1	2.0	2.0	100.0
	Total	50	100.0	100.0	

Table 5.3 indicates that thirty-four respondents (68.0 percent) are married. Eight female entrepreneurs (16.0 percent) were single, seven (14.0 percent) divorced and one (2.0 percent) widowed.

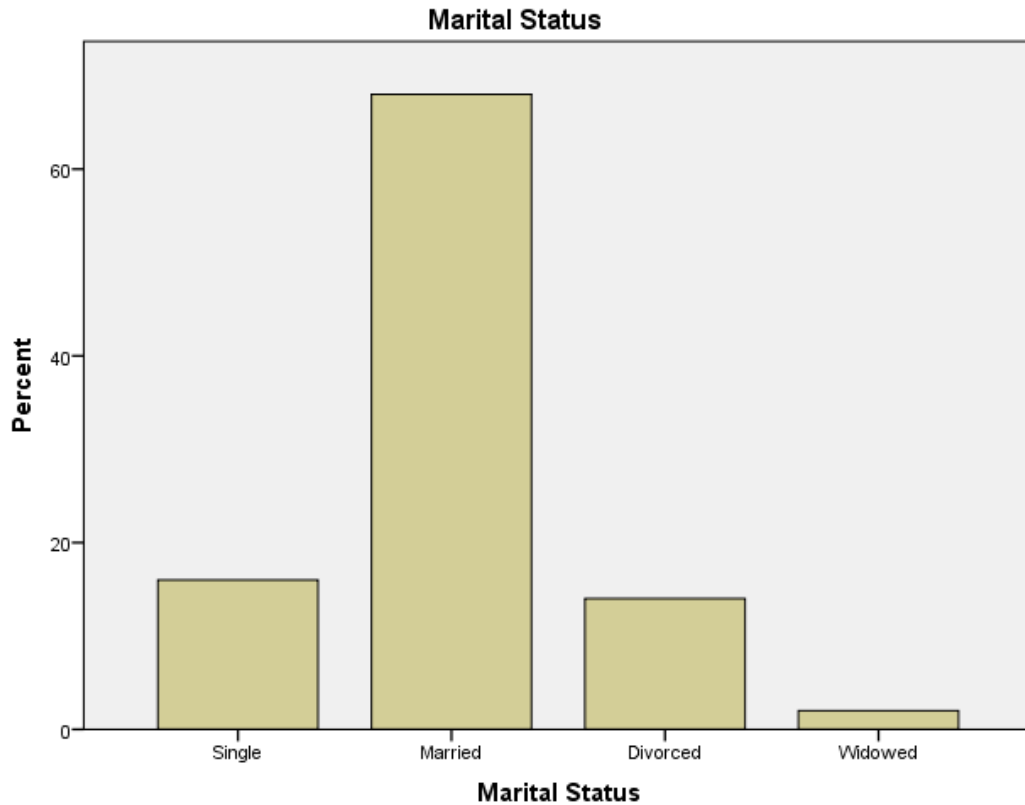


Figure 5.2: Marital status of respondents.

5.3.1.3 Highest Academic Qualification

Question A3 determined the highest academic qualification of respondents. The results can be used in defining the impact of previous education on the specific developmental needs of respondents.

Table 5.4: Highest academic qualification

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Lower than matric	13	26.0	26.0	26.0
Matric	28	56.0	56.0	82.0
Certificate	7	14.0	14.0	96.0
Diploma	2	4.0	4.0	100.0
Total	50	100.0	100.0	

Table 5.4 details that twenty-eight (56.0 percent) female entrepreneurs had matric, but thirteen respondents (26.0 percent) indicated lower than matric as their highest academic qualification. Seven respondents (14.0

percent) indicated a certificate qualification, and two (4.0 percent) indicated a diploma qualification. None of the female entrepreneurs who responded to the questionnaire held a post-graduate degree.

Therefore post-matric educational achievement by the female entrepreneurs of small businesses was relatively low, as none held a post-graduate degree and only 18 percent held a post-school qualification. However, 56 percent had matric, so a total of 74 percent of the owner-managers had completed high school and/or had achieved a post-school qualification.

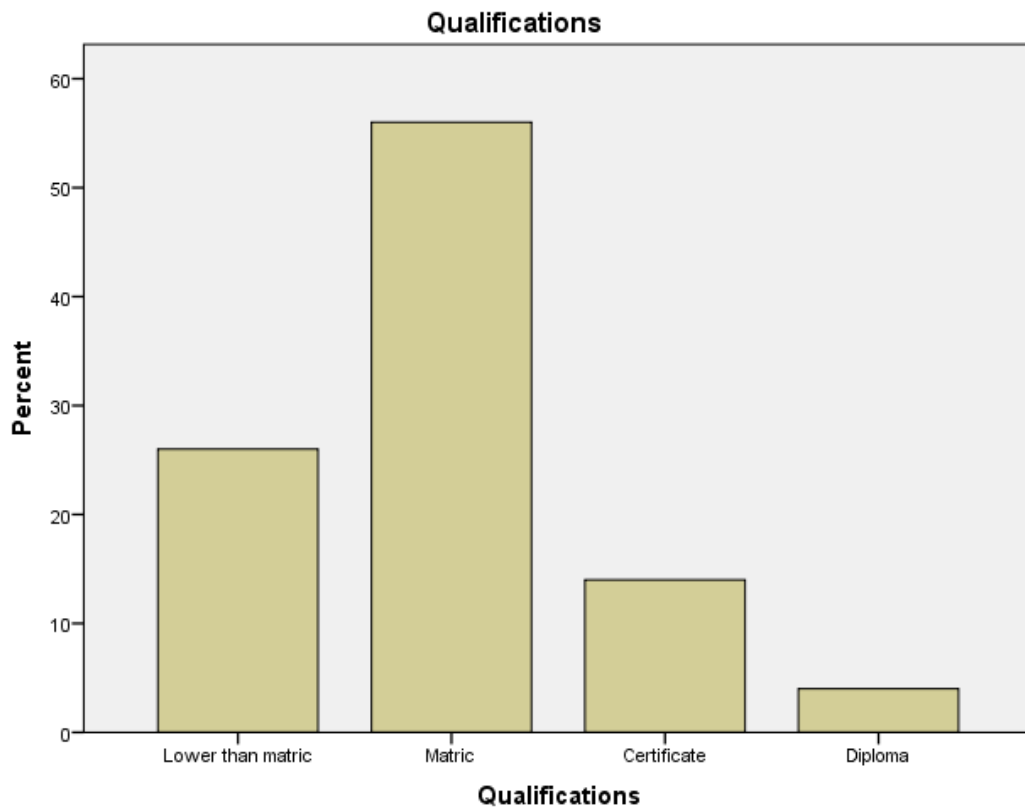


Figure 5.3: Highest academic qualification.

5.3.1.4 *Number of Children*

The purpose of question A4 was to determine the number of children of participating female entrepreneurs. This is represented in Table 5.5 below:

Table 5.5: Number of children

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	3	6.0	6.0	6.0
	1	3	6.0	6.0	12.0
	2	9	18.0	18.0	30.0
	3	19	38.0	38.0	68.0
	4	14	28.0	28.0	96.0
	5	2	4.0	4.0	100.0
	Total	50	100.0	100.0	

The majority of nineteen participants (38.0 percent) had three children, followed by fourteen respondents (28.0 percent) who had four children. Nine respondents (18.0 percent) had two children and three (6.0 percent) had none. Three (6.0 percent) had one child only and two (4.0 percent) had five children.

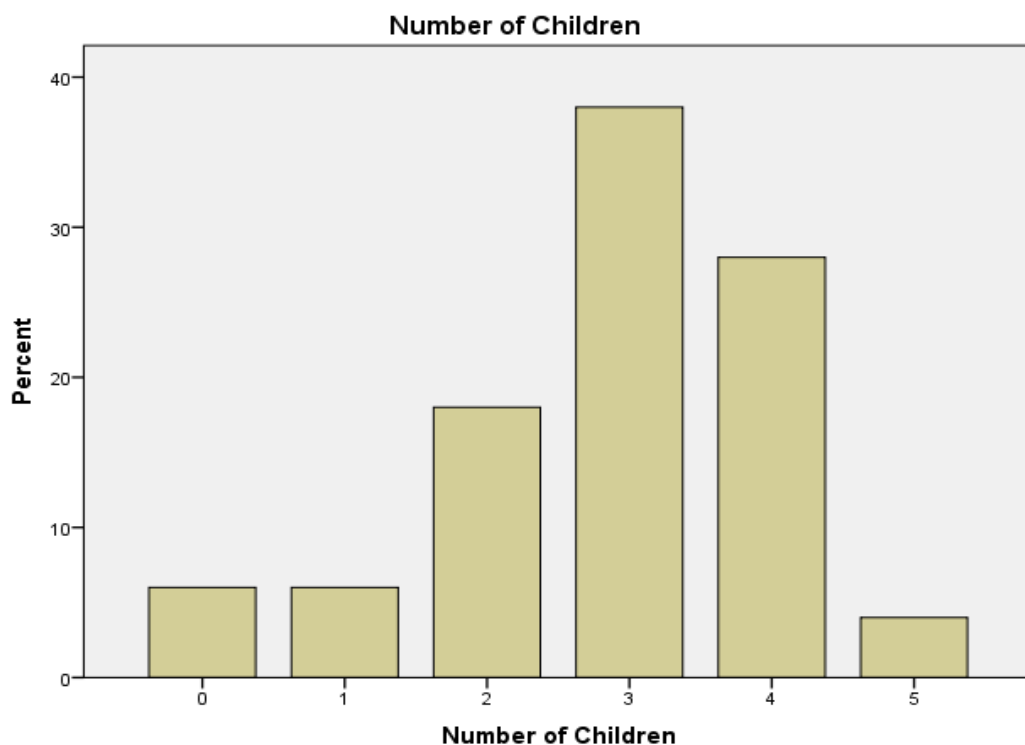


Figure 5.4: Number of children.

5.3.1.5 *Past Experience before Self-employment*

Question A5 established past experience before self-employment. The results can be used to determine if past experience influenced the path to

business ownership and the kinds of development services that government can offer to contribute to their success in business.

Table 5.6: Past experience before self–employment of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Unemployed	26	52.0	52.0	52.0
	Self-employed	3	6.0	6.0	58.0
	Worker	18	36.0	36.0	94.0
	Supervisor	2	4.0	4.0	98.0
	Middle management	1	2.0	2.0	100.0
	Total	50	100.0	100.0	

Table 5.6 indicates that the majority of twenty-six (52.0 percent) respondents had been unemployed in the past before starting their own businesses, followed by eighteen respondents (36.0 percent) who were employed. Three respondents (6.0 percent) were self-employed. Two female entrepreneurs (4.0 percent) indicated that they had been supervisors and one (2.0 percent) indicated she had been in middle management before starting her own business.

In general, prior work experience is an outstanding factor of new business establishment (Urban, Van Vuuren & Barreira, 2008:61). In this study, more than half of the female entrepreneurs who participated were not experienced and had been unemployed, with potentially negative consequences for their business.

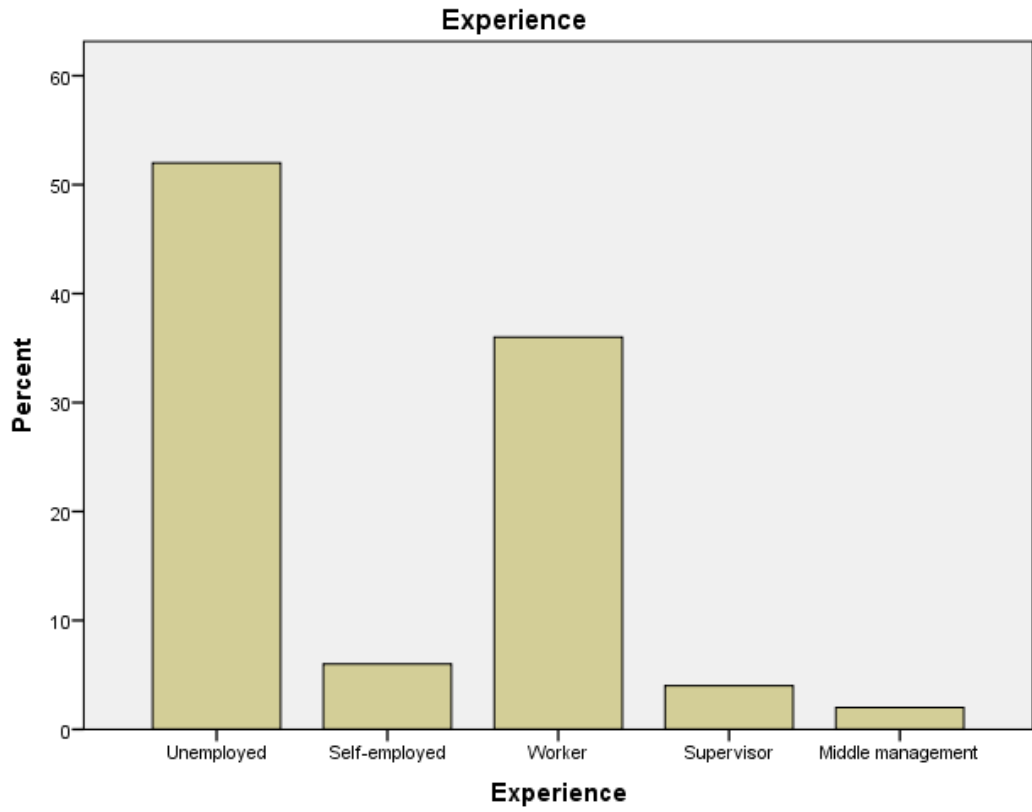


Figure 5.5: Past experience of respondents before self-employment.

5.3.2 Section B: Obstacles Faced Currently By Female Entrepreneurs

The presence of different institutional, financial, market and social barriers has long discouraged women from starting and running businesses, and many believe that these barriers still exist today. The purpose of this section was to identify the barriers that are being faced currently by female entrepreneurs within the tourism sector in running business ventures.

In this section, questions required a Likert scale-type answer (where 1= “Strongly disagree” and 5= “Strongly agree”). A high number thus suggests that the respondents perceived the statement as true. In the same way, a low number represents disagreement and suggests that the statement is perceived to be false.

5.3.2.1 Lack of Business Management skills

The purpose of Section B of the questionnaire was to define the main obstacles towards female entrepreneurship. The results can be used to determine the influence these obstacles have on female entrepreneurs’ development needs. Data on lack of business skills is presented in Table 5.7 below:

Table 5.7: Lack of business management skills

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	1	2.0	2.0	2.0
	Agree	5	10.0	10.2	12.2
	Strongly Agree	43	86.0	87.8	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

Forty-three respondents (86.0 percent) strongly agreed to the statement that lack of business management skills is indeed a barrier to the success of any business venture.

Prior empirical research indicates that roughly 30 percent of female entrepreneurs lack skills including business skills (Roodt, 2005:20). According to Ligthelm and Van Wyk (2004:1), female entrepreneurs lack relevant skills such as financial acumen and accounting, information technology and business skills.

In this study it is evident that lack of business management skills is indeed a barrier because none of the female entrepreneurs disagreed with the statement.

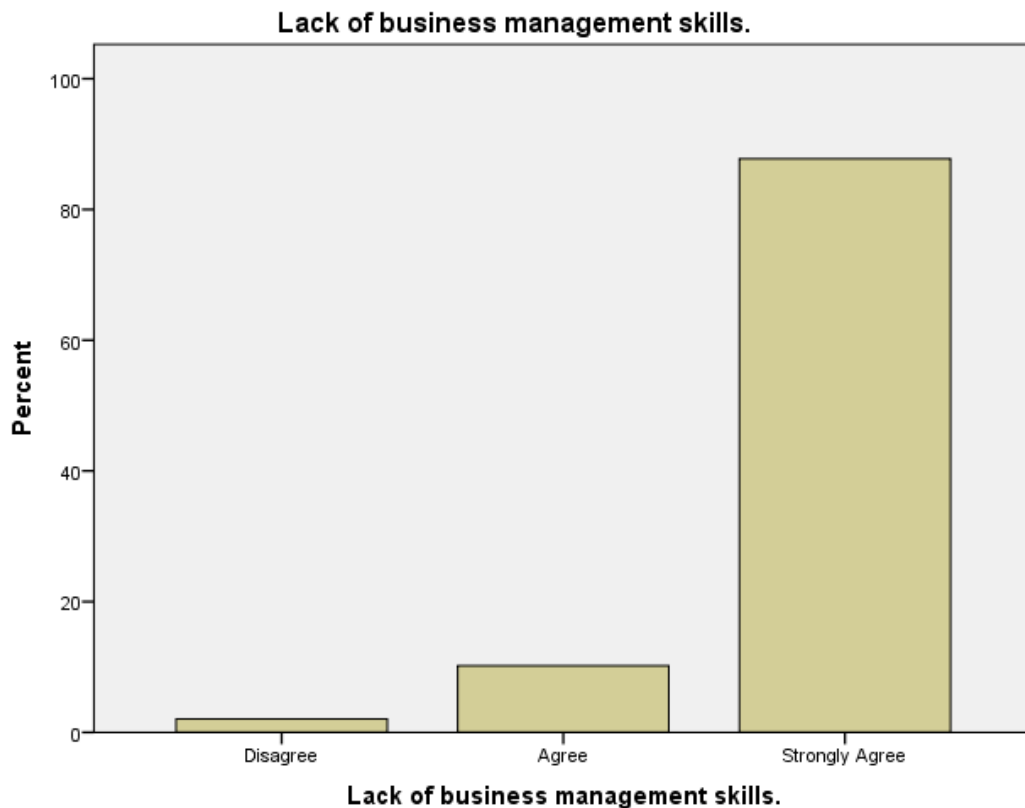


Figure 5.6: Lack of business management skills.

