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An Investigation into Entrepreneurial Challenges that Women Are Facing in the Soweto Region, South Africa

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Abstract:

The challenges of woman entrepreneurs from township areas such as Soweto are enormous and the study set out to find and describe these problems. The key problem of the study was to articulate these challenges through literature reviews and primary data and propose how to address these challenges so as to promote and encourage female entrepreneurship in townships. The study utilised the positivist paradigm to address the challenges and surveys were carried out in Soweto with hundred and twenty-three respondents to get to the depth of the problems facing female entrepreneurs. The results indicated that most of the entrepreneurs confronted regulatory pressure, problems dealing with financial institutions, corruption, crime, transport cost, inflation, high interest rates and the skills gap amongst female entrepreneurs. The study recommended a strategy for stakeholders to address skills gaps, reduce the burden of regulations on businesses, financial inclusion and access by female entrepreneurs, strategy to fight corruption, increased turn around in new venture creations, interest rate cap and offering more incentives for female entrepreneurs. Future research directions should address institutional problems in resolving female entrepreneurship challenges in areas such as townships where the disadvantaged population live. The challenges of woman entrepreneurs from township areas such as Soweto are enormous and the study set out to find and describe these problems. The key problem of the study was to articulate these challenges through literature reviews and primary data and propose how to address these challenges so as to promote and encourage female entrepreneurship in townships.

Keywords: entrepreneurship, female empowerment, disadvantaged communities

1. Introduction

This study seeks to find out the challenges facing woman entrepreneurs in the region of Soweto in the Gauteng province. Entrepreneurship has been widely studied by scholars and is seen as the tool to tackle unemployment in sub-Saharan Africa where unemployment and more especially youth unemployment remains high. The education system in many African countries prepares job seekers and not job creators. There are very few jobs which mostly require experience. Most students, especially female, are disadvantaged from the moment they graduate from university, college or high school. The need to have a clear entrepreneurship policy and support is therefore important to enable women to create their own opportunities and take control of their destiny. Soweto is very vibrant townships with over 5 billion Rand worth of opportunities and female entrepreneurs have the opportunity to be successful given the right training, financial support and other government support. The role of women entrepreneurs in Soweto cannot be underestimated because of the potential, ingenuity, entrepreneurial spirit and skills that they bring to the community.

1.1. Background to the Study

Women are the pillars of economic development. The empowerment of women entrepreneurs can go a long way in creating jobs in depressed township economies in South Africa. The impact of the economic activity of women is enormous because the role of woman has changed in the last three decades as economies restructure to employ more women in the work place and there has also been an increased education level of women. The economic crisis in South Africa seems to have no end in sight with rising prices, interest rates, taxes, increased balance of payment deficit, strikes in the mining industry and political turmoil. All these problems have left the country with enormous challenges which could be revitalised through the creation of new jobs from the informal economy to absorb the millions of unemployed youth and women in township areas such as Soweto (Jamali, 2009). Unemployment remains the single biggest problem in South Africa and more especially youth unemployment estimated to be more than thirty-five percent. In view of the above, townships should become an incubator of small business where women in these communities can make an impact in revitalising township economies by the creation of small enterprises. The impact can be two folds - creating jobs and the

empowerment of woman in township economies (Mohr and Fourie, 2008). The key to unlocking township potential as a business incubator is women and therefore the empowerment of women should address the challenges of economic development in South Africa and create more opportunities for a much younger population. Small businesses run by women can create opportunities for unemployed youth in township and hence revitalise the economy. This study therefore seeks to find out what role women can do to uplift townships in line with government policy in revitalising the economy of South Africa.

1.2. Research Problem

Within the multidisciplinary tradition of entrepreneurship research theory that attempts to explain the relationship between entrepreneurship and the new venture creation stems from several fields of study i.e. economic, personality psychology, and strategy. The theories of entrepreneurship have their strength and weakness for instance in the economic theories of entrepreneurship which envisages the role of the entrepreneur as the creator of a new venture which is outcome based but rather leaves out the micro questions and impacts of entrepreneurship. Furthermore, over the past three decades the characteristics or trait based research into entrepreneurship has evolved to refine and define the entrepreneurial personality as the main factor in new venture creation which in effect credits people's personality traits in developing new ventures. Lastly the performance of a new venture is based on the entrepreneur which is a result based upon the approach to entrepreneurship. The skills of the entrepreneur are necessary for the success of a new venture and therefore the challenges faced by the entrepreneur requires him or her to have acquired skills and a high competency to deal with this challenges.