5.3.2.2 *Lack of Education and Training*

Lack of education and training (in general) of female entrepreneurs that responded to the questionnaire is represented in Table 5.8 below:

Table 5.8: Lack of education and training (in general)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	1	2.0	2.0	2.0
	Agree	8	16.0	16.3	18.4
	Strongly Agree	40	80.0	81.6	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

Forty respondents (80.0 percent) strongly agreed to the statement that lack of education and training is indeed a barrier to the success of any business venture, while eight (16.0 percent) respondents agreed to the statement. Only one respondent (2.0 percent) disagreed with the statement, and one respondent (2.0 percent) did not answer the question on lack of education and training.

Overall, 96 percent of respondents agreed or strongly agreed to the statement that lack of education and training is indeed a barrier to the success of any business venture. But, worryingly, prior research shows that the majority of the female entrepreneurs were unaware of the numerous support services, e.g. training service providers and specific centres, where such services could be accessed (Fatoki & Garwe, 2010:732).

Ladzani and Van Vuuren (2004:155) found that adequate training is required by female entrepreneurs to better manage the constant changes within the business environments and to actively respond to various innovations and initiatives. The research findings and literature together

indicate the need for supportive education and training to female entrepreneurs.

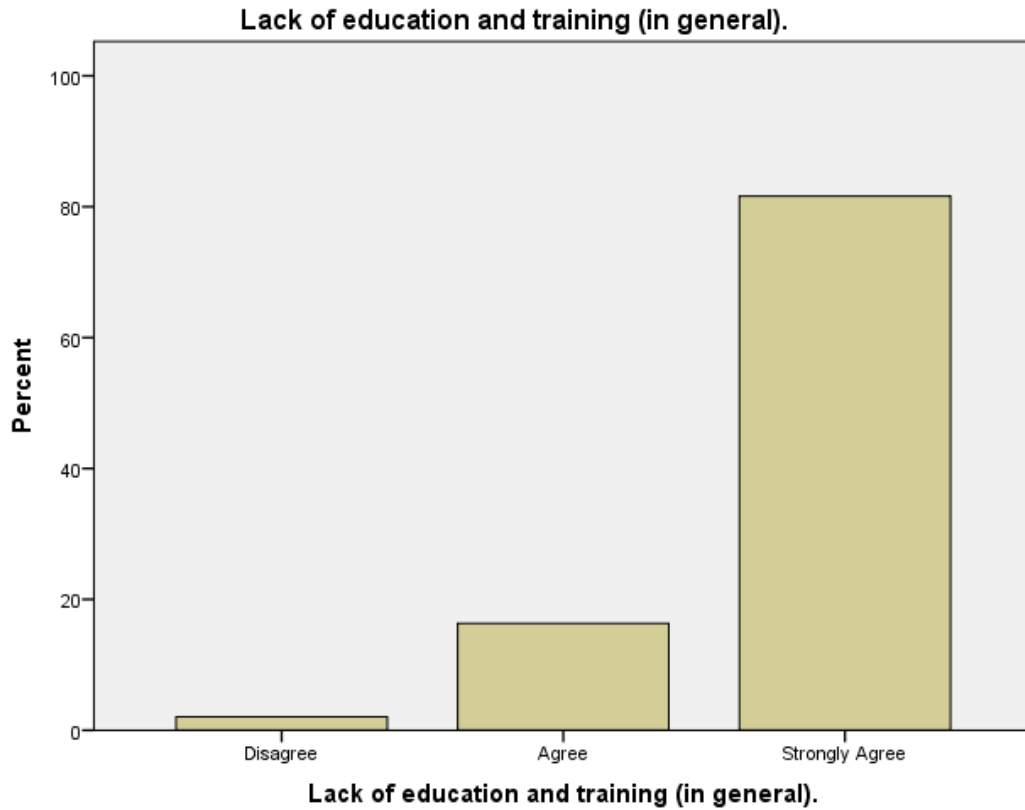


Figure 5.7: Lack of education and training.

5.3.2.3 Lack of Provincial/Regional Female Entrepreneurship Policies

Table 5.9: Lack of provincial/regional female entrepreneurship policies

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	10	20.0	20.4	20.4
	Strongly Agree	39	78.0	79.6	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

Thirty nine respondents (78.0 percent) strongly agreed to the statement that a lack of focused female entrepreneurship policies from regional

municipalities or government is indeed a barrier to the success of any business venture. Ten respondents (20.0 percent) agreed with the statement, while only one respondent (2.0 percent) did not answer the question.

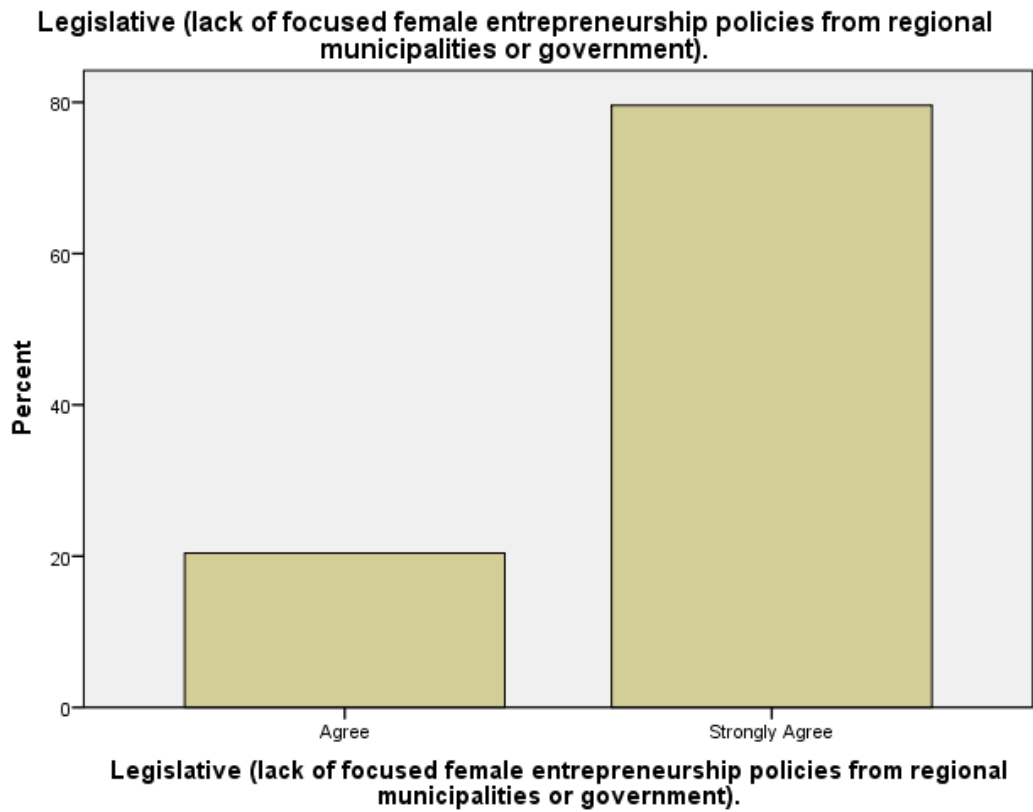


Figure 5.8: Lack of provincial/regional female entrepreneurship policies.

5.3.2.4 Isolation from Business Network

Table 5.10: Isolation from business network

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	1	2.0	2.0	2.0
	Agree	8	16.0	16.3	18.4
	Strongly Agree	40	80.0	81.6	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

Forty respondents (80.0 percent) strongly agreed to the statement that isolation from business networks is indeed a barrier to the success of any business venture. Eight respondents (16.0 percent) agreed with the statement and one respondent (2.0 percent) disagreed. One respondent (2.0 percent) did not answer the question.

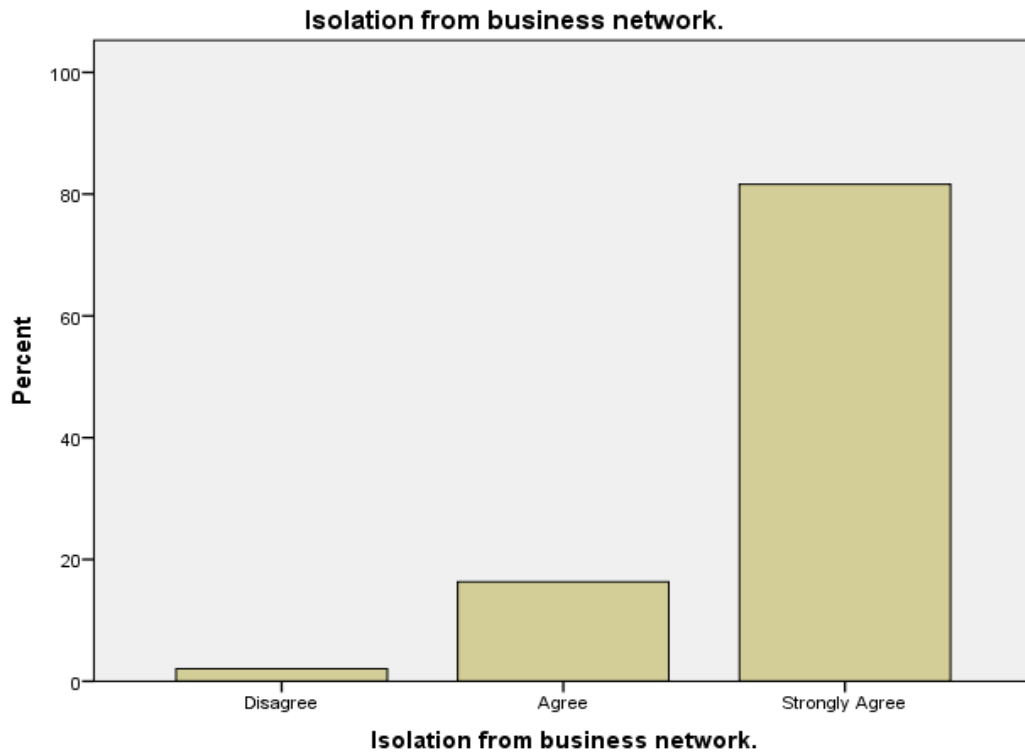


Figure 5.9: Isolation from business network.

5.3.2.5 Access to Credit

Results to the question regarding access to credit (difficult to obtain financing as a female) are shown below in Table 5.11 below:

Table 5.11: Access to credit (difficult to obtain financing as a female)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	8	16.0	16.0	16.0
	Strongly Agree	42	84.0	84.0	100.0
	Total	50	100.0	100.0	

All fifty respondents cited the difficulties of accessing credit as an obstacle: forty-two respondents (84.0 percent) strongly agreed to the statement that access to credit (difficult to obtain financing as a female) is indeed a barrier to the success of any business venture. Eight respondents (16.0 percent) agreed with the statement.

Access to finance has been one of the critical inhibitors to entrepreneurship and small businesses (Pretorius & Shaw, 2004:223). According to Von Broembsen (2007:66), the three factors most inhibiting to success of the small business sector are lack of financial support, the regulatory climate and a poor education system. Chan (2008:2) states that a lack of financial assistance largely inhibits entrepreneurial activities and causes a high failure rate of start-up businesses.

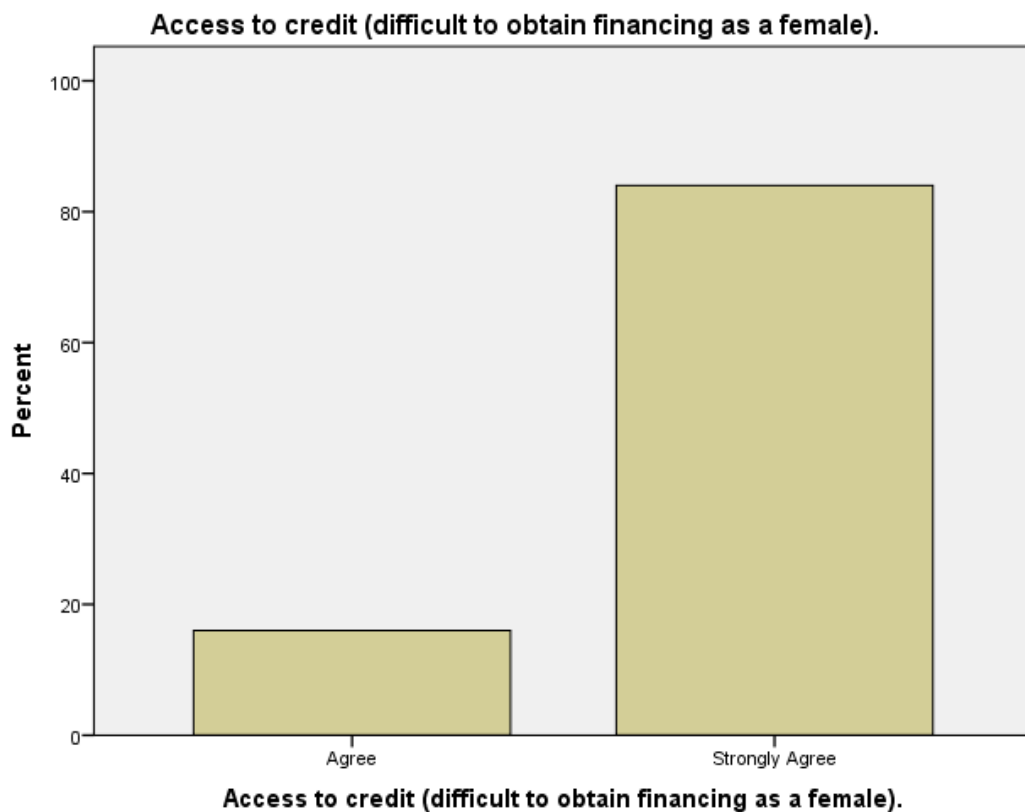


Figure 5.10: Access to credit (difficult to obtain financing as a female).

5.3.2.6 *Lack of Timely Business Support and Information*

Table 5.12 shows the results of lack of timely business support and information for female entrepreneurs:

Table 5.12: Lack of timely business support and information

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Undecided	1	2.0	2.0	2.0
	Agree	4	8.0	8.2	10.2
	Strongly Agree	44	88.0	89.8	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

Forty-four respondents (88.0 percent) strongly agreed to the statement that lack of timely business support and information is indeed a barrier to the success of any business venture, and four (8.0 percent) agreed. Only one respondent (2.0 percent) was undecided and one (2.0 percent) did not answer the statement on lack of timely business support and information.

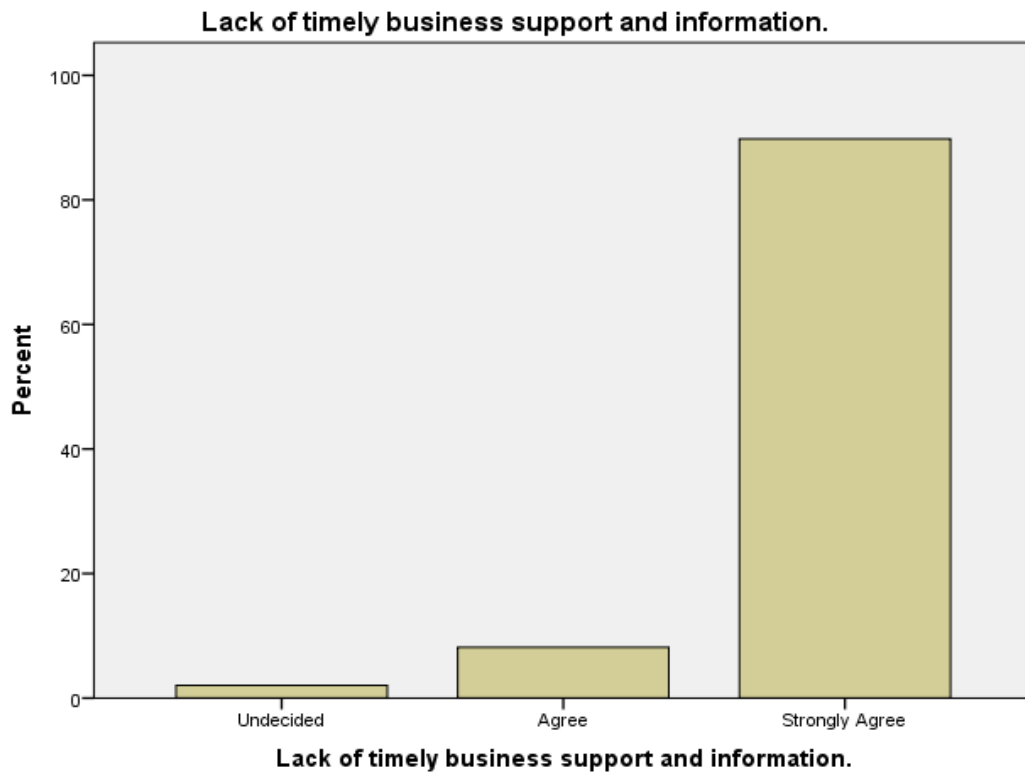


Figure 5.11: Lack of timely business support and information.

5.3.3 Section B: Obstacles faced by Female Entrepreneurs before starting the business

The purpose of this section was to identify the barriers female entrepreneurs faced before starting and running their current business venture.

5.3.3.1 Lack of Awareness/Access to Business Support

Table 5.13: Awareness/access to business support

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Undecided	1	2.0	2.0	2.0
	Agree	6	12.0	12.2	14.3
	Strongly Agree	42	84.0	85.7	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

Forty-two respondents (84.0 percent) strongly agreed to the statement that lack of awareness/access to business support is indeed a barrier to the success of any business venture. Six respondents (12.0 percent) agreed with the statement. Only one respondent (2.0 percent) was undecided and one (2.0 percent) did not answer the statement. Overall, this statement enjoyed 96 percent agreement.

However, this should be seen against the existence of the organisations such as those listed in Table 3.1, and the recommendation made there, that “These organisations should intensify their visibility by embarking on campaigns that will target female entrepreneurs in the rural and urban areas of South Africa. They should also increase their marketing strategies and not rely on website advertising as some female entrepreneurs might not have access to computers and the internet”.