1.3. Research Questions

The following research questions were answered in the study;

- What are the entrepreneurial challenges faced by women in Soweto?
- What are the impacts of entrepreneurial challenges on the survival and growth of woman owned enterprises in Soweto?
- What are the impacts of women entrepreneurs in Soweto?
- What recommendations will contribute to resolving entrepreneurial problems in Soweto?

1.4. Significance of the Study

The research will be able to addresses the theoretical gap in literature elucidating the challenges and impact of women entrepreneurs in disadvantaged communities which is a fertile ground for entrepreneurship. The practical contribution will be in the area of policy by government to promote small and medium enterprise which has not often been tested from the end user point of view. The study will able to explicate the challenges of female entrepreneurs in a natural setting whilst engaging key stakeholders.

2. Literature Review

Entrepreneurship is the initiation of change through creativity and innovation (Curran & Burrows, 1986). Drucker (1986) proclaim that innovation is the tool of entrepreneurs, the means by which they exploit change as an opportunity. Rauch and Frese (2005) find cumulative evidence that indicates that entrepreneurs are more innovative by nature than other people, and that innovativeness is positively correlated with success. Marvel and Lumpkin (2007), in examining entrepreneurial psychology, notes that innovation is "demanding in part because it requires organisations, and individuals, to focus on the external environment and stay attuned to technological trends, competitive advances, and shifts in consumer demands," (239). Shane and Venkataraman (2000) describe entrepreneurship as a field that "seeks to understand how opportunities to create something new arise and are discovered or created by specific persons, who then... exploit or develop them, thus producing a wide range of effects," (278). A glance at these components reveals that entrepreneurship is linked to creativity and innovativeness and as such requires continuous, evolving process. These processes are pre-launch and post-launch. In addition, just as creativity often requires raw courage to go against the status quo, the same can be held for inventors and entrepreneurs. If organisations view entrepreneurship as "the generation and implementation of novel, appropriate ideas to establish a new venture," then a range of internal and external factors become relevant (Venter *et al.*, 2012:35). Studies reveal that only a relatively handful of people are successful entrepreneurs; a trait that differentiates the successful few from others is tenacity. Entrepreneurs have both passion and reason. Passion motivates because entrepreneurs love their work, feeling joy in the process of creation as an artist feels about his/her painting. Entrepreneurs must also have domain knowledge underlying action. It should be noted that budding start-ups acquired the necessary knowledge that provide them with a substantial edge on their competition (Hough, Nieman and Nieuwenhuizen 2007). The quality of most entrepreneurs is that they are risk takers, someone who in the context of a business venture pursues a business idea, even when the probability of succeeding is low. Ironically, while individual entrepreneurs tend toward risk taking, firms are often risk avoiders and thus avoid innovation. The general personality traits for entrepreneurs are: extroversion, emotional stability, openness to experience, agreeableness, conscientiousness, need for achievement, risk taking, autonomy, innovativeness, internal locus of control (Venter *et al.*, 2012). Kanter (1995) observes that world class companies are entrepreneurial, always searching for better concepts, listening to their customers, investing in customer driven innovation. "They are more learning oriented, searching for ideas and experience through informal inquisitiveness, as well as formal education. And they are more collaborative, valuing relationships and willing to work closely with other companies as their partners in achieving a common objective," (52). Entrepreneurial innovation is essential to these companies in terms of sustaining competitive advantage.

2.1. Resource Needs of Entrepreneurship

Starting a new business and entrepreneurship in general needs resources for the venture to be successful and grow; the main resources needs be classified under; operating resources; entrepreneurs should establish operating bases and office space from where to run the business. There is need for a place where contacts can be made with customers and where goods and service can be supplied (Van Aardt, van Aardt, Bezuidenhout and Mumba, 2010:56). In addition, there is also a need to assemble the human resource team to run the business. Most entrepreneurs run the business for themselves in the beginning and others with the aid of family members. However, when the venture starts to grow, professionalism is need and there human resources should be well developed. Finance resources are perhaps the most critical and much wanted resource by entrepreneurs. There is need for a financial plan and sources of finance to run the business should be secured before the start of the new venture. The source of financing for new venture often comes from savings and bank loan. However, crowd funding can be a good source of funding. The diffusion of technology in entrepreneurship has increased and most entrepreneurial ventures have a high level of technology input. The use of technology in business has improved and entrepreneurs need to deploy technology in different aspects.

2.2. Big Push Entrepreneurship

Since 1994 the ANC government has adopted the 'big push' to promote entrepreneurship especially among the previously disadvantage communities. The National White paper on SMMEs developed in 1995 by the DTI addressed the following issues;

- equalisation of income, wealth and economic opportunities to strengthen the labour absorptive capacity within the marginalized population
- the creation of long term jobs through upgrading skills through technology and other means
- the simulation of economic growth more especially in township and rural communities
- improve networks of SMMEs
- The levelling of the playing field through appropriate legislation like BBBEE so that marginalized people should participate in the economy

It is against this backdrop that government established small business support agencies like Ntsika Enterprise Promotion Agency and Khula Enterprise Finance. The role of Ntsika is to provide non-financial support services to small enterprises like the establishment of local business centres and Khula offering loan guarantees for small business (Mahadea & Youngleson, 2013:37).

2.3. Negative Impact of Entrepreneurship

There are negative impacts associated with entrepreneurship and just like any occupation these drawback can be devastating on the founders of the enterprise; key among of these impacts is the fear of failure. Fear is a psychological hindrance to entrepreneurship in most cases. The fear of the unknown can at times paralyse our thinking and dent our efforts in moving forwards in creating new ventures. There is therefore a need for forward thinking and taking a quantum leap of faith when it comes to entrepreneurship (Mahadea & Youngleson, 2013:49). In South Africa the report for the studies conducted suggests that the fear of failure is 31% compared to other countries across the globe. The Global Entrepreneur Monitor (GEM) report of (2009) found that South Africa has low entrepreneurial intention of 11% compared to other countries and one of the factors considered to be inhibiting entrepreneurial spirit in South Africa was fear. In addition, financial risk have also been sighted as a negative impact of entrepreneurship and the problem with starting a new venture is that there is always no escape route back into employment, it's a career killer. The family finances will also suffer in case of failure which will cause negative emotional stress and lastly there is a psychological risk where entrepreneurial failure becomes personal failures in life (Mahadea & Youngleson, 2013:49).

2.4. The Creative Process and Entrepreneurship

Holt (2008:5) asserted that various signage have been attached to the creative process, however the processes can be narrowed down to five major stages; germination, incubation, illumination and verifications;

- Entrepreneurship normally starts with an idea which is planted by the entrepreneur. The idea can be though off during a natural relax environment or when there a problem that needs a social.
- The next stage would be to prepare for the plantation of the idea, the information and network is key at this stage and may involve various stakeholders
- The incubation stage is concerned to making the idea rest whilst a thought process is being developed on how to tackle the problem
- The illumination stage occurs when the idea resurfaces in the mind and there is a need to push it a head and
- the verification which is the development stage and application of the idea into action

2.5. South Africa Economic Growth and Equality

The economic growth in South Africa is slowed down according to forecasts. Changes in labour, capital, knowledge and technical skills are all needed for the economy to grow rapidly and all the above has a relationship with entrepreneurship (Mahadea & Youngleson, 2013:45). Economic growth is described by an outward shift in the possibilities curves that results from an increase in resources supplies are quality or an improvement in technology. Furthermore economic growth can also be defined has an increase in real output gross domestic product or real output per capita (Janse van Rensburg, McConnell & Brue, 2015: 548).

2.6. Social Development

New growth theory which is the evident contribution of advance knowledge to economic growth has spawned a new perspective called new growth theory. Old growth theory emphasized the importance of bricks and motors and saving to building and investing in new plants and equipment (Shiller, 2003). Paul Romer, a Stanford economist, asserted that new ideas and the spread of knowledge are the primary engines of growth, but the setback is how to spawn new ideas and disseminate them. The policy lever though lies in Research and Development (R&D) to achieve more growth (Shiller, 2003). Export policy to encourage more exports than imports. South Africa should implement import substitutions. This policy ensures that there is industrialisation and therefore more people will be employed in the economy. The export sector should be able to employ a sizable number of people and the government can use that to fight unemployment. In addition to that high tax on imports will discourage imported products into the country hence making local manufacturers thrive (Smith, 2003). The government of South Africa also promoted small business and entrepreneurship through creating a single agency to consolidate funding (Janse van Rensburg, McConnell & Brue, 2015:464). The rural development policy is also important in creating jobs seeing that most people still live in the rural areas and therefore government must supply basic services like roads, schools, hospitals, and energy to improve the agriculture sector which is in the rural areas and boast job creation and household income at the same time (Janse van Rensburg, McConnell & Brue, 2015:464).