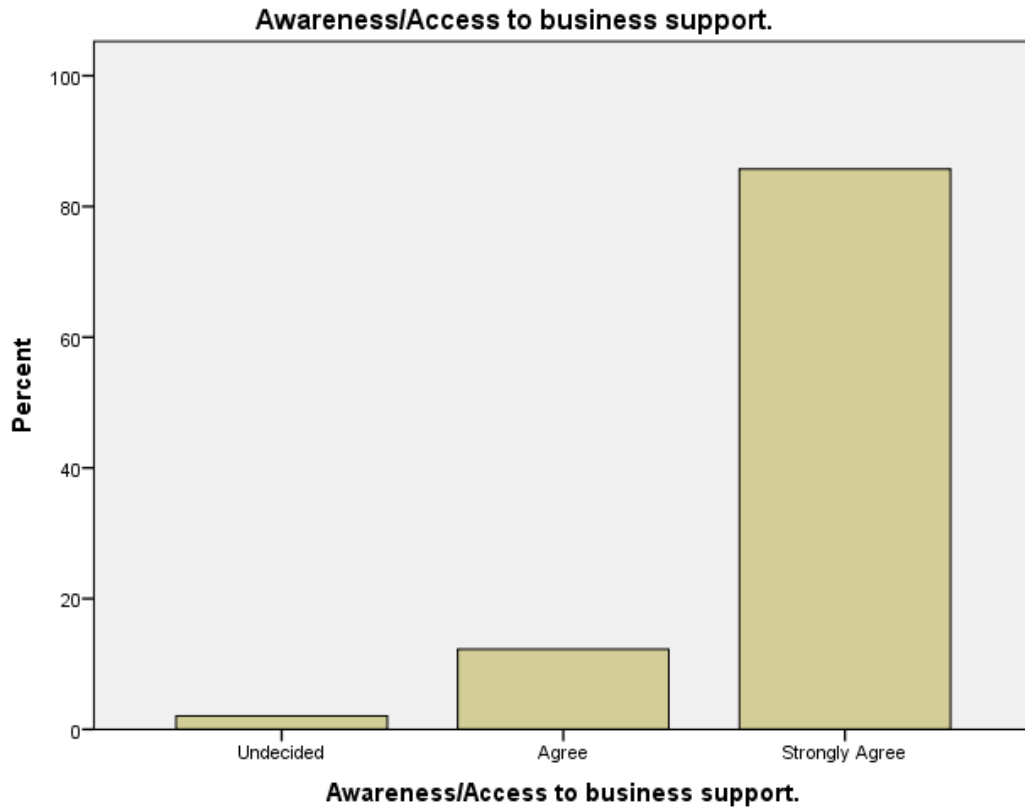


Figure 5.12: Lack of awareness/access to business support.

5.3.3.2 *Lack of Business Management Skills*

Table 5.14: Lack of business management skills

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	3	6.0	6.1	6.1
	Undecided	1	2.0	2.0	8.2
	Agree	10	20.0	20.4	28.6
	Strongly Agree	35	70.0	71.4	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

Overall, 90 percent of respondents agreed or strongly agreed with the statement, three (6.0 percent) disagreed, one (2.0 percent) was undecided and one (2.0 percent) did not answer the statement.

Business failure may result from lack of business management skills before starting a business (Dube, 2007:35), as well as management principles and the refusal to act in accordance to management theories (Beaver & Jennings, 2005:9).

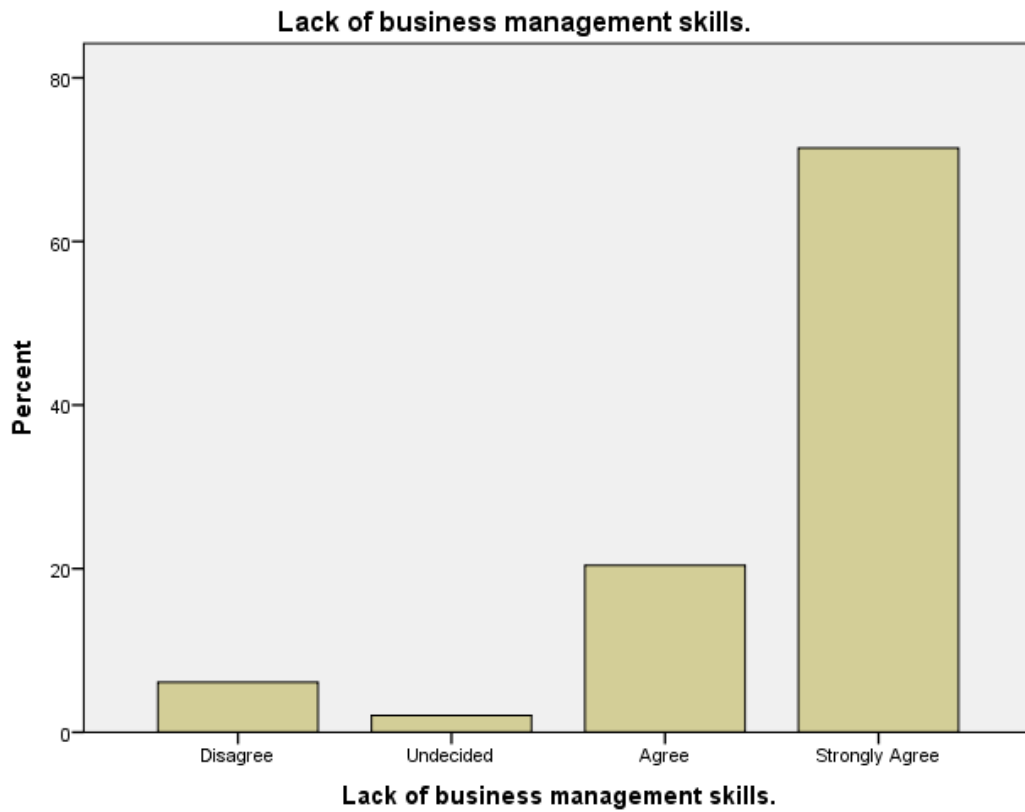


Figure 5.13: Lack of business management skills.

5.3.3.3 *Lack of Confidence*

Table 5.15 presents the results of lack of confidence in female entrepreneurs:

Table 5.15: Lack of confidence

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	8	16.0	16.3	16.3
	Undecided	7	14.0	14.3	30.6
	Agree	5	10.0	10.2	40.8
	Strongly Agree	29	58.0	59.2	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

Twenty-nine respondents (58.0 percent) strongly agreed to the statement that lack of confidence was indeed a barrier to the success of any business venture. Five respondents agreed (10.0 percent) with the statement, eight (16.0 percent) disagreed, seven (14.0 percent) were undecided and one (2.0 percent) did not answer the statement.

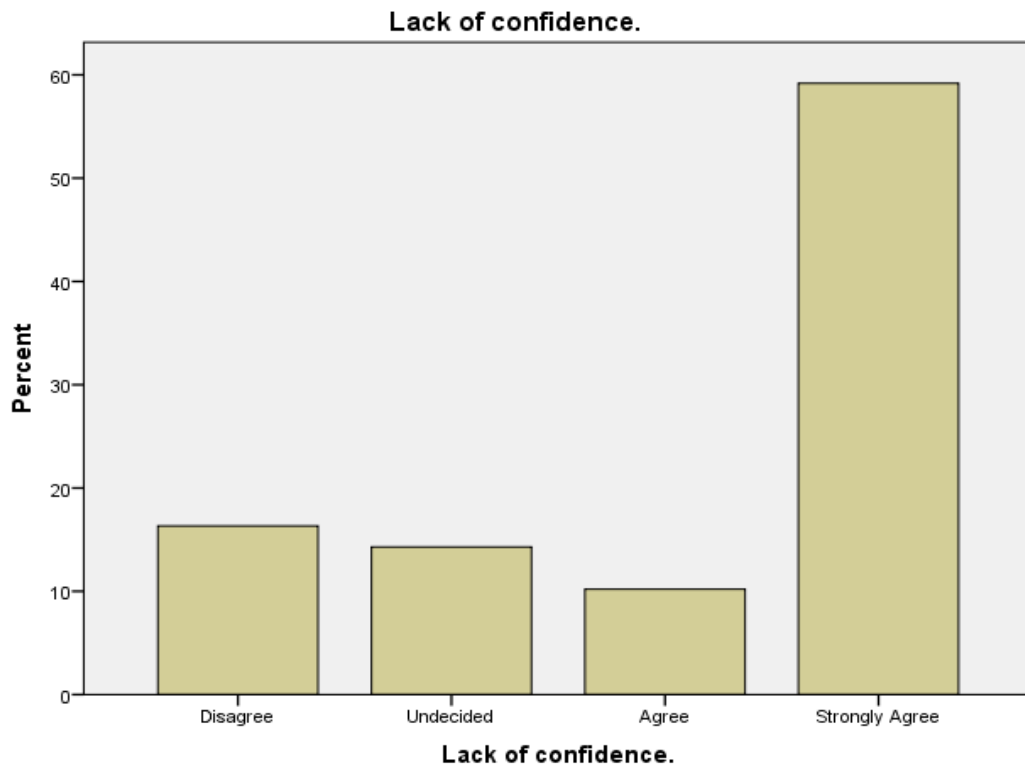


Figure 5.14: Lack of confidence.

5.3.3.4 *Lack of motivation*

Table 5.16 presents the results of lack of motivation in female entrepreneurs:

Table 5.16: Lack of motivation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	8	16.0	16.3	16.3
	Undecided	7	14.0	14.3	30.6
	Agree	5	10.0	10.2	40.8
	Strongly Agree	29	58.0	59.2	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

Twenty-nine respondents (58.0 percent) strongly agreed to the statement that lack of motivation was indeed a barrier to the success of any business venture. Five respondents agreed (10.0 percent) with the statement. Eight respondents (16.0 percent) disagreed; seven (14.0 percent) respondents were undecided while one (2.0 percent) did not answer the statement on lack of motivation.

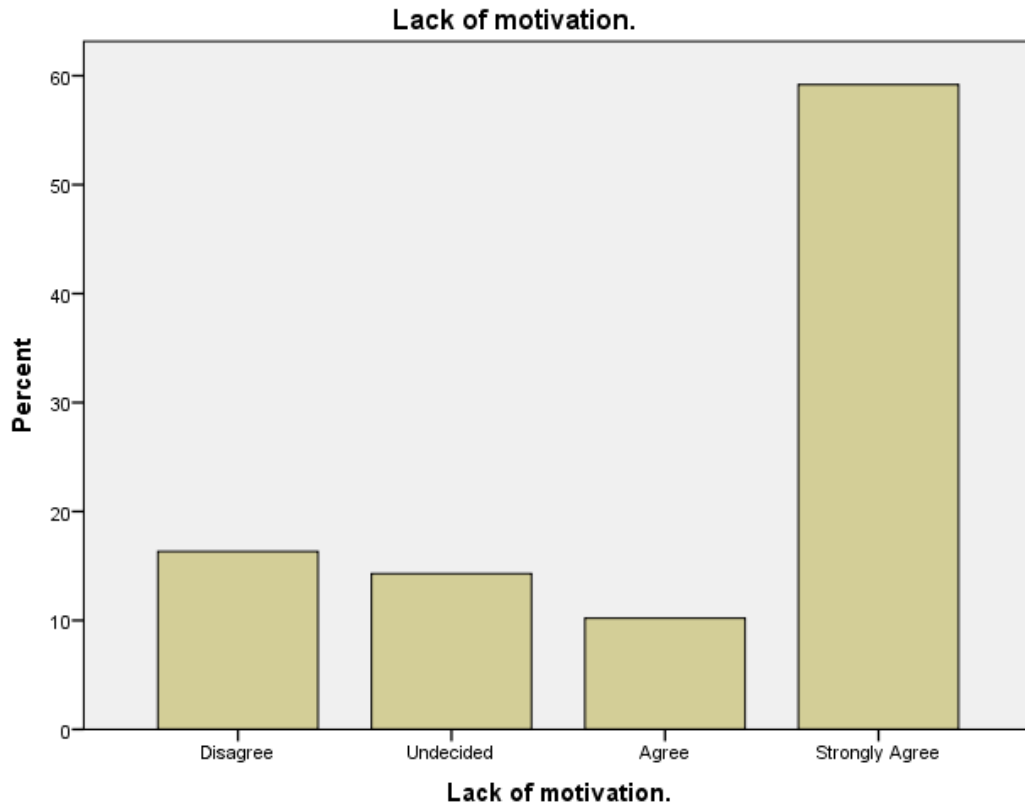


Figure 5.15: Lack of motivation.

5.3.3.5 No Time for Training/Upgrading of Skills

Table 5.17: No time for training/upgrading of skills

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	1	2.0	2.0	2.0
	Undecided	1	2.0	2.0	4.1
	Agree	7	14.0	14.3	18.4
	Strongly Agree	40	80.0	81.6	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

Forty respondents (80.0 percent) strongly agreed to the statement that no time for training/upgrading of skills is indeed a barrier to the success of

any business venture. Seven respondents (14.0 percent) agreed with the statement. One respondent (2.0 percent) disagreed; one (2.0 percent) was undecided and one (2.0 percent) did not answer the statement.

Most respondents were owners-managers of the businesses, who had limited time for training. They carry the responsibility of making sure the business operates around the clock, meaning they find it difficult to leave their business to attend training. In addition to limited time, research shows that female entrepreneurs also exhibit characteristics including lack of personal confidence, personal trust and lack of motivation (Bizri, Kojok, Dani, Mokahal & Barki, 2012:83).



Figure 5.16: No time for training/upgrading of skills.

5.3.3.6 *Lack of Assets for Security*

With regard to collateral/security to obtain financial assistance, the respondent's reactions are shown in the table below:

Table 5.18: Lack of assets to be used as security

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	3	6.0	6.0	6.0
	Strongly Agree	47	94.0	94.0	100.0
	Total	50	100.0	100.0	

Forty-seven respondents (94.0 percent) strongly agreed that lack of security or collateral was definitely a barrier to the success of any business venture. Three respondents (6.0 percent) agreed with the statement.

The finding here, is that 100 percent of respondents agreed or strongly agreed that lack of security or collateral was definitely a barrier to the success of any business venture, links to the previous finding that access to credit was an obstacle.

Government has a duty to provide an enabling business environment, which should include easier access to financial assistance, without disempowering red tape that creates unnecessary restrictions concerning assets as security to obtain financial assistance. Bureaucratic systems hinder start-up operations, fuel corrupt practices and raise consumer prices (Acs & Kallas, 2007:22).

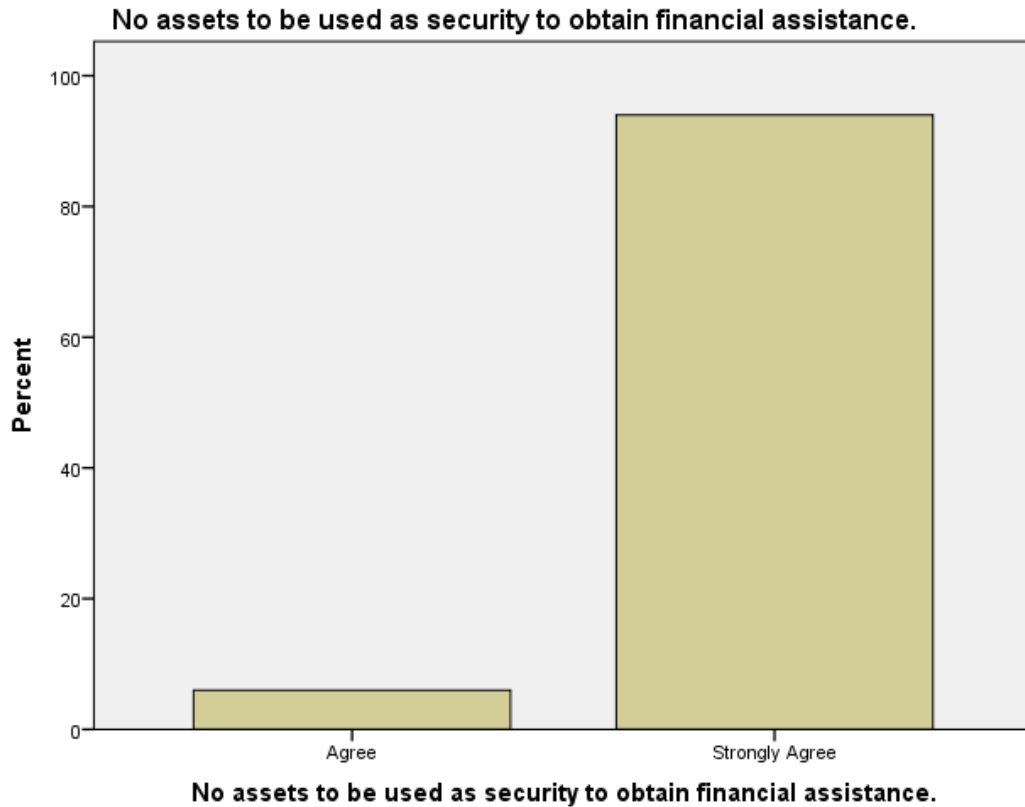


Figure 5.17: Lack of assets to be used as security.

5.3.3.7 *No Financial Management Knowledge*

Table 5.19: No financial management knowledge

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Undecided	1	2.0	2.0	2.0
	Agree	2	4.0	4.1	6.1
	Strongly Agree	46	92.0	93.9	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

Forty-six respondents (92.0percent) considered lack of financial management knowledge as a barrier to the success of any business venture. Two respondents (4.0 percent) agreed with the statement. One

respondent (2.0 percent) was undecided and one (2.0 percent) did not respond to the statement.

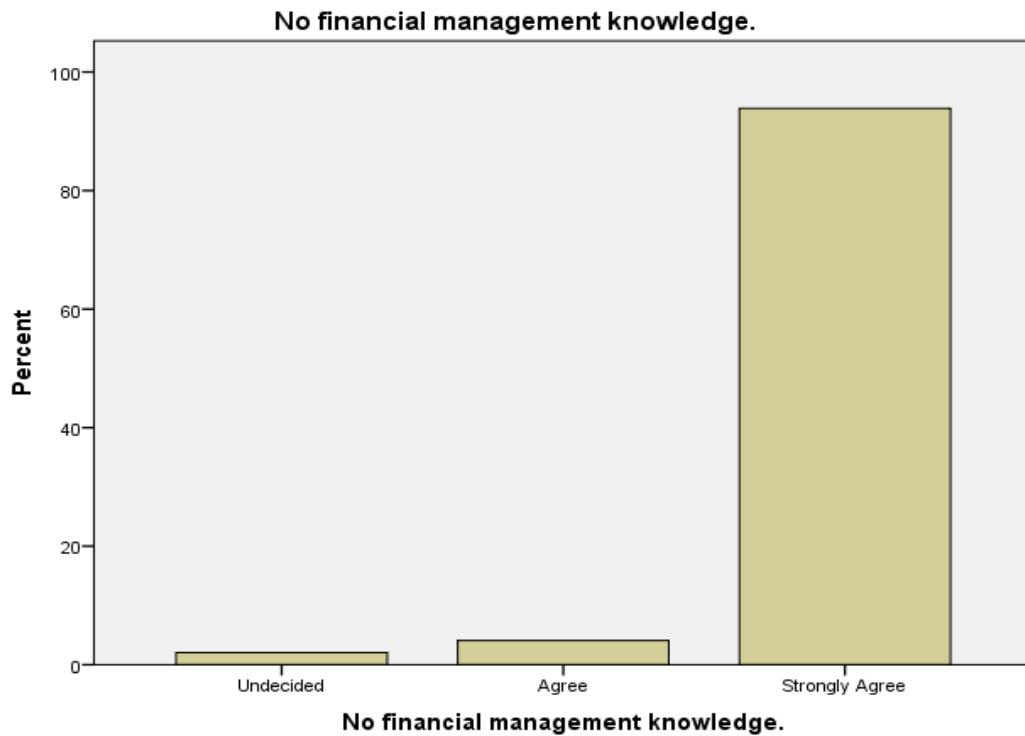


Figure 5.18: No financial management knowledge.

5.3.3.8 *Lack of Business Terminology Understanding*

Table 5.20: Lack of business terminology understanding

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	2	4.0	4.1	4.1
	Agree	2	4.0	4.1	8.2
	Strongly Agree	45	90.0	91.8	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

Forty-five respondents (90.0 percent) strongly agreed to the statement that lack of business terminology understanding was indeed a barrier to the success of any business venture. Two respondents (4.0 percent) agreed with the statement; two respondents (4.0 percent) disagreed, while one respondent (2.0 percent) did not respond to the statement.

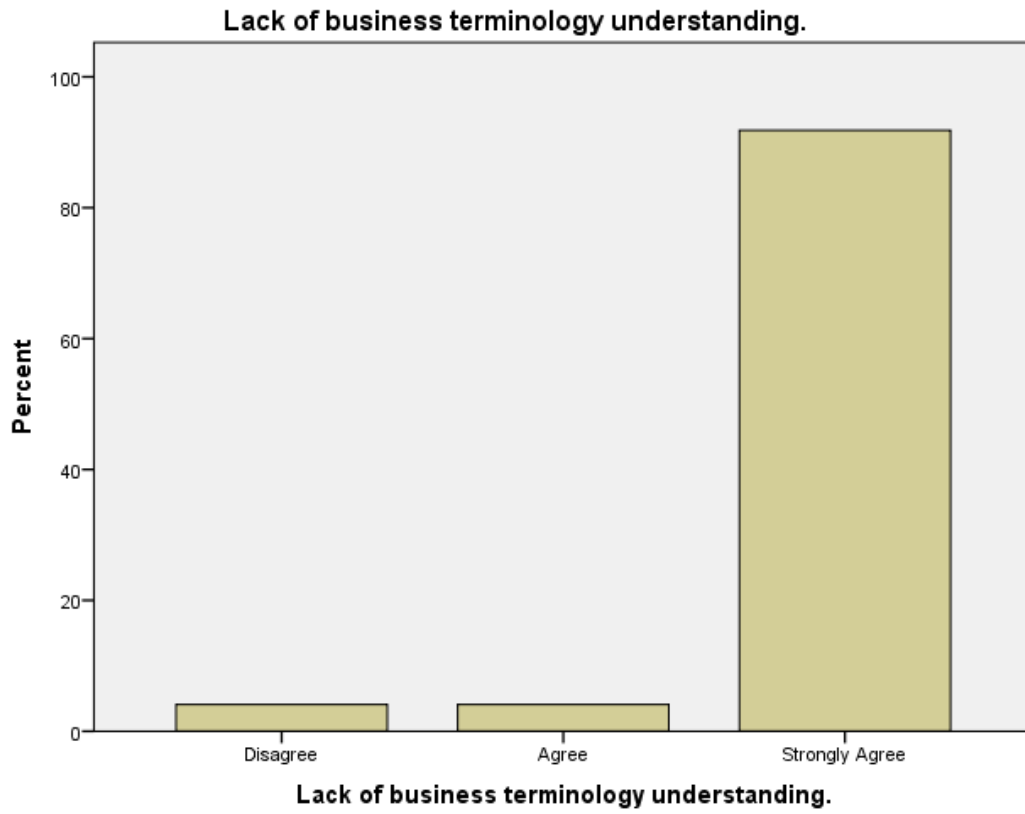


Figure 5.19: Lack of business terminology understanding.

5.3.4 Section C: Support Services and Development needs for empowering Female Entrepreneurs

The purpose of this section was to determine which support and developmental services female entrepreneurs need for the development and successful running of their businesses.

5.3.4.1 Lack of Financial Support

Table 5.21: Lack of financial support

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	2	4.0	4.0	4.0
	Strongly Agree	48	96.0	96.0	100.0
	Total	50	100.0	100.0	

The respondents rated the need for financial support highly, as a total of forty-eight respondents (96.0 percent) strongly agreed to the statement that that financial support was indeed a developmental need/service for the success of any business venture. Two respondents (4.0 percent) agreed with the statement.

This indicator again received 100 percent agreement. This is in line with previous research that found that the small business sector is incapacitated due to the lack of sufficient financial support and inefficient management systems (Thornhill & Amit, 2003:498). It also links to the unanimous agreement by respondents to the difficulty of accessing finance as females, and to lack of assets to secure finance.

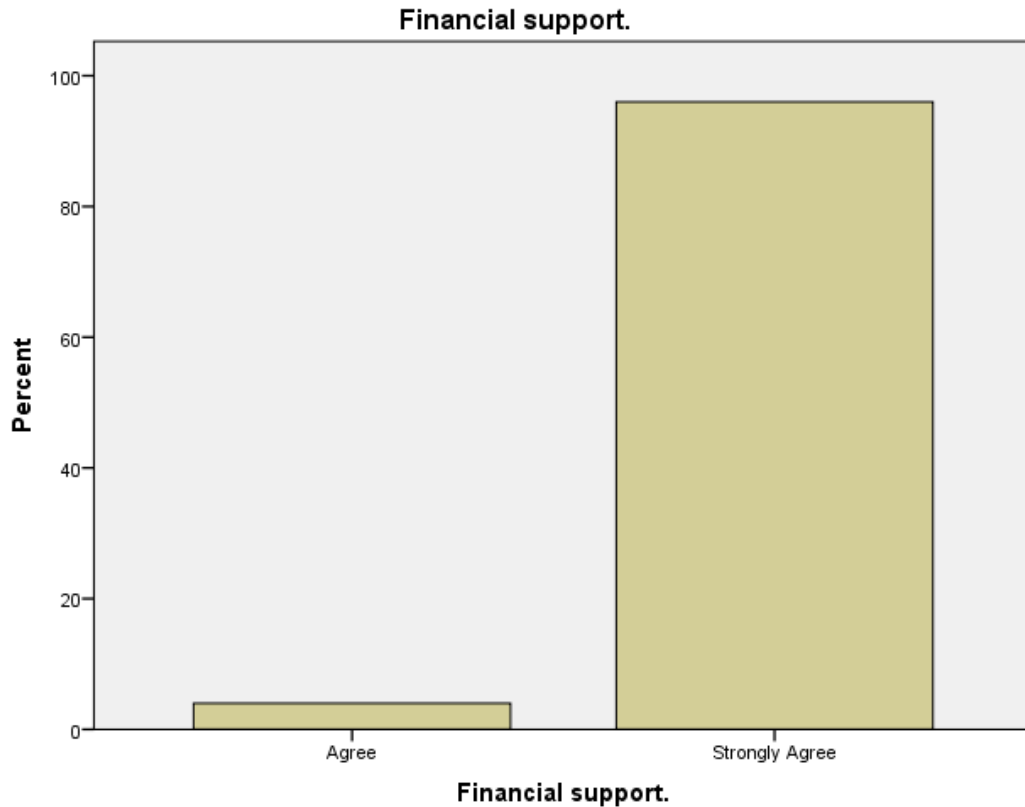


Figure 5.20: Lack of financial support.

5.3.4.2 Lack of Training/Knowledge/Skills

Table 5.22: Lack of training/knowledge/skills

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	2	4.0	4.1	4.1
	Strongly Agree	47	94.0	95.9	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

Overall, 98 percent of respondents considered lack of training/knowledge/skills as critical barriers to the success of any business venture: forty-seven (94.0 percent) strongly agreed and two respondents (4.0 percent) agreed with the statement. One respondent (2.0 percent) did not answer the statement.

Ladzani (2004:154-156) argues that variations in the marketplace requires female entrepreneurs to acquire regular skills training to hinder the escalating failure rates within the small business environment. However, entrepreneurial training initiatives are sometimes geared towards the older members of the communities with minimal educational achievements.

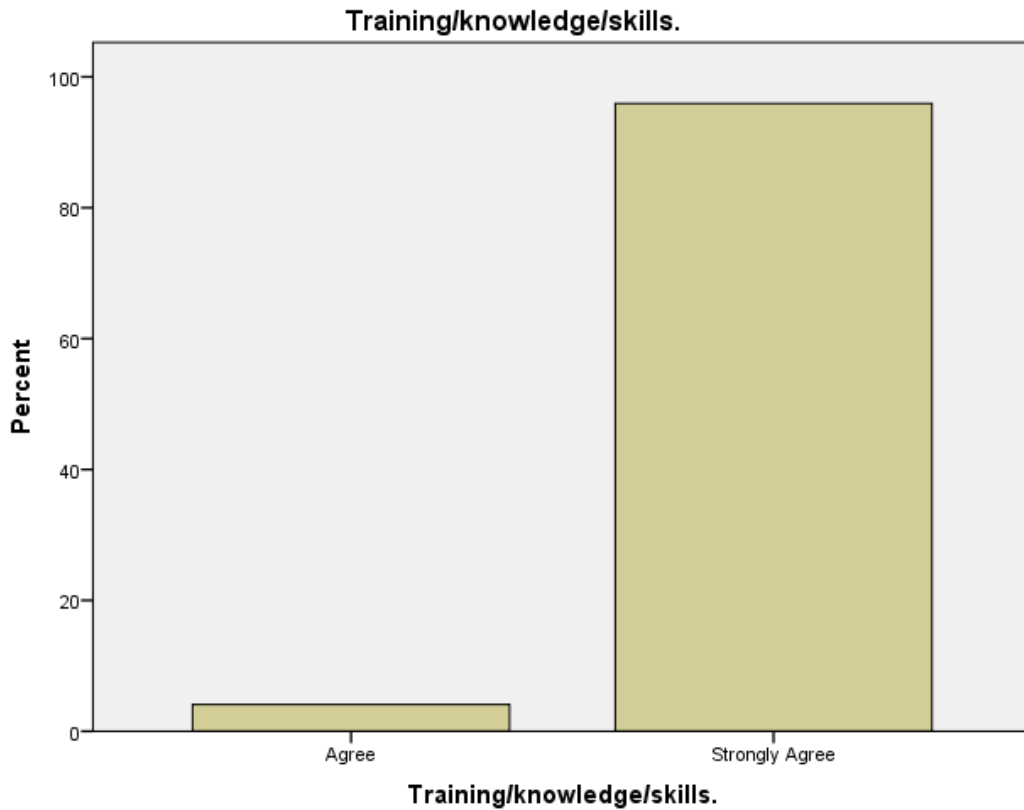


Figure 5.21: Lack of training/knowledge/skills.

5.3.4.3 Business Advice, Information, Counselling and Mentoring

Table 5.23: Lack of business advice, information, counselling, mentoring

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Undecided	1	2.0	2.0	2.0
	Agree	3	6.0	6.1	8.2
	Strongly Agree	45	90.0	91.8	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

Most respondents rated the need for business advice, information, counselling and mentoring highly, as a total of forty-five of respondents (90.0 percent) strongly agreed to the statement that lack of business advice, information, counselling and mentoring was indeed a barrier to the success of any business venture. Three respondents (6.0 percent) agreed with the statement while only one respondent (2.0 percent) was undecided. One respondent (2.0 percent) did not answer the statement.

Overall, 96 percent of respondents agreed or strongly agreed to the statement. Thus provision of these services is likely to accelerate business success rates and limit business failures.

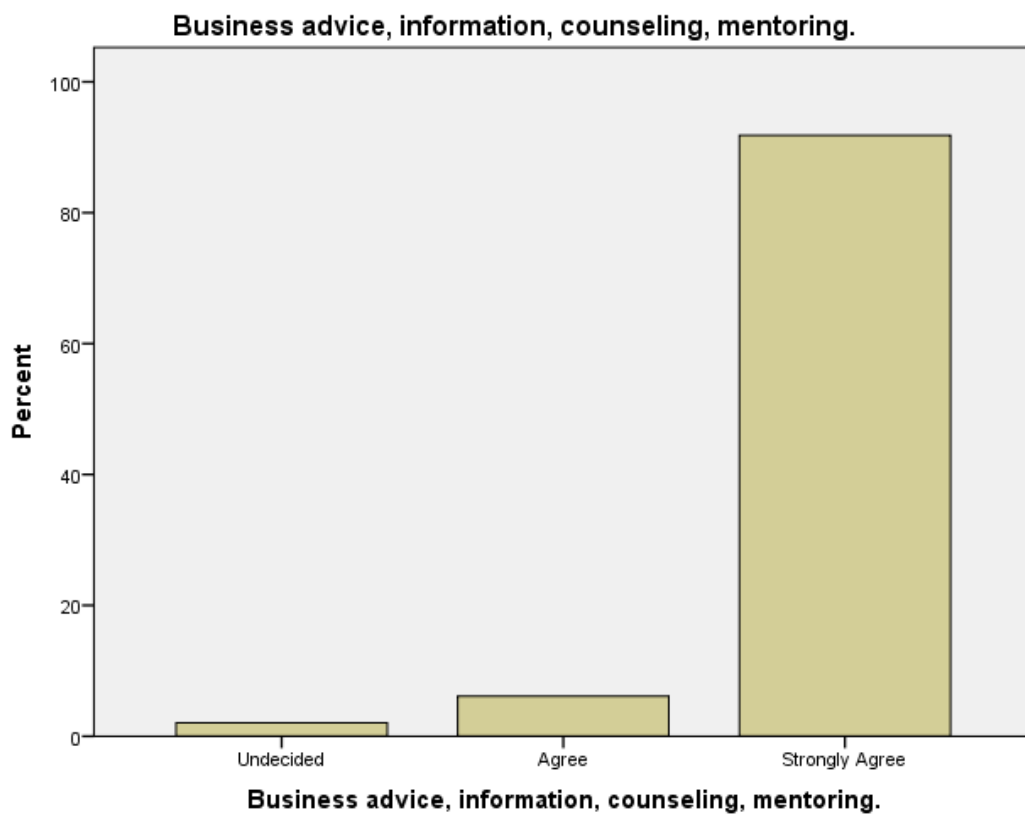


Figure 5.22: Business advice, information, counselling and mentoring.

5.3.4.4 Market Support

Table 5.24: Lack of market support

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	3	6.0	6.0	6.0
	Strongly Agree	47	94.0	94.0	100.0
Total		50	100.0	100.0	

The respondents regarded the need for market support highly, as a total of forty-seven respondents (94.0 percent) strongly agreed to the statement that lack of market support was indeed a barrier to the success of any business venture. Three respondents (6.0 percent) agreed with the statement.

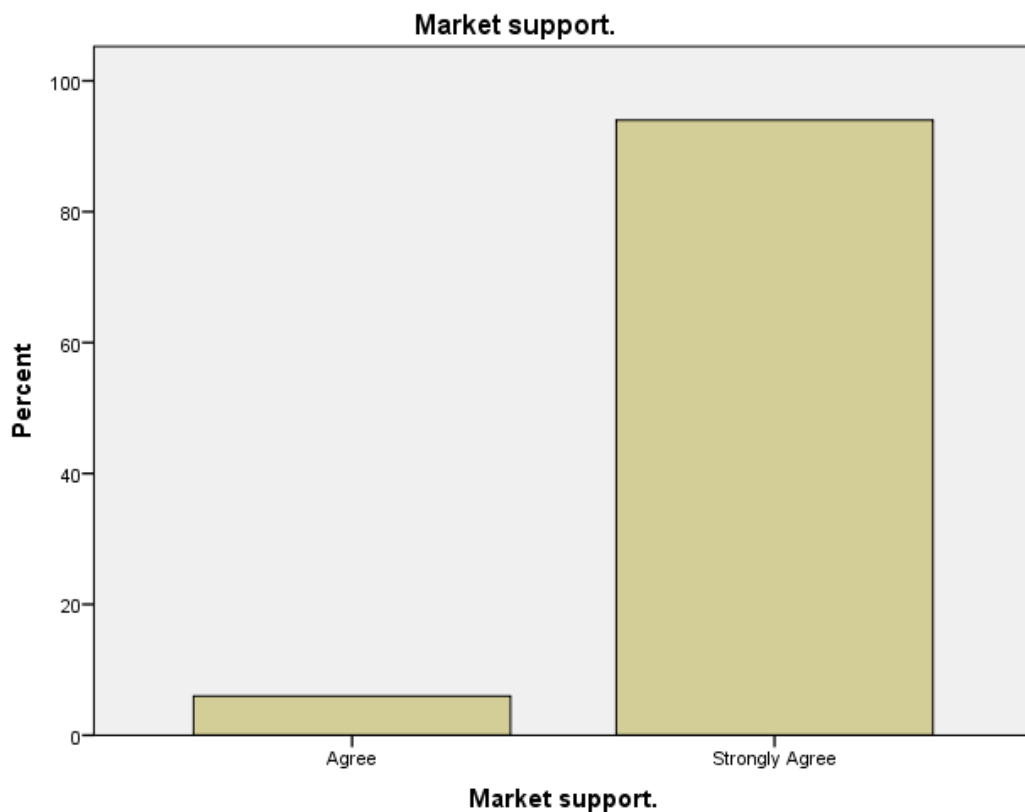


Figure 5.23: Market support.