2.7. The Advantage of Women Entrepreneurs in RSA

Women entrepreneurship is vital in South Africa since the majority of women are the head of most households and directly responsible for the well-being of their families. In addition, there is increasing unemployment in many traditional sectors of the economy like manufacturing, construction and mining, and therefore a need for entrepreneurs to alleviate some of these problems that the country faces. Women entrepreneurs in Soweto can help alleviate poverty, create more opportunities for the youth, in addition to improving the standard of living in Soweto. Women entrepreneurship is therefore essential for community development.

2.8. New Entrepreneurial Idea

Every single venture goes through a lifecycle and in entrepreneurship new venture creations start as an idea when the seed is planted. Ideas arise as a prescription for a problem and ideas may take a while to grow. Ideas create knowledge that can be replicated for decades (Venter *et al.*, 2012) and the application of creativity through inspiration and novel ideas, has enabled the progress of key strategies in new entrepreneurial start-ups.

2.9. Strategic Planning In Entrepreneurship

The procedure of building a new venture and enterprise warrants strategic planning and mapping of the operations. Increased competition has forced businesses and entrepreneurs across the globe to become more devoted and flexible to tactical business activities to survive the competition. The performance of woman entrepreneurship can be enhanced through strategic planning with additional supports tools and technology (Ireland & Webb, 2007).

2.10. New Venture Formation

New venture creation has been an indispensable source of job creation and opportunity in most countries for the past decades; the downside of corporate job instability has led many entrepreneurs to venture out and create opportunities of their own and entrepreneurship have become the biggest source of job creation and also revitalising most depressed economies. There is therefore a need for a strong policy by government to support the entrepreneurial spirit of the population and enact legislations that encourage people to be creative and innovative to curb spiralling unemployment.

2.11. New Venture Survival

The findings show that new ventures have a survival rate of between 3-5 years and often less. The venture creators therefore need to make strategic decisions to ensure that the firms survive longer than the average 3-5 years forecasted by research to be of benefit to both owners and the community. The research also suggest that the majority of new ventures do not carry out proper research which compounds the problems that they face in later years of operations and ultimately failure. Research about products and services should be well grounded and the value chain properly analysed. In addition financial resources is also correlated to the survival of the business, financial planning therefore goes a long way in determining how firms perform and survive into the future (Venter *et al.*, 2012). Other auxiliary factors to consider which might impact on the survival of new entrepreneurial ventures include location, focus of the firm and technology. The location can boost the customer base to support the venture helping in revenue generations. Soweto as a location boasts of about 5 billion Rand transactions and there are many bottom of the pyramid buyers in the locations. The product and service to be traded also determines the survival of the firm and finally the technology used in the business. The use of technology to enhance business operations have increased and many firms are using technology, more and more to compete with their peers (Hough *et al.*, 2012).

2.12. Woman Entrepreneurship

The route to personal employment for most people including women is via entrepreneurship and the number of female owned businesses is on the increase albeit disagreements among scholars about the scope of participation in entrepreneurial ventures among women which is still lower compared to male owned businesses (Langowitz & Morgan, 2007). In addition the recent findings reveal that the percentage of female and male augmented entrepreneurial activities with innovative products and services regions by woman

has increased (GEM, 2012). The Americas and Europe lead the pack with Sub-Saharan Africa totalling 22% female entrepreneurs compared to 23% male, just over one percent more. In mid Asia female comprise of 23% and male 18%, the Caribbean 24% and male 26%. A glance at the developing numbers indicates Asia female 23% and male 18%, Europe developing numbers shows 25% female and 25% male. The USA female 36% and 33% male (GEM, 2012). The above trends indicate that general there is a rise in female entrepreneurs across the globe. There is currently 187 million female making a contribution to entrepreneurship worldwide the majority of whom are in Sub-Saharan Africa (GEM, 2012).