5.3.4.5 Growth Support

Table 5.25: Lack of growth support

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	4	8.0	8.2	8.2
	Strongly Agree	45	90.0	91.8	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

Forty-five respondents (90.0 percent) strongly agreed to the statement that lack of growth support is indeed a barrier to the success of any business venture. Four respondents (8.0 percent) agreed with the statement, while only one respondent (2.0 percent) did not respond to the statement on growth support.

Overall, 98 percent of respondents agreed or strongly agreed to the statement. Because of the numerous challenges faced by female entrepreneurs concerning growth support, government should consider establishing more business incubators in the Western Cape to cater for the needs of the small business sector, including businesses in the Tourism industry.

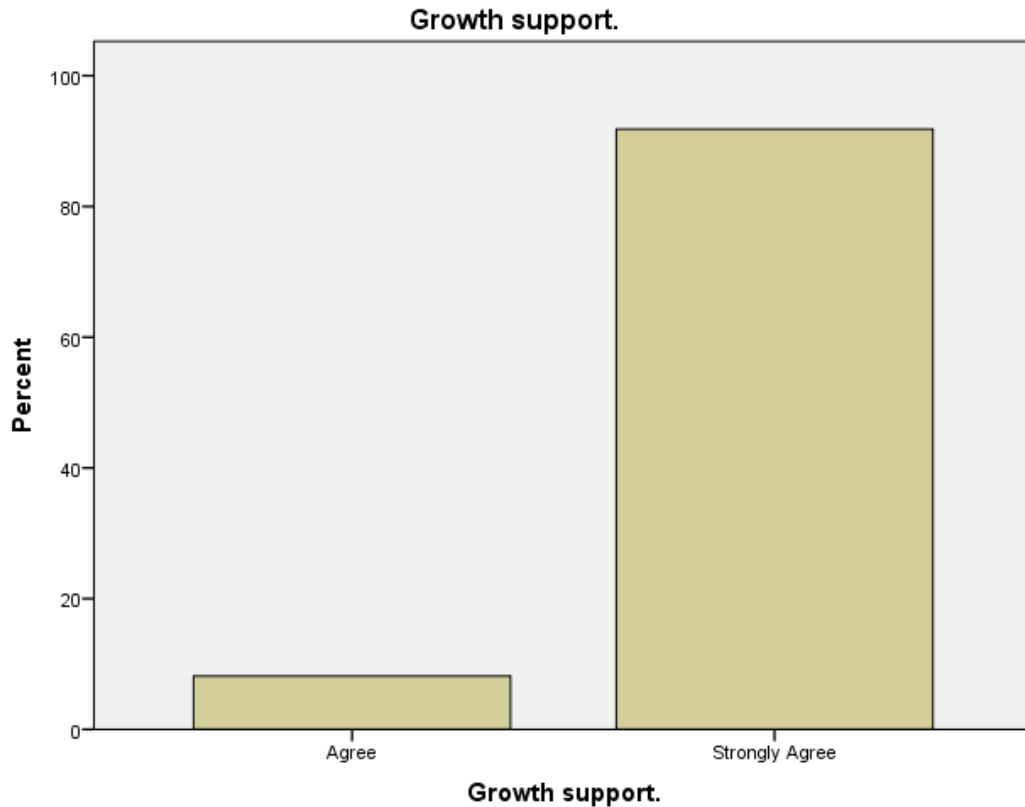


Figure 5.24: Growth support.

5.3.4.6 Legal Support

Table 5.26: Lack of legal support

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	5	10.0	10.2	10.2
	Strongly Agree	44	88.0	89.8	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

The respondents rated the need for legal support highly, as a total of forty-four respondents (88.0 percent) strongly agreed to the statement that lack of legal support was indeed a barrier to the success of any business venture. Five respondents (10.0 percent) agreed with the statement. One respondent (2.0 percent) did not answer the statement on legal support.

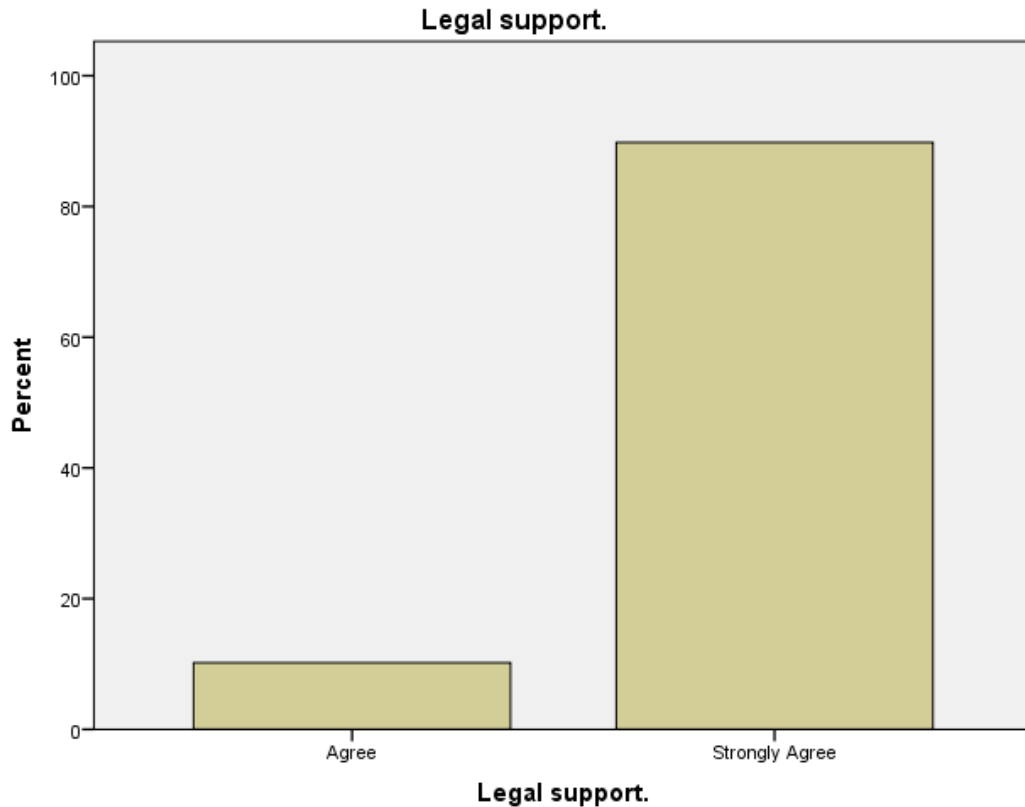


Figure 5.25: Legal support.

5.3.4.7 Female-Entrepreneurship-Based Policies

Table 5.27: Lack of female-entrepreneurship-based policies

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	2	4.0	4.1	4.1
	Strongly Agree	47	94.0	95.9	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

The respondents rated the need for female-entrepreneurship-based policies highly, as total of forty-seven respondents (94.0 percent) strongly agreed to the statement that a lack of female-entrepreneurship-based policies is indeed a barrier to the success of any business venture. Two respondents (4.0 percent) agreed with the statement. One respondent (2.0 percent) did not answer the statement.

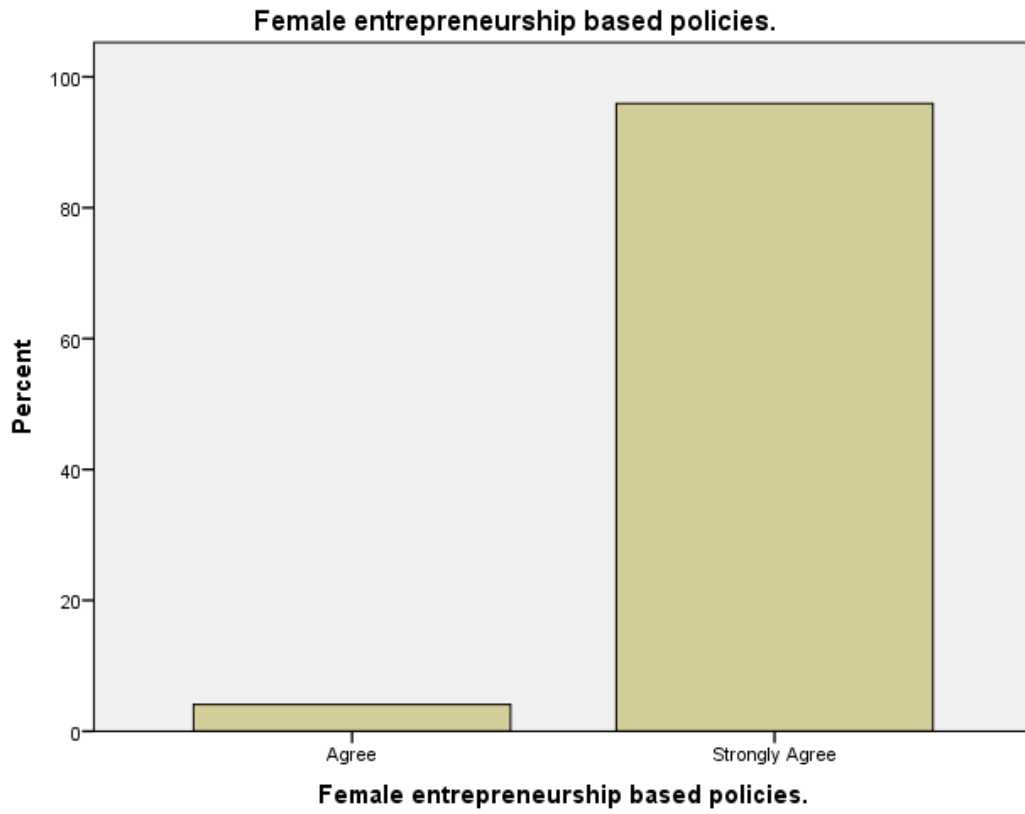


Figure 5.26: Female-entrepreneurship-based policies.

5.3.5 Section D: Support Mechanisms Government can offer Female Entrepreneurs

The purpose of this section was to determine the support mechanisms that government could offer to assist female entrepreneurs.

5.3.5.1 Training, Skills Development and Entrepreneurial Education

Table 5.28: Training, skills development and entrepreneurial education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	2	4.0	4.1	4.1
	Strongly Agree	47	94.0	95.9	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

Respondents rated the need for training, skills development and entrepreneurial education highly, as a total of forty-seven respondents (94.0 percent) strongly agreed with the statement that “training, skills development and entrepreneurial education are very important in my business”, implying that their lack is indeed a barrier to the success of any business venture. Two respondents (4.0 percent) agreed with the statement and one respondent (2.0 percent) did not respond to the statement.

To attempt to eradicate these limitations and challenges it is recommended that female entrepreneurs should be assisted to access different support programmes, including entrepreneurial training, entrepreneurial education and developmental training (Wickham, 2006:167).

Training, skills development and entrepreneurial education are very important in my business.



Figure 5.27: Training, skills development and entrepreneurial education.

5.3.5.2 Provision of easier access to funding

The frequency of responses to easier access to funding from all financial institutions and government organisations for female entrepreneurs, is tabulated below:

Table 5.29: Provision of easier access to funding

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	1	2.0	2.0	2.0
Strongly Agree	49	98.0	98.0	100.0
Total	50	100.0	100.0	

This statement had unanimous support, in line with earlier findings on access to credit and lack of assets to secure funding: forty-nine respondents (98.0 percent) strongly agreed that provision of easier access to funding from all financial institutions and government organisations was necessary, and the lack of such provision was a barrier to success of a business venture. One respondent agreed with the statement.

Financial institutions and government and other service providers should meet on a regular basis to identify challenges faced by female entrepreneurs concerning access to funding. For instance, banks can get to know about the unique challenges that these female entrepreneurs face daily.

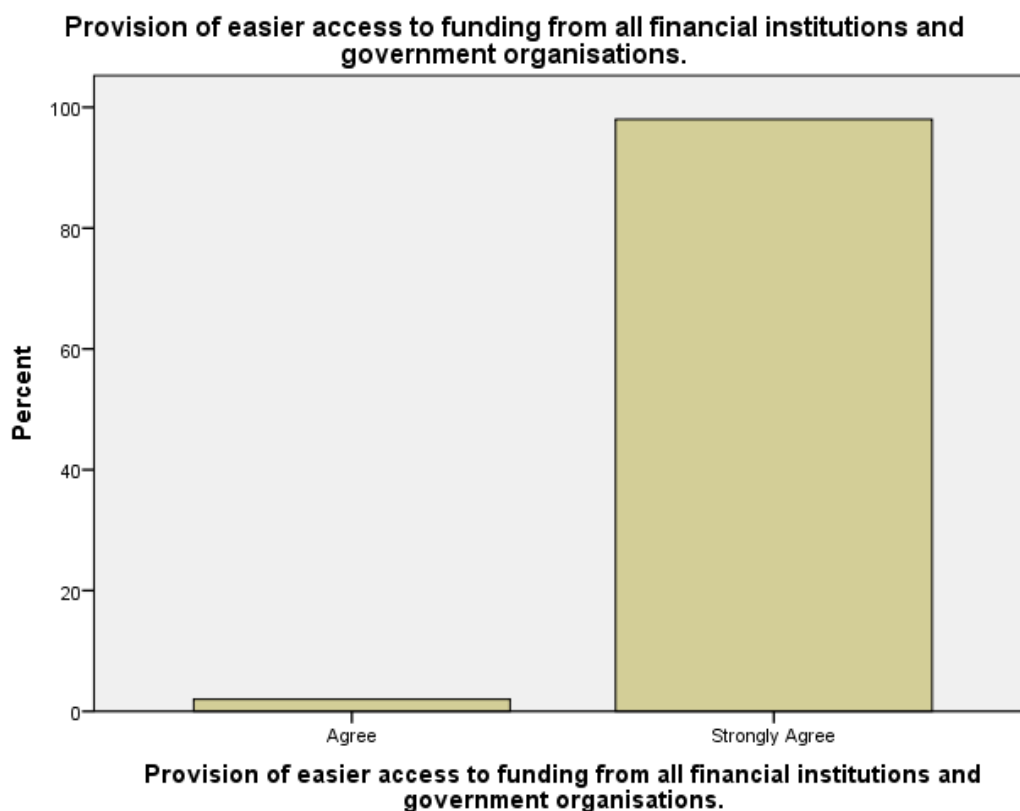


Figure 5.28: Provision of easier access to funding.

5.3.5.3 Access to Markets and Funding

As far as provision of access to market for my business and funding, frequency of responses is represented in Table 5.30 below:

Table 5.30: Provision of access to markets and funding

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	1	2.0	2.0	2.0
	Strongly Agree	48	96.0	98.0	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

The respondents thought that lack of access to markets for their businesses, as well as lack of funding were barriers to the success of their businesses. This is indicated by the forty-eight respondents (96.0 percent) who strongly agreed to the statement that lack of provision of access to markets for my business and funding was indeed a barrier to the success of my business venture. One respondent (2.0 percent) agreed with the statement. One respondent (2.0 percent) did not respond to the statement.

The results show that the majority of small business owners-managers in Western Cape find it very difficult to access market information and intelligence for opportunities. Lack of access to local and foreign financial support is a constraint faced by female entrepreneurs (Rankhumise, 2009:9).



Figure 5.29: Provision of access to markets and funding.

5.3.5.4 Professional support services

Table 5.31: Professional support services

Professional support services					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	2	4.0	4.1	4.1
	Strongly Agree	47	94.0	95.9	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

With reference to the statement that professional support services (such as lawyers and accountants) were crucial to the growth of the business, 94 percent of respondents strongly affirmed that there was a need for such professional services in their businesses. Two respondents (4.0 percent) agreed with the statement. One (2.0 percent) did not respond to the statement.

Professional support services such as lawyers and accountants is crucial to the growth of my business

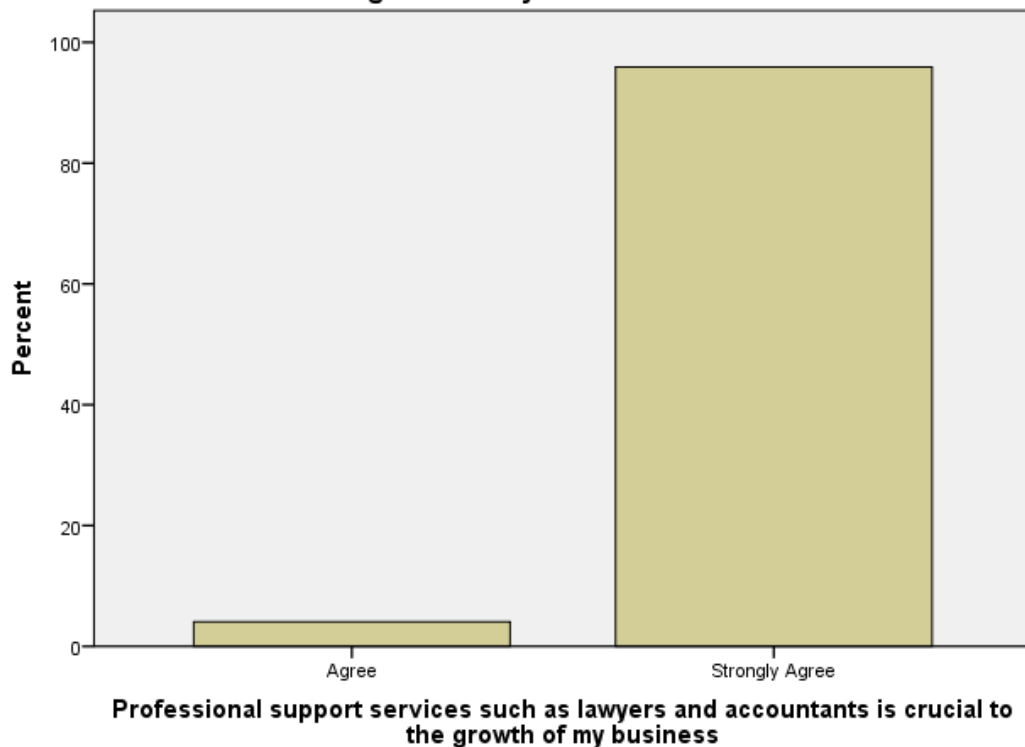


Figure 5.30: Professional support services.