2.13. Why Female Entrepreneurs

The importance of female entrepreneurs and their contribution to the economies of the world has been on an upward trajectory which is supported by empirical literature discussing female business ownership. The drivers of female entrepreneurs need to be examined to determine the motivations of woman start-ups. Studies reveals the motivation for female and male entrepreneurships are more less the same which is the need for personal achievement and security (Venter *et al.*, 2012). In addition the element of occupational flexibility has been highlighted with the need to work flexi hours has a reason for entrepreneurship which is significant for most entrepreneurs who would like to work for home in order to have more time to support their families. Another theoretical framework on entrepreneurship motives can be linked to McClelland's (1961) theory of 'need to achieve' and (Rotter's, 1966) theory of 'locus of control' which explicates how a person can be seen either as external or internal. The locus of control is described as a "concept that is directly related to the notion of attribution and attribution can be seen as individual's beliefs regarding causes of success or falling performance." Whilst, McClelland's theory asserted that individuals with powerful motives for personal achievement will eventually land in entrepreneurship ventures. Other scholars have identified other push factors for woman entrepreneurship such as unemployment or joblessness which is high in South Africa, the glass-ceiling effects, redundancy from employment, the economic downturn, and other financial constraints such as insufficient family income, frustration with being employed, or the need for liberty, need for achievement, desire for profit wealth, personal advancement, self-fulfilment or actualisation, social position and power. Furthermore entrepreneurship has links to family upbringing where most individuals often end in the family business instead of seeking employment elsewhere. Some family businesses have been very successful for decades and therefore family succession is considered core prosperity and continuations into the future.

2.14. The Characteristics of Female Entrepreneurs

The attributes of a female entrepreneurs are varied and some authors have described female entrepreneurs as women who own and manage new ventures. Women can also create groups and collectively use their resources to run enterprises to generate profits in addition to supporting the communities (GEM, 2012). Women entrepreneurs ply their trade mostly in the retail business and catering, although there are signs of beginning to diversify into more complex businesses like construction which is mainly male dominated. The diversification has been aided by the closing of the skill gap between women and men. There are a lot of women entrepreneurs who have in the past two decades acquired educational qualifications similar to men and are using these qualifications to become better managers and improve the performance of their organisations (GEM, 2014). Women have become a great force to reckon with in the business environment and able to compete with their male counterparts. The core characteristics of woman entrepreneurs also include trust and good customer service which is imperative to the new venture to give customers confidence and moral that the services they will receive from the business is of great value. Trust is important for new ventures and female entrepreneurs are able to build trust quickly in new businesses compared to males and trust and good customer service usually translate into revenue and profitability which is essential to growth of the new enterprise (Venter *et al.*, 2012). Although there are no studies which explicate the level of motivation between woman and men in entrepreneurial ventures, scholars seem to agree that the motivational level between woman and men are almost the same and the need be independent becomes a main motivator and an asset for female entrepreneurs (GEM, 2014). In Soweto motivational factors are varied, but unemployment and the need for stability and to support family rank high in the motivation factors.

2.15. Factors Influencing the Performance of Female Entrepreneurs

Kalleberg and Leicht, (1991) studied and discussed factors affecting new venture performance. The empirical work examined organizational structure, performances, owner's attributes via macro characteristics in explicating new ventures and their environment; the findings showed "that businesses headed by women are more likely to go out of business than those owned by men". In addition other factors that have been sighted to have an impact on female businesses include the size of the business, deficiency in experience, poor industry selection, lack of financial resources among other (Venter *et al.*, 2012). According to McGowan, Redeker, Cooper and Greenan (2012) other factors like education, occupation, gender, race, skills sets, management experience has also been seen as a constraints to the success of female business. In South Africa all the above factors still play a significant role to the success of female entrepreneurs because of the policies of the past and lack of financial inclusion. Women entrepreneurs need more support from government and other policy makers to curtail these problems which needs to be addressed and propel woman entrepreneurs to new heights. Across South Africa there is an emerging breed of female entrepreneurs in different industries and the contribution is huge in supporting economic activities of less marginalized people. Black women entrepreneurs fight harder to make new ventures successful, but the fight can only be won through both micro and macro policies that directly empower them to increase their performance and compete with the more established enterprises.

3. Research Methodology

The research design typically explains how the study should be carried out or how to operationalise the research in a natural setting such as in the field. Fox and Bayat (2007) asserted that the descriptive, experimental and explorative designs and survey is mainly used in quantitative research philosophies which involve variables that are quantifiable and can be measured. On the other hand research design such as case study, archival and ethnography are applied in the qualitative philosophical strand of research. The goal here is to involve one-on-one interaction with the respondents to collect data to support the prepositions (Creswell, 2014). The research design chosen for the study was survey and the rationale was e to its wide acceptance and application in business research (Saunders, Lewis and Thornhill, 2009). The survey is able to collect large amount of data that can be analysed and interpreted quantitatively.