5.4 CROSS-TABULATION ANALYSIS

5.4.1 Cross-tabulation analysis for For Sections B – D

Cross-tabulation analysis, also known as contingency table analysis, is most often used to analyse categorical (nominal measurement scale) data (Field, 2009:645). A cross-tabulation is a two (or more) dimensional table that records the number (frequency) of respondents that have the specific characteristics described in the cells of the table. Cross-tabulation provides a wealth of information about the relationship between the variables. The table below illustrates a cross-tabulation analysis showing the frequency of the responses of the female entrepreneurs.

The descriptive statistics shown in Appendix J indicate the direction of the responses. If the mean is close to five then most respondents agreed to the statement. It also illustrates the descriptive statistics for all categorical variables, with the inferences in each category and the percentage out of the total number of questionnaires. Note that the descriptive statistics are based on the total sample.

5.4.2 Cross-Tabulation with Chi-Square Analysis

The Chi-square statistic is the primary statistic used for testing the hypotheses of the statistical significance of the cross-tabulation table. Chi-square tests whether or not the two variables are independent.

The correlation coefficients have been calculated to determine whether there is a relation between the different measurements. The results displaying statistically significant correlation between two latent variables are given and all correlation coefficients are illustrated in Appendix I, as Tables AI.1–AI.48.

5.4.2.1 *Linear by Linear association analysis*

The linear association is a statistical term used to describe the relationship between a variable and a constant. Linear relationships can be expressed in a graphical format where the variable and the constant are connected through a straight line or in a mathematical format where the independent variable is multiplied by the slope coefficient, added by a constant, which determines the dependent variable (Cooper & Schindler, 2008:164).

The sign and the absolute value of the correlation coefficient describe the direction and the magnitude of the relationship between two variables. The value of a correlation coefficient ranges between -1 and 1 to prove that there is a good relationship between the two variables (See Appendix I). The weakest linear relationship is indicated by a correlation coefficient equal to 0. The greater the absolute value for a correlation coefficient, the stronger the linear relationship.

The statements which prove to have the strongest association or a relationship between the two latent variables are ranked from the level of highest association to the lowest association. An analysis of the major results of the statements in Appendix I follows:

1. There is a strong association (.604) between legislative (lack of focused female entrepreneurship policies from regional municipalities or government) and lack of business terminology understanding; see Table AI.24.
2. There is a strong association (.573) between access to credit (difficult to obtain financing as a female) and lack of motivation; see Table AI.36.
3. There is a strong association (.520) between legislative (lack of focused female entrepreneurship policies from regional municipalities or government) and lack of motivation; see Table AI.20.
4. There is a strong association (.480) between (lack of focused female entrepreneurship policies from regional municipalities or government) and lack of confidence; see Table AI.19.

5. There is a strong association (.427) between access to credit (difficult to obtain financing as a female) and lack of confidence; see Table AI.35.

The table with the lowest association (0.12) is lack of business management skills and no assets to be used as security financial assistance (Table AI.6). The association may be low but it does not mean that there is no relationship between the two latent variables.

5.5 RELIABILITY TESTING RESULTS

Reliability is concerned with the findings of the research and it relates to the credibility of the findings. In this research, reliability tests (Cronbach's Alpha Coefficient) were conducted on the groups of questions/statements posed to the sample of 150 female entrepreneurs.

Table 5.32 shows the results of the Cronbach Alpha Coefficient for the raw variables: i.e. the correlation between the respective item and the total sum score (without the respective item) and the internal consistency scale (Coefficient Alpha if the respective item were to be deleted).

Table 5.32: Cronbach's Alpha Coefficient for all items in Sections B-D

Section	N	Cronbach's Alpha
B Before	6	0.941
B Current	8	0.761
C	7	0.845
D	4	0.886

The Cronbach's Alpha Coefficients for Section B-D are more than 0.70, the acceptable level for each of the measuring instruments, and thus prove to be reliable and consistent for all the items in each scale.

5.5.1 Case Processing Summary, Sections B-D

Table 5.33 summarises the analysis dataset in terms of valid and excluded cases. The reasons why SPSS might exclude an observation from the analysis are listed here, and the number ("N") and percent of cases falling into each category (valid or one of the exclusions) are presented. All of the observations in the dataset are valid.

Table 5.33: Case processing summary for section B-D

Section B before	N	%
Cases Valid	49	98.0
Excluded	1	2.0
Total	50	100.0
Section B Current	N	%
Cases Valid	49	98.0
Excluded	1	2.0
Total	50	100.0
Section C		
Cases Valid	49	98.0
Excluded	1	2.0
Total	50	100.0
Section D		
Cases Valid	49	98.0
Excluded	1	2.0
Total	50	100.0

CHAPTER 6

CONCLUSION AND RECOMMENDATIONS

6.1 INTRODUCTION

This chapter concludes the research report. It will present recommendations to the government to enable it to play its role in empowering female entrepreneurs in the Western Cape.

6.2 KEY RESEARCH OBJECTIVES

The primary objectives of this study were:

1. To study the profile of female entrepreneurs in the Tourism industry in Western Cape.
2. To identify what motivates females to start their own businesses.
3. To identify unique obstacles that hinder female entrepreneurs from being successful in business in the Western Cape.
4. To identify the different support services that government can offer to empower female entrepreneurs of the Western Cape.

6.3 RECOMMENDATIONS

6.3.1 Access to funding and funding opportunities

It is clear from the study that female entrepreneurs face the challenge of securing finance. This is a problem common to many countries in the GEM scope of analysis, with the evidence suggesting that female entrepreneurs across the globe find it difficult to secure formal financing for a business venture unless they have assets to be used as security to obtain financial assistance (Small Enterprise Development Agency, 2011:9) Finance is viewed as one of the core challenges for SMME development as a whole in South Africa. Access to finance remains one of the priority challenges faced by small businesses. As Tourism is often a seasonal activity, the commercial banking sector has not been particularly supportive of lending

to small Tourism enterprises (Small Enterprise Development Agency, 2011:9). Much of the establishment of Tourism SMMEs is a result of own financing or financing through friends and relatives (Small Enterprise Development Agency, 2011:9).

Financial institutions should make financial contributions to non-financial support services such as provision of financial management skills and mentoring. The Global Entrepreneurship Monitor (2008:17) found that the South African financial system has traditionally catered for large corporate clients and neglected small enterprises. Their study further noted that commercial banks were not well placed to cater for the needs of small businesses. The Global Entrepreneurship Monitor (2011:27) notes that finance is considered a key impediment to entrepreneurial development, and organisational initiatives need to link this concern with the development of business skills.

6.3.2. Access to information about business support services

Access to information about SMMEs and female entrepreneurship should be increased to ensure that all providers and potential providers of finance have sufficient knowledge to assess the risk of female entrepreneurs' applications. Funding institutions should advertise their services so that the female entrepreneurs are aware of where to go when they need money to start-up or grow their businesses.

6.3.3 Targeted capacity building for female entrepreneurs

This area covers a range of topics, including specialised training; general education and training even at the school level; developing management capacity; the scope and distribution of potential training programmes and the need for training in marketing and networking.

Educational background of the female entrepreneurs also has a direct influence on how they respond to training. Specialised capacity building

support such as training, workshops and conferences should be provided in areas such as management and financial management skills. Unleashing the growth potential of the SMME sector is seen as a solution to South Africa's job crisis and a means of increasing the growth rate (Small Enterprise Development Agency, 2011:9). However, government's efforts to support the sector have so far been unsuccessful. As evidence from the study proves, that there is a high failure rate for small businesses mainly due to lack of access to finance start-up and expand businesses.

Although government has tried to put in place policies and institutions with the aim of improving access to finance by female entrepreneurs, its success has been minimal. It is therefore imperative that developing management capability and financial management acumen, regarded as key to accessing funding by the entrepreneurs themselves, and the parties involved in supporting and promoting them, should be addressed.

Mbenzi (2011:25) points out that holding a tertiary qualification significantly increases the probability that an individual will be an owner or a manager of a business. Education and training is highlighted as one of the most important factors hampering entrepreneurial activities in South Africa. Classroom teaching also has a critical role to play in developing and nurturing entrepreneurial skills.

Business management training and skills are of critical importance. There are a wide variety of topics within the category of business management, including: product development, project management, quality control, accounts and finance; management of business growth; legal regulations and compliance, and how to maintain and develop staff (Lourens, 2009:18). Widely distributed skills development and training opportunities would also assist people living in rural areas and urban townships to take advantage and benefit through business opportunities. Female entrepreneurs need marketing and management skills to build or participate in marketing networks.

6.3.4 Reduction of red tape for SMMEs

Mbenzi (2011:26) asserts that compliance with regulations can pose a serious challenge to SMMEs, as they increase cost levels. In many cases, many costs are incurred by small businesses in order to learn which kind of regulations apply to them and how they can be handled. Furthermore, The Global Entrepreneurship Monitor (2011:27) holds that regardless of development levels of the business, stringent labour regulations and a difficult regulatory system negatively affect the number of entrepreneurs. This is an important point for all government policy makers to note because entrepreneurs contribute greatly to job creation.

6.3.5 Recommendations to support the Tourism industry in the Western Cape

The existence of poorly developed skills in the Tourism SMME sector is noted. Training courses for Tourism have been weak, often generic, and failing to provide the broad range of skills specifically required by tourism female entrepreneurs.

Regulation and bureaucracy are serious constraints to SMME development in tourism. Small Enterprise Development Agency (2011:10) provides strong evidence that indicates that the regulatory environment discourages business growth in the formal economy. They further highlight that Tourism SMMEs experience a host of constraints from sector-specific s relating to licensing of vehicles, zoning and permits. Overall, it is shown that the regulatory burden is much higher for Tourism businesses compared to other businesses in the economy. The average compliance course estimated to be up to three times higher than in other economic sectors (Small Enterprise Development Agency, 2011:10).

6.4 CONCLUSION

In South Africa, adequate progress by the Tourism Enterprise Programme, the Small Enterprise Development Agency, and government support programmes need attention to expand the roll-out of necessary support for the Tourism SMME economy. This study was limited to female SMME owners and managers. Attempts have been made by South African government to squarely provide for entrepreneurs. Some of these attempts include the setting up of agencies such as Small Enterprises Development Agency (SEDA), Small Enterprises Finance Agency (SEFA), the National Small Business Council (NSBC) and in fact the newly established Department of Small Business Development. Sadly men seem to benefit more from these attempts as it is not uncommon to find disparaging figures of highly successful men-owned businesses. In fact a recent record indicated a ratio of eight successful men-owned businesses against a meagre two for women.

A recent GEM report indicated 4.83 percent for women. Entrepreneurs are frequently associated with terms such as innovative, risk-takers, and proactive people. The question that comes to mind is: are women not associated with these?, especially if one considers Mitchell's (2004:183) commented that starting a new business entails considerable risk and effort for the entrepreneur, which present severe challenges for the woman who also have to contend with family responsibilities as well as pressures of living in a male-dominated society.

A nation's ability to economically grow is enhanced by its small business activity. Entrepreneurs are considered as the persons who help in growing small businesses. Therefore, the availability of entrepreneurs (male or female) may be considered the most important prerequisite for economic development.

6.5 RECOMMENDATIONS FOR FUTURE RESEARCH

While the author acknowledges that the obstacles faced by female entrepreneurs are unique to this sector, she is equally mindful of the repercussions of a generalisation of the findings. To this end, the researcher suggests that a broader study could examine the comparison between other provinces in South Africa and or a comparison between males and females. A much more sophisticated method of analysis may be employed in the future to, for instance look at the relationship between the demographic profiles of the respondents and the participants' responses regarding their unique obstacles in the sector.

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APPENDICES

Appendix A: Personal Information Responses

	Age	Marital Status	Qualifications	Number of Children	Experience
	A1	A2	A3	A4	A5
1	05	02	01	04	03
2	05	02	04	02	05
3	02	02	01	05	03
4	03	02	01	01	01
5	02	02	02	02	01
6	02	02	01	05	01
7	04	01	02	04	01
8	02	02	02	05	03
9	02	02	01	05	01
10	05	02	02	05	01
11	03	01	02	03	01
12	03	02	02	04	01
13	04	02	02	05	01
14	04	02	02	04	03
15	02	02	02	03	01
16	04	02	02	04	01
17	04	02	01	05	01
18	04	01	02	04	03
19	04	02	02	04	03
20	03	02	02	03	03
21	04	02	02	04	03
22	03	02	02	03	02
23	03	01	02	04	03
24	05	02	03	05	01
25	02	01	03	02	01
26	03	03	02	03	01
27	03	02	02	03	03
28	02	02	02	03	01
29	03	02	02	04	01
30	04	03	02	06	03
31	03	02	02	04	02
32	03	02	02	05	03
33	03	02	01	04	03
34	02	01	02	03	01
35	02	02	02	04	03
36	05	02	01	06	03
37	04	03	03	05	03
38	04	02	03	05	01
39	04	03	01	04	01
40	04	02	02	05	01
41	04	02	01	05	01
42	01	01	01	01	01
43	02	02	01	03	01
44	02	03	04	04	04
45	01	01	02	01	01
46	03	02	02	04	03
47	04	04	01	04	01
48	04	03	03	05	04
49	03	03	03	04	02
50	02	02	03	04	03

**Appendix B: Obstacles towards female entrepreneurship
(currently)**

	Lack of business skills	Lack of education and training	Legislative policies	Isolation from business	Access to credit	Lack of business support	Other
	B1	B2	B3	B4	B5	B6	B7
1	0	0	0	0	5	0	
2	2	2	4	2	4	3	
3	5	5	5	5	5	5	
4	5	5	5	5	5	5	
5	5	4	4	4	4	4	
6	5	5	5	5	5	5	
7	5	4	5	5	5	5	
8	5	5	4	4	4	5	
9	5	5	4	4	4	5	
10	5	4	4	4	5	5	
11	5	5	5	5	5	5	
12	5	5	5	5	5	5	
13	5	5	5	5	5	5	
14	5	5	5	5	5	5	
15	5	5	5	5	5	5	
16	5	5	5	5	5	5	
17	5	5	5	5	5	5	
18	5	5	5	5	5	5	
19	5	5	5	5	5	5	
20	5	5	5	5	5	5	
21	5	5	5	5	5	5	
22	5	5	5	5	5	5	
23	5	5	5	5	5	5	
24	5	5	5	5	5	5	
25	5	5	5	5	5	5	
26	5	5	5	5	5	5	
27	5	5	5	5	5	5	
28	5	5	5	5	5	5	
29	5	5	5	5	5	5	
30	5	5	5	5	5	5	
31	5	5	5	5	5	5	
32	5	5	5	5	5	5	
33	5	5	5	5	5	5	
34	5	5	5	5	5	5	
35	5	5	5	5	5	5	
36	5	5	4	5	4	5	
37	5	5	5	5	5	5	
38	5	5	5	5	5	5	
39	5	5	5	5	5	5	
40	5	5	5	5	5	5	
41	5	5	5	5	5	5	
42	5	5	5	5	5	5	
43	4	4	4	4	4	4	
44	4	4	4	4	4	4	
45	5	5	5	5	5	5	
46	4	4	5	5	5	5	
47	4	4	4	4	4	4	
48	4	4	4	4	5	5	
49	5	5	5	5	5	5	
50	5	5	5	5	5	5	

Appendix C: Support services and development needs for empowerment of female entrepreneurs

	Financial Support	Training/ knowledge skills	Bus advice, info, counselling & mentoring	Market Support	Growth Support	Legal Support	Female Entrepreneurs hip based policies	Other
	C1	C2	C3	C4	C5	C6	C7	C8
1	5	0	0	5	0	0	0	
2	4	4	4	4	4	4	4	
3	5	5	5	5	5	5	5	
4	5	5	5	5	5	5	5	
5	5	5	5	5	5	5	5	
6	5	5	5	5	5	5	5	
7	5	5	5	5	5	5	5	
8	5	5	5	5	5	5	5	
9	5	5	5	5	5	5	5	
10	5	5	5	5	4	5	5	
11	5	5	5	5	5	5	5	
12	5	5	5	5	5	5	5	
13	5	5	5	5	4	4	5	
14	5	5	5	5	5	5	5	
15	5	5	5	5	5	5	5	
16	5	5	5	5	5	5	5	
17	5	5	5	5	5	5	5	
18	5	5	5	5	5	5	5	
19	5	5	5	5	5	5	5	
20	5	5	5	5	5	5	5	
21	5	5	5	5	5	5	5	
22	5	5	5	5	5	5	5	
23	5	5	5	5	5	5	5	
24	5	5	5	5	5	5	5	
25	5	5	5	5	5	5	5	
26	5	5	5	5	5	5	5	
27	5	5	5	5	5	5	5	
28	5	5	5	5	5	5	5	
29	5	5	5	5	5	5	5	
30	5	5	5	5	5	5	5	
31	5	5	5	5	5	5	5	
32	5	5	5	5	5	5	5	
33	5	5	5	5	5	5	5	
34	5	5	5	5	5	5	5	
35	5	5	5	5	5	5	5	
36	5	5	5	5	5	5	5	
37	5	5	5	5	5	4	4	
38	5	5	5	5	5	5	5	
39	5	5	5	5	5	4	5	
40	5	5	5	5	5	5	5	
41	5	5	5	5	5	5	5	
42	5	5	5	5	5	5	5	
43	5	5	5	5	5	5	5	
44	5	5	3	5	5	5	5	
45	5	5	5	5	5	5	5	
46	4	4	4	4	5	5	5	
47	5	5	5	5	5	5	5	
48	5	5	5	5	5	5	5	

49	5	5	4	4	4	4	5	
50	5	5	5	5	5	5	5	

Appendix D: Support mechanisms that the government can offer to assist female entrepreneurs

	Training, skills development and entrepreneurial education	Provision of easier access to funding	Provision of access to markets and funding	Professional support services lawyers and accountants
	D1	D2	D3	D4
1	0	5	0	0
2	4	4	4	4
3	5	5	5	5
4	5	5	5	5
5	5	5	5	5
6	5	5	5	5
7	5	5	5	5
8	5	5	5	5
9	5	5	5	5
10	5	5	5	5
11	5	5	5	5
12	5	5	5	5
13	5	5	5	5
14	5	5	5	5
15	5	5	5	5
16	5	5	5	5
17	5	5	5	5
18	5	5	5	5
19	5	5	5	5
20	5	5	5	5
21	5	5	5	5
22	5	5	5	5
23	5	5	5	5
24	5	5	5	5
25	5	5	5	5
26	5	5	5	5
27	5	5	5	5
28	5	5	5	5
29	5	5	5	5
30	5	5	5	5
31	5	5	5	5
32	5	5	5	5
33	5	5	5	5
34	5	5	5	5
35	5	5	5	5
36	5	5	5	5
37	5	5	5	5
38	5	5	5	5
39	5	5	5	5
40	5	5	5	5
41	5	5	5	5
42	5	5	5	5
43	4	5	5	5
44	5	5	5	5
45	5	5	5	5
46	5	5	5	5
47	5	5	5	5
48	5	5	5	4
49	5	5	5	5
50	5	5	5	5

Appendix E: Letter to Respondents



FACULTY OF ENGINEERING

(Bellville Campus) Ms. Z Nxopo

Telephone: +27 +21 959 6600

Fax: +27 +21 959 6073

Email: nxopoz@cput.ac.za

Department: Industrial and Systems Engineering

Dear Respondent

The following questionnaire is part of an extensive master's study on the **role of government in empowering female entrepreneurs in the Western Cape, South Africa**. It will be appreciated if you would participate in the questionnaire that is aimed at answering the questions as thoroughly as possible. All the information provided by you will be treated as **STRICTLY CONFIDENTIAL** and will only be used for academic purposes. Please feel free to contact the researcher in case of any queries:

Researcher: Ms. Zinzi Nxopo; Telephone number: 021 959 6600;
Telefax number: 021 9596073, email: nxopoz@cput.ac.za

Instructions for completing the questionnaire

1. Please read the statements on the questionnaire to answer them carefully.
2. Please answer the questionnaire as objectively and honestly as possible.
3. Please answer the questionnaire based on your experience as much as possible.
4. Please mark the option which reflects your answer the most accurately by marking an (X) in the space provided.
5. Please answer all the sections of the questionnaire as this will provide more information to the researcher so that an accurate analysis and interpretation of the data can be made.
6. You are kindly requested to complete the questionnaire, approval of consent (page 2 of the consent letter) and return it by fax or email it **before 15 July 2013**.

Appendix F: Questionnaire



QUESTIONNAIRE CONDUCTED ON THE ROLE OF GOVERNMENT IN EMPOWERING FEMALE ENTREPRENEURS IN THE WESTERN CAPE, SOUTH AFRICA

SECTION A: PERSONAL INFORMATION

The following information is needed to assist the researcher with the statistical analysis of the data for comparisons among different businesses. All your responses will be treated confidentially.

Please mark the applicable block with an (X). Complete the applicable information.

A1	In which age group do you fall?	18	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 qualification.					
(01)	Lower than matric.					
(02)	Matric.					
(03)	Certificate					
(04)	Diploma (Technical College or Technikon).					
(05)	University Degree.					
(06)	Postgraduate degree.					

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

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

SECTION B: OBSTACLES TOWARDS FEMALE ENTREPRENEURSHIP

The presence of different institutional, financial, market and social barriers has for long discouraged women from starting and running businesses and many believe that those barriers still exist today. The purpose of this section is to identify the barriers that are faced by current female entrepreneurs in starting and running business ventures.

Indicate to what extent do you agree or disagree with the statements. Mark the appropriate block with an (X).

Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
SD	D	U	A	SA
1	2	3	4	5

		SD	D	U	A	SA
Obstacles you are facing currently in running your business						
B1	Lack of business management skills.					
B2	Lack of education and training (in general).					
B3	Legislative (lack of focused female entrepreneurship policies from regional municipalities or government).					
B4	Isolation from business network.					
B5	Access to credit (difficult to obtain financing as a female).					
B6	Lack of timely business support and information.					
B7	Other (Please specify):					

		SD	D	U	A	SA
Obstacles you faced before starting the business						
B8	Awareness/Access to business support.					
B9	Lack of business management skills.					
B10	Lack of confidence.					
B11	Lack of motivation.					
B12	No time for training/upgrading of skills.					
B13	No assets to be used as security to obtain financial assistance.					
B14	No financial management knowledge.					
B15	Lack of business terminology understanding.					
B16	Other (Please specify):					

SECTION C: SUPPORT SERVICES AND DEVELOPMENT NEEDS FOR FEMALE ENTREPRENEURS' EMPOWERMENT

The purpose of this section is to determine which support services and development needs that female entrepreneurs need for the development and successful running of their business ventures.

		SD	D	U	A	SA
Indicate your specific needs. (Choose one or more).						
C1	Financial support.					
C2	Training/knowledge/skills.					
C3	Business advice, information, counselling, mentoring.					
C4	Market support.					
C5	Growth support.					
C6	Legal support.					
C7	Female entrepreneurship based policies.					
C8	Other (Please specify):					

SECTION D: SUPPORT MECHANISMS THAT THE GOVERNMENT CAN OFFER TO ASSIST FEMALE ENTREPRENEURS

The purpose of this section is to determine which support mechanisms the government offers to assist female entrepreneurs.

		SD	D	U	A	SA
D1	Training, skills development and entrepreneurial education are very important in my business.					
D2	Provision of easier access to funding from all financial institutions.					
D3	Provision of access to market for my business and funding.					
D4	Professional support services such as lawyers and accountants are crucial to the growth of my business.					

THANK YOU FOR YOUR TIME.

PO Box 1906 BELLVILLE 7535 • Symphony Way (off Modderdam Rd) 7530 • Mechanical & Industrial Building • ☎: +27 21 959 6225/6600 • ☎: +27 21 959 6073 • nxopoz@cput.ac.za

Appendix G: Consent Letter to the Respondents



FACULTY OF ENGINEERING

Ms Z Nxopo

Telephone: +27 +21 959 6600

Fax: +27 +21 959 6073

Email: nxopoz@cput.ac.za

Department: Industrial and Systems Engineering

Date: 14 January 2013

Dear Sir/ Madam

LETTER OF CONSENT

I am Zinzi Nxopo, a postgraduate student doing MTech: Business Administration (Entrepreneurship) degree at Cape Peninsula University of Technology. As part of the requirements for the degree, I am conducting a research into “The role of government in empowering female entrepreneurs in the Western Cape, South Africa”.

As a participant in this study you will be asked to complete an anonymous questionnaire that will be sent to you via email or delivered to your company. Participation in this study is entirely voluntary and will take approximately fifteen minutes of your time.

Information provided by you will be confidential. If after receiving this letter, if you have any questions about the study, or would like additional information to assist you in reaching a decision about the participation, please feel free to contact the researcher.

This study has received ethics clearance through the Research Office at Cape Peninsula University of Technology. Attached please find the consent approval letter that must be signed and be returned to the researcher.

Thank you for your interest in my research and for your willingness to take part in the research questionnaire.

Yours Sincerely,

A handwritten signature in black ink, appearing to read 'Nxopo', is placed on a light blue rectangular background.

Ms Z Nxopo

(Student researcher)

Appendix H: Approval of the Consent Letter



FACULTY OF ENGINEERING

(Bellville Campus)

Ms Z Nxopo

Telephone: +27 +21 959 6600

Fax: +27 +21 959 6073

Email: nxopoz@cput.ac.za

Department: Industrial and Systems Engineering

APPROVAL OF CONSENT

I have read the information presented in the information letter about a study being conducted by Zinzi Nxopo for research conducted in fulfilment for her degree MTech: Business Administration (Entrepreneurship).

I have had the opportunity to ask any questions related to this study, and received satisfactory answers to my questions, and any additional details I wanted.

I am also aware that data obtained by the questionnaire will be part of the data analysis in support of the research problem of this dissertation. All data obtained from the questionnaire will be kept confidential.

I was informed that I may withdraw my consent at any time by advising the student researcher. With full knowledge of the foregoing, I agree to participate in this research study.

Please sign, stamp this document if you can and send back to the researcher via post or email.

Participant Name: _____

Participant Signature: _____

Appendix I: Linear by Linear Association Tables

Table AI.1: Lack of business management skills and awareness/access to business support

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	17.006 ^a	4	.002	.027	
Likelihood Ratio	9.815	4	.044	.035	
Fisher's Exact Test	12.974			.008	
Linear-by-Linear Association	9.583 ^b	1	.002	.026	.026
N of Valid Cases	49				

Table AI.2: Lack of business management skills and lack of business management skills

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	24.722 ^a	6	.000	.028	
Likelihood Ratio	11.044	6	.087	.033	
Fisher's Exact Test	13.873			.036	
Linear-by-Linear Association	8.682 ^b	1	.003	.019	.019
N of Valid Cases	49				

Table AI.3: Lack of business management skills and lack of confidence

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	7.029 ^a	6	.318	.402	
Likelihood Ratio	6.802	6	.340	.383	
Fisher's Exact Test	5.956			.501	
Linear-by-Linear Association	.890 ^b	1	.345	.459	.224
N of Valid Cases	49				

Table AI.4: Lack of business management skills and lack of motivation

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	7.654 ^a	6	.265	.327	
Likelihood Ratio	7.539	6	.274	.243	
Fisher's Exact Test	6.628			.365	
Linear-by-Linear Association	.499 ^b	1	.480	.590	.272
N of Valid Cases	49				

Table AI.5: Lack of business management skills and no time for training/upgrading of skills

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	49.241 ^a	6	.000	.041	
Likelihood Ratio	10.093	6	.121	.070	
Fisher's Exact Test	14.154			.079	
Linear-by-Linear Association	14.330 ^b	1	.000	.014	.014
N of Valid Cases	49				

Table AI.6: Lack of business management skills and no assets to be used as security to obtain financial assistance

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	18.087 ^a	2	.000	.013	
Likelihood Ratio	8.069	2	.018	.013	
Fisher's Exact Test	9.460			.013	
Linear-by-Linear Association	16.544 ^b	1	.000	.012	.012
N of Valid Cases	49				

Table AI.7: Lack of business management skills and no financial management knowledge

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	28.647 ^a	4	.000	.029	
Likelihood Ratio	11.888	4	.018	.013	
Fisher's Exact Test	15.097			.013	
Linear-by-Linear Association	7.466 ^b	1	.006	.029	.029
N of Valid Cases	49				

Table AI.8: Lack of business management skills and lack of business terminology understanding

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Likelihood Ratio	7.673	4	.104	.098	
Fisher's Exact Test	9.728			.126	
Linear-by-Linear Association	.580 ^b	1	.446	.265	.265
N of Valid Cases	49				

Table AI.9: Lack of education and training (in general) and awareness/access to business support

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	12.629 ^a	4	.013	.048	
Likelihood Ratio	8.156	4	.086	.052	
Fisher's Exact Test	10.720			.035	
Linear-by-Linear Association	6.716 ^b	1	.010	.035	.035
N of Valid Cases	49				

Table AI.10: Lack of education and training (in general) and lack of business management skills

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	21.362 ^a	6	.002	.031	
Likelihood Ratio	10.626	6	.101	.057	
Fisher's Exact Test	12.444			.059	
Linear-by-Linear Association	5.480 ^b	1	.019	.040	.040
N of Valid Cases	49				

Table AI.11: Lack of education and training (in general) and lack of confidence

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	8.577 ^a	6	.199	.275	
Likelihood Ratio	9.044	6	.171	.147	
Fisher's Exact Test	7.364			.260	
Linear-by-Linear Association	.550 ^b	1	.458	.533	.263
N of Valid Cases	49				

Table AI.12: Lack of education and training (in general) and lack of motivation

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	7.259 ^a	6	.298	.369	
Likelihood Ratio	6.947	6	.326	.318	
Fisher's Exact Test	6.918			.341	
Linear-by-Linear Association	.928 ^b	1	.335	.397	.209
N of Valid Cases	49				

Table AI.13: Lack of education and training (in general) and no time for training/upgrading of skills

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	50.015 ^a	6	.000	.027	
Likelihood Ratio	10.824	6	.094	.035	
Fisher's Exact Test	14.079			.046	
Linear-by-Linear Association	13.358 ^b	1	.000	.010	.010
N of Valid Cases	49				

Table AI.14: Lack of education and training (in general) and no assets to be used as security to obtain financial assistance

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	16.813 ^a	2	.000	.019	
Likelihood Ratio	7.191	2	.027	.022	
Fisher's Exact Test	8.267			.022	
Linear-by-Linear Association	12.979 ^b	1	.000	.019	.019
N of Valid Cases	49				

Table AI.15: Lack of education and training (in general) and no financial management knowledge

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	26.817 ^a	4	.000	.033	
Likelihood Ratio	11.010	4	.026	.022	
Fisher's Exact Test	13.506			.022	
Linear-by-Linear Association	5.603 ^b	1	.018	.036	.036
N of Valid Cases	49				

Table AI.16: Lack of education and training (in general) and lack of business terminology understanding

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	24.541 ^a	4	.000	.082	
Likelihood Ratio	8.124	4	.087	.127	
Fisher's Exact Test	9.378			.127	
Linear-by-Linear Association	.256 ^b	1	.613	.796	.365
N of Valid Cases	49				

Table AI.17: Legislative (lack of focused female entrepreneurship policies from regional municipalities or government) and awareness/access to business support

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	4.879 ^a	2	.087	.128	
Likelihood Ratio	4.104	2	.129	.128	
Fisher's Exact Test	4.344			.074	
Linear-by-Linear Association	3.888 ^b	1	.049	.074	.074
N of Valid Cases	49				

Table AI.18: Legislative (lack of focused female entrepreneurship policies from regional municipalities or government) and lack of business management skills

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	4.879 ^a	3	.181	.237	
Likelihood Ratio	4.240	3	.237	.300	
Fisher's Exact Test	4.288			.209	
Linear-by-Linear Association	.554 ^b	1	.457	.530	.285
N of Valid Cases	49				

Table AI.19: Legislative (lack of focused female entrepreneurship policies from regional municipalities or government) and lack of confidence

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	1.796 ^a	3	.616	.676	
Likelihood Ratio	2.795	3	.424	.583	
Fisher's Exact Test	1.410			.799	
Linear-by-Linear Association	.054 ^b	1	.816	.884	.480
N of Valid Cases	49				

Table AI.20: Legislative (lack of focused female entrepreneurship policies from regional municipalities or government) and lack of motivation

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.267 ^a	3	.966	1.000	
Likelihood Ratio	.277	3	.964	1.000	
Fisher's Exact Test	.570			1.000	
Linear-by-Linear Association	.005 ^b	1	.946	1.000	.520
N of Valid Cases	49				

Table AI.21: Legislative (lack of focused female entrepreneurship policies from regional municipalities or government) and no time for training/upgrading of skills

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	4.652 ^a	3	.199	.257	
Likelihood Ratio	4.115	3	.249	.360	
Fisher's Exact Test	4.284			.257	
Linear-by-Linear Association	2.300 ^b	1	.129	.126	.126
N of Valid Cases	49				

Table AI.22: Legislative (lack of focused female entrepreneurship policies from regional municipalities or government) and no assets to be used as security to obtain financial assistance

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	4.210 ^a	1	.040	.102	.102
Continuity Correction ^b	1.723	1	.189		
Likelihood Ratio	3.262	1	.071	.102	.102
Fisher's Exact Test				.102	.102
Linear-by-Linear Association	4.124 ^c	1	.042	.102	.102
N of Valid Cases	49				

Table AI.23: Legislative (lack of focused female entrepreneurship policies from regional municipalities or government) and no financial management knowledge

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	8.314 ^a	2	.016	.038	
Likelihood Ratio	7.081	2	.029	.038	
Fisher's Exact Test	6.229			.038	
Linear-by-Linear Association	1.489 ^b	1	.222	.236	.236
N of Valid Cases	49				

Table AI.24: Legislative (lack of focused female entrepreneurship policies from regional municipalities or government) and lack of business terminology understanding

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	1.596 ^a	2	.450	.612	
Likelihood Ratio	1.780	2	.411	1.000	
Fisher's Exact Test	1.726			.612	
Linear-by-Linear Association	.129 ^b	1	.719	.974	.604
N of Valid Cases	49				

Table AI.25: Isolation from business network and awareness/access to business support

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	12.629 ^a	4	.013	.048	
Likelihood Ratio	8.156	4	.086	.052	
Fisher's Exact Test	10.720			.035	
Linear-by-Linear Association	6.716 ^b	1	.010	.035	.035
N of Valid Cases	49				

Table AI.26: Isolation from business network and lack of business management skills

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	21.362 ^a	6	.002	.031	
Likelihood Ratio	10.626	6	.101	.057	
Fisher's Exact Test	12.444			.059	
Linear-by-Linear Association	5.480 ^b	1	.019	.040	.040
N of Valid Cases	49				

Table AI.27: Isolation from business network and lack of confidence

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	8.722 ^a	6	.190	.262	
Likelihood Ratio	9.192	6	.163	.132	
Fisher's Exact Test	7.183			.279	
Linear-by-Linear Association	.089 ^b	1	.765	.840	.396
N of Valid Cases	49				