3.1. Research Philosophy

The research philosophy is a belief about the way in which data or phenomenon is gathered and analysed and used. The use of epistemology or what is loosely translated as “what is known to be true” as opposed to doxology or “what is believed to be true” encompasses the various philosophies or research approach (Dick, 2005). Epistemology and methodology are similar in the sense that both are concerned with “how we come to know” what we know. Epistemology is the philosophy of knowledge whilst methodology deals with the practical ways or methods used to gain knowledge. One view of knowledge which this research posits is positivism whose prime concern and goal of knowledge is simply to describe the phenomena that we experience, study what we can observe and measure, and uses deductive reasoning to postulate theories that can be tested (Creswell, 2014). Empiricism is the idea that observation and measurement is the core of the scientific endeavour and the main method is the experiment, the attempt to discern natural laws through direct manipulation and observation (Sekaran & Bougie, 2013).

3.2. Rationale for the Research Philosophy

This research utilised a positivist paradigm view of research to gather data that can be measured and used to answer the research questions. Saunders *et al.*, (2010:153) mention that there is growing use of quantitative research in management since the data can be analysed and made sense of faster compared to qualitative studies. Furthermore, the appropriateness of quantitative research method for a particular study generally must be linked to the objective of the research (Creswell, 2014). The quantitative positivist view of the study better suits the research since entrepreneurial research has variables that can be measured using the Likert scale research instruments.

3.3. Sample Strategy

There are two sampling techniques adopted in research i.e. probability and non-probability sampling. The probability sampling include: simple random sampling stratified sampling, multi-stage and cluster sampling (Saunders *et al.*, 2009). The probability sampling method was used in this study especially the simple random because of its ease of use and adaptability and also the ability to enable data generalisation and the increment in validity of the study. The non-probability sampling adopted in research include: quota sampling; purposive sampling; snowball sampling; self-selection and convenient sampling (Saunders *et al.*, 2009:213). Therefore, the sample for the respondent was 123 Soweto entrepreneurs' respondents which are representative and suitable in order to make the numbers practical to work with. The simple random sampling method was used because of the ability that each respondent has chance to participate in the study. In addition, since it was not possible to reach the entire population of women entrepreneurs in Soweto, simple random sampling was therefore appropriate and practical in drawing a representative sample to use in the study (Sekaran & Bougie, 2013).

3.4. Target Population

Saunders, Lewis and Thornhill (2008) asserted that “population in research should be viewed as a complete set or group members whereupon the study should be based. In addition, there is the need to use a good sampling methodology to get the right subset of the population; it is possible to generate findings that are representative of the entire population at a lower cost than collecting the data for the whole population.” The objects and population of the study was woman entrepreneurs in Soweto region and the study examined the challenges confronted by the respondents in starting new ventures in Soweto. The demographic profile of these nascent entrepreneurs were most between 30-44 years of age and living in the Soweto area and engaged in various businesses to support themselves and the community.

3.5. Research Instrument

Leedy and Ormrod (2010) stated that collecting accurate data is very critical to the success of any study and advised research associates and to think out exactly what questions should be asked and how the information obtained will be used in the research. Baker and Edmunds (2013) adds that the benefits of structured questionnaires in quantitative research include the rate of completion, analysis, accuracy and comparability of data and also that it requires minimal writing. The questionnaire comprised of 40 items and four sections that captured the objectives of the study and collected quantitative data.

3.6. Pilot Study

Saunders *et al.* (2009:394) stated questionnaires ought to be tested for their suitability before being applied to the study. The importance of the pilot study is to judge the suitability of the research instruments and how respondents will respond to them in the

actual field setting whilst answering in answering the questions. The pilot study will in addition help in eliminating biases and other technical errors in the questions like how the questions have ordered (Creswell, 2014). The questionnaire was tested to establish whether they would be able to collect the data required by the study and to find out if they were easily understandable and user-friendly. The pilot study was administered to 15 woman entrepreneurs from Soweto and the response was analysed and the questionnaire corrected where there are errors.