Table AI.28: Isolation from business network and lack of motivation

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	6.897 ^a	6	.330	.406	
Likelihood Ratio	6.674	6	.352	.400	
Fisher's Exact Test	6.343			.422	
Linear-by-Linear Association	.271 ^b	1	.603	.680	.326
N of Valid Cases	49				

Table AI.29: Isolation from business network and no time for training/upgrading of skills

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	50.015 ^a	6	.000	.027	
Likelihood Ratio	10.824	6	.094	.035	
Fisher's Exact Test	14.079			.046	
Linear-by-Linear Association	13.358 ^b	1	.000	.010	.010
N of Valid Cases	49				

Table AI.30: Isolation from business network and no assets to be used as security to obtain financial assistance

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	16.813 ^a	2	.000	.019	
Likelihood Ratio	7.191	2	.027	.022	
Fisher's Exact Test	8.267			.022	
Linear-by-Linear Association	12.979 ^b	1	.000	.019	.019
N of Valid Cases	49				

Table AI.31: Isolation from business network and no financial management knowledge

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	26.817 ^a	4	.000	.033	
Likelihood Ratio	11.010	4	.026	.022	
Fisher's Exact Test	13.506			.022	
Linear-by-Linear Association	5.603 ^b	1	.018	.036	.036
N of Valid Cases	49				

Table AI.32: Isolation from business network and lack of business terminology understanding

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	24.541 ^a	4	.000	.082	
Likelihood Ratio	8.124	4	.087	.127	
Fisher's Exact Test	9.378			.127	
Linear-by-Linear Association	.256 ^b	1	.613	.796	.365
N of Valid Cases	49				

Table AI.33: Access to credit (difficult to obtain financing as a female) and awareness/access to business support

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	6.996 ^a	2	.030	.038	
Likelihood Ratio	5.314	2	.070	.097	
Fisher's Exact Test	5.798			.038	
Linear-by-Linear Association	5.986 ^b	1	.014	.038	.038
N of Valid Cases	49				

Table AI.34: Access to credit (difficult to obtain financing as a female) and lack of business management skills

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	6.160 ^a	3	.104	.166	
Likelihood Ratio	4.586	3	.205	.356	
Fisher's Exact Test	5.064			.166	
Linear-by-Linear Association	1.482 ^b	1	.224	.217	.164
N of Valid Cases	49				

Table AI.35: Access to credit (difficult to obtain financing as a female) and lack of confidence

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	1.455 ^a	3	.693	.830	
Likelihood Ratio	2.213	3	.529	.777	
Fisher's Exact Test	1.276			.867	
Linear-by-Linear Association	.102 ^b	1	.749	.878	.427
N of Valid Cases	49				

Table AI.36: Access to credit (difficult to obtain financing as a female) and lack of motivation

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	1.874 ^a	3	.599	.676	
Likelihood Ratio	2.951	3	.399	.606	
Fisher's Exact Test	1.949			.633	
Linear-by-Linear Association	.000 ^b	1	.995	1.000	.573
N of Valid Cases	49				

Table AI.37: Access to credit (difficult to obtain financing as a female) and no time for training/upgrading of skills

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	5.393 ^a	3	.145	.310	
Likelihood Ratio	4.056	3	.255	.310	
Fisher's Exact Test	4.356			.361	
Linear-by-Linear Association	1.750 ^b	1	.186	.168	.168
N of Valid Cases	49				

Table AI.38: Access to credit (difficult to obtain financing as a female) and no assets to be used as security to obtain financial assistance

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	6.096 ^a	1	.014	.063	.063
Continuity Correction ^b	2.745	1	.098		
Likelihood Ratio	4.248	1	.039	.063	.063
Fisher's Exact Test				.063	.063
Linear-by-Linear Association	5.974 ^c	1	.015	.063	.063
N of Valid Cases	50				

Table AI.39: Access to credit (difficult to obtain financing as a female) and no financial management knowledge

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	10.808 ^a	2	.004	.024	
Likelihood Ratio	7.991	2	.018	.024	
Fisher's Exact Test	7.424			.024	
Linear-by-Linear Association	2.293 ^b	1	.130	.184	.184
N of Valid Cases	49				

Table AI.40: Access to credit (difficult to obtain financing as a female) and lack of business terminology understanding

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	2.070 ^a	2	.355	.522	
Likelihood Ratio	1.941	2	.379	.522	
Fisher's Exact Test	2.211			.522	
Linear-by-Linear Association	.036 ^b	1	.850	1.000	.679
N of Valid Cases	49				

Table AI.41: Lack of timely business support and information and awareness/access to business support

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	20.019 ^a	4	.000	.024	
Likelihood Ratio	10.807	4	.029	.019	
Fisher's Exact Test	14.205			.008	
Linear-by-Linear Association	12.283 ^b	1	.000	.012	.012
N of Valid Cases	49				

Table AI.42: Lack of timely business support and information and lack of business management skills

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	27.364 ^a	6	.000	.027	
Likelihood Ratio	11.646	6	.070	.031	
Fisher's Exact Test	14.920			.021	
Linear-by-Linear Association	8.532 ^b	1	.003	.016	.016
N of Valid Cases	49				

Table AI.43: Lack of timely business support and information and lack of confidence

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	6.752 ^a	6	.344	.448	
Likelihood Ratio	6.239	6	.397	.380	
Fisher's Exact Test	5.950			.508	
Linear-by-Linear Association	.735 ^b	1	.391	.449	.243
N of Valid Cases	49				

Table AI.44: Lack of timely business support and information and lack of motivation

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	7.516 ^a	6	.276	.334	
Likelihood Ratio	6.977	6	.323	.277	
Fisher's Exact Test	6.623			.356	
Linear-by-Linear Association	.296 ^b	1	.587	.666	.332
N of Valid Cases	49				

Table AI.45 Lack of timely business support and information and no time for training/upgrading of skills

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	49.461 ^a	6	.000	.041	
Likelihood Ratio	10.247	6	.115	.076	
Fisher's Exact Test	14.854			.063	
Linear-by-Linear Association	11.845 ^b	1	.001	.014	.014
N of Valid Cases	49				

Table AI.46: Lack of timely business support and information and no assets to be used as security to obtain financial assistance

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	18.948 ^a	2	.000	.010	
Likelihood Ratio	8.528	2	.014	.010	
Fisher's Exact Test	10.060			.010	
Linear-by-Linear Association	16.259 ^b	1	.000	.010	.010
N of Valid Cases	49				

Table AI.47: Lack of timely business support and information and no financial management knowledge

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	29.899 ^a	4	.000	.027	
Likelihood Ratio	12.347	4	.015	.010	
Fisher's Exact Test	15.898			.010	
Linear-by-Linear Association	7.338 ^b	1	.007	.037	.037
N of Valid Cases	49				

Table AI.48: Lack of timely business support and information and lack of business terminology understanding

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	24.240 ^a	4	.000	.082	
Likelihood Ratio	7.530	4	.110	.091	
Fisher's Exact Test	9.987			.109	
Linear-by-Linear Association	.368 ^b	1	.544	.234	.234
N of Valid Cases	49				

Appendix J: Cross-Tabulation for Sections B-D

Variables	Categories A	N	Categories B	N	%	Min	P-Value	Std. dev
A. Lack of business management skills. B. Awareness/access to business support.	Disagree	1	Undecided	1	77.8	.02	0.15	3.096
	Agree	5	Agree	6				
	Strongly Agree	43	Strongly	42				
A. Lack of business management skills. B. Lack of business management skills.	Disagree	0	Disagree	3	83.3	.02	0.09	2.946
			Undecided	1				
	Agree	3	Agree	10				
	Strongly Agree	32	Strongly Agree	35				
A. Lack of business management skills. B. Lack of confidence.	Disagree	0	Disagree	8	75.0	.10	.224	.944
	Agree	4	Undecided	7				
	Strongly Agree	25	Agree	5				
			Strongly agree	29				
A. Lack of business management skills. B. Lack of motivation.	Disagree	0	Disagree	8	75.0	.10	.047	.706
	Agree	4	Undecided	7				
	Strongly Agree	25	Agree	5				
			Strongly Agree	29				
A. Lack of business management skills. B. No time for training/upgrade of skills.	Disagree	0	Disagree	1	83.3	.02	.009	3.785
	Agree	4	Undecided	1				
	Strongly Agree	36	Agree	7				
			Strongly Agree	40				
A. Lack of business management skills. B. No assets used as security to obtain financial	Disagree	1	Agree	3	83.3	.06	.012	4.067
	Agree	5	Strongly Agree	46				
	Strongly Agree	43						
A. Lack of business management skills. B. No financial management knowledge.	Disagree	1	Undecided	1	88.9	.02	.004	2.732
	Agree	5	Agree	2				
	Strongly Agree	43	Strongly Agree	46				
A. Lack of business management skills. B. Lack of business terminology understanding.	Disagree	0	Disagree	2	88.9	.04	.175	.762
	Agree	5	Agree	2				
	Strongly Agree	40	Strongly Agree	45				
Variables	Categories A	N	Categories B	N	%	Min	P-value	Std. dev
A. Lack of education and training (in general). B. Awareness/access to business support.	Disagree	1	Undecided	1	77.8	.02	.018	2.591
	Agree	8	Agree	6				
	Strongly Agree	40	Strongly Agree	42				
A. General lack of education and training B. Lack of business management skills.	Disagree	0	Disagree	3	75.0	.02	0.15	2.341
	Agree	6	Undecided	1				
	Strongly Agree	29	Agree	10				
			Strongly Agree	35				
A. Lack of education and	Disagree	0	Disagree	8	75.0	.10	.053	.742

training (in general). B. Lack of confidence.	Agree	6	Undecided	7				
	Strongly Agree	23	Agree	5				
			Strongly Agree	29				
A. Lack of education and training (in general). B. Lack of motivation	Disagree	0	Disagree	8	75.0	.10	.050	.963
	Agree	5	Undecided	7				
	Strongly Agree	24	Agree	5				
			Strongly Agree	29				
A. Lack of education and training (in general). B. No time for training /upgrading of skills.	Disagree	0	Disagree	1	75.0	.02	.006	3.655
	Agree	6	Undecided	1				
	Strongly agree	34	Agree	7				
			Strongly Agree	40				
A. Lack of education and training (in general). B. No assets to be used as security to obtain financial assistance.	Disagree	1	Agree	3	66.7	.06	.017	3.603
	Agree	8	Strongly Agree	46				
	Strongly Agree	40						
A. Lack of education and training (in general). B. No financial management knowledge	Disagree	1	Undecided	1	77.8	.02	.009	2.367
	Agree	8	Agree	1				
	Strongly Agree	40	Strongly Agree	46				
A. Lack of education and training (in general). B. Lack of business terminology understanding.	Disagree	0	Disagree	2	77.8	.04	.210	.506
	Agree	8	Agree	2				
	Strongly Agree	37	Strongly Agree	45				
A. Legislative (lack of focused female entrepreneurship policies from regional municipalities or government. B. Awareness/access to	Agree	10	Undecided	1	66.7	.20	.059	1.972
	Strongly Agree	39	Agree	6				
			Strongly Agree	42				
A. Legislative (lack of focused female entrepreneurship policies from regional municipalities or government. B. Lack of business	Agree	7	Disagree	3	62.5	.20	.114	.744
	Strongly Agree	28	Undecided	1				
			Agree	10				
			Strongly Agree	35				
A. Legislative (lack of focused female entrepreneurship policies from regional municipalities or government. B. Lack of confidence	Agree	7	Disagree	8	50.0	1.02	.117	-.232
	Strongly Agree	22	Undecided	7				
			Agree	5				
			Strongly Agree	29				
A. Legislative (lack of focused female entrepreneurship policies from regional municipalities or government. B. Lack of motivation.	Agree	6	Disagree	8	50.0	1.02	.116	0.67
	Strongly Agree	23	Undecided	7				
			Agree	5				
			Strongly Agree	29				
A. Legislative (lack of focused female entrepreneurship policies from regional municipalities or government. B. No time for training/upgrading of skills.	Agree	7	Disagree	1	62.5	.20	.075	1.517
	Strongly Agree	33	Undecided	1				
			Agree	7				
			Strongly Agree	40				

Variables	Categories A	N	Categories B	N	%	Min	P-value	Std. dev
A. Legislative (lack of focused female entrepreneurship policies from regional municipalities or government.	Agree	10	Agree	3	50.0	.61	.095	2.031
	Strongly Agree	39	Strongly Agree	46				
A. Legislative (lack of focused female entrepreneurship policies from regional municipalities or government.	Agree	10	Undecided	1	66.7	.20	.166	1.220
	Strongly Agree	39	Agree	2				
A. Legislative (lack of focused female entrepreneurship policies from regional municipalities or government.			Strongly Agree	46				
	Agree	10	Undecided	1	66.7	.41	.216	-.359
A. Legislative (lack of focused female entrepreneurship policies from regional municipalities or government.	Strongly Agree	39	Agree	2				
			Strongly Agree	46				
A. Isolation from business network. B. Awareness/access to business support.	Disagree	1	Undecided	1	77.8	.02	.018	2.51
	Agree	8	Agree	6				
A. Isolation from business network. B. Lack of confidence.	Strongly Agree	40	Strongly Agree	42				
	Disagree	0	Disagree	8	75.0	.10	.070	.298
A. Isolation from business network. B. Lack of confidence.	Agree	7	Undecided	7				
	Strongly Agree	22	Agree	5				
			Strongly Agree	29				
A. Isolation from business network. B. Lack of motivation	Disagree	0	Disagree	8	75.0	.10	.063	.520
	Agree	6	Undecided	7				
A. Isolation from business network. B. No time for training/upgrading of skills.	Strongly Agree	23	Agree	5				
			Strongly Agree	29				
A. Isolation from business network. B. No time for training/upgrading of skills.	Disagree	0	Disagree	1	75.0	.02	.006	3.655
	Agree	6	Undecided	1				
A. Isolation from business network. B. No time for training/upgrading of skills.	Strongly Agree	34	Agree	7				
			Strongly Agree	40				
A. Isolation from business network. B. No assets to be used as security to obtain financial assistance	Disagree	1	Agree	3	66.7	.06	0.17	3.603
	Agree	8	Strongly Agree	46				
A. Isolation from business network. B. No financial management knowledge.	Strongly Agree	40						
	Disagree	1	Undecided	1	77.8	.02	.009	2.367
A. Isolation from business network. B. No financial management knowledge.	Agree	8	Agree	2				
	Strongly Agree	40	Strongly Agree	46				
A. Isolation from business network. B. Lack of business terminology understanding.	Disagree	0	Disagree	2	77.8	.04	.210	.506
	Agree	8	Agree	2				
A. Access to credit (difficult to obtain financing as a female. B. Awareness/access to business.	Strongly Agree	37	Strongly Agree	45				
	Agree	8	Undecided	1	50.0	.16	.032	2.447
A. Access to credit (difficult to obtain financing as a female. B. Awareness/access to business.	Strongly Agree	41	Agree	6				
			Strongly Agree	42				
A. Access to credit (difficult to obtain financing as a female. B. Lack of business management skills.	Agree	5	Disagree	3	62.5	.16	0.78	1.217
	Strongly Agree	30	Undecided	1				
			Agree	10				
			Strongly Agree	35				

A. Access to credit (difficult to obtain financing as a female). B. Lack of motivation	Agree	5	Disagree	8	62.5	.82	.573	-.007
	Strongly Agree	24	Undecided	7				
			Agree	5				
			Strongly Agree	29				
A. Access to credit (difficult to obtain financing as a female). B. No time for training/upgrading of skills.	Agree	6	Disagree	1	62.5	.16	.097	1.323
	Strongly Agree	46	Undecided	1				
			Agree	7				
			Strongly Agree	40				
A. Access to credit (difficult to obtain financing as a female). B. No assets to be used as	Agree	8	Agree	3	50.0	.48	.60	2.444
	Strongly Agree	42	Strongly Agree	47				
A. Access to credit (difficult to obtain financing as a female). B. No financial management knowledge.	Agree	8	Undecided	1	66.7	.16	.139	1.514
	Strongly Agree	41	Agree	2				
			Strongly Agree	46				
A. Access to credit (difficult to obtain financing as a female). B. Lack of business terminology understanding.	Agree	7	Disagree	2	66.7	.33	.201	-.190
	Strongly Agree	38	Agree	2				
			Strongly Agree	45				
A. Lack of timely business support and information. B. Awareness/access to business support	Undecided	1	Undecided	1	77.8	.02	.010	3.505
	Agree	4	Agree	6				
	Strongly Agree	44	Strongly Agree	42				
A. Lack of timely business support and information. B. Lack of business management skills.	Undecided	0	Disagree	3	83.3	.02	.009	2.921
	Agree	2	Undecided	1				
	Strongly Agree	33	Agree	10				
			Strongly Agree	35				
A. Lack of timely business support and information. B. Lack of confidence.	Undecided	0	Disagree	8	75.0	.10	.073	.857
	Agree	3	Undecided	7				
	Strongly Agree	26	Agree	5				
			Strongly Agree	29				
A. Lack of timely business support and information. B. Lack of motivation.	Undecided	0	Disagree	8	75.0	.10	.088	.544
	Agree	3	Undecided	7				
	Strongly Agree	26	Agree	5				
			Strongly Agree	29				
A. Lack of timely business support and information. B. No time for training/upgrading of skills	Undecided	0	Disagree	1	83.3	.02	.010	3.442
	Agree	3	Undecided	1				
	Strongly Agree	37	Agree	7				
			Strongly Agree	40				
A. Lack of timely business support and information. B. No assets to be used as security to obtain financial assistance	Undecided	1	Agree	3	83.3	.06	.010	4.032
	Agree	4	Strongly Agree	46				
	Strongly Agree	44						
A. Lack of timely business support and information. B. No financial management knowledge.	Undecided	1	Undecided	1	88.9	.02	.013	2.709
	Agree	4	Agree	2				
	Strongly Agree	44	Strongly Agree	46				
A. Lack of timely business	Undecided	0	Disagree	2	88.9	.04	.036	.607

support and information. B. Lack of business terminology understanding.	Agree	4	Agree	2				
	Strongly Agree	41	Strongly Agree	45				