3.7. Data Analysis

The data analysis, according to Struwig and Stead (2011), enables the study to give meaning to big data after it has been gathered. The data analysis procedures aid in the research process to interpret such information in accordance with the parameters delineated by the scrutiny, classification and integration of information in such a way that it addresses the initial purpose of the study (Creswell, 2014). The data was analysed using Statistical Package for Social Scientist (SPSS) version 23 which is top notch data analysis software for quantitative research in the modern era (Sekaran & Bougie, 2013). The descriptive data provided descriptive statistics such as mean, standard deviations, mode, median, frequency.

3.8. Validity and Reliability

The importance of validity in research is paramount to scholars since the data collected need to be valid in an effort to address the research problem. The data collection methods must accurately measure what the study intended it to measure. Scholars normally look for constructs validity which addresses the construct in the study adopted from the theory. Criterion validity or predictive validity compares the data collected and the questionnaire items. Face validity examines the questionnaires to determine on face value if it will collect the intended data to answer the research questions. Internal validity examines the ability of the research instrument to measure what it was intended for. The use of Cronbach alpha is significant in determining internal validity (Saunders *et al.*, 2009). The acceptable criteria for assessing the quality of the research emanates from theory. The reliability indicates the degree of exactness of measures used in the instrument.

3.9. Elimination of Bias

Bias in research occurs when a systematic error appears during design, data collection, data analysis, interpretation and publication of research findings. Scholars should therefore have an in-depth knowledge about the possible errors that might occur during the research process and eliminate those (Saunders *et al.*, 2009). In order to eliminate bias, the study from the onset of the design and construction of the topic conducted a preliminary literature review to examine bodies of work in this field and integrate them in the study. The past works of scholars in the entrepreneurial work are many and a selective review of relevant literature was necessary. Furthermore, the data collection stage was accomplished after a pilot study of the instrument to avoid bias in data collection and analysis.

3.10. Limitation of the Study

There are variables which the researcher was not able to control in this study which placed a restriction on the methodology and conclusions. In addition, there were limitations and constraints regarding generalisation and application to practice. The methodology used in the study was positivist paradigm which places a lot of emphasis on breadth rather than depth and as such the finding provides a limited understanding of the problem faced by woman entrepreneurs in Soweto. This created a potential weakness in the study since respondents did not offer in-depth views about the challenges they faced by rather responded to a set of statements which might not be true of their current situation (Sakaran & Bougie, 2013). In addition, time also played a significant limitation to study, this was a cross-sectional study whilst this is perfect under the normal circumstances, but the area of entrepreneurship needs a longitudinal study over a period of time to clearly understand the phenomenon rather than a six-month duration that this study covered.

3.11. Ethical Considerations

There is need for research to abide by ethical standards to increase validity and reliability (Creswell, 2014). The research was carried out in an ethical manner and all the research protocols were observed. Since there was no need to grant permission granted to carry out the research with woman entrepreneurs as a sample, the researcher explained to the individual entrepreneurs or respondents how the ethical standards were followed whilst carrying out the research.

→ Ensuring that participants are given informed consent: The data collection process ensured that any bias was eliminated during the research and this should start with participants be given informed consent to participate in the research (Saunders *et al.*, 2009:200). The participants need to be fully aware of the importance of the research and why their participation was beneficial to the study.

→ Ensuring confidentiality and anonymity: The participants must remain unidentified in the study to ensure that their information is well secured (Saunders *et al.*, 2009:194). The particulars of respondents should be confidential and anonymous so that the study meets the ethical requirement. In regard to these requirements respondents' personal details were not requested.

→ Permission to conduct study: There is a need for research study to obtain an ethical clearance to carry out the study. The study did not obtain ethical clearance from Management College of Southern Africa (MANCOSA), since the study was carried out outside an institutional setting the research will carry an introduction letter which will act as an ethical clearance and permission to carry out the research (Saunders *et al.*, 2009). However, the respondents were briefed about the study and their participation was voluntary. The respondents agreed to sign consent forms

→ Ensuring no harm to participants: There is ample procedure that has been put in place to ensure that the study does not cause harm or injury to participants. The data and other secondary information collected shall be used for the purpose of this study and will not victimise participants or any other third party (Saunders *et al.*, 2009).

4. Results

The majority of the business was nascent and more work need to be done to grow them to maturity. 74.8% of the respondent's entrepreneurial business had been in operation between 0-2 years whilst 25.2% of the respondents had been operating between 3-5 years. The result from the survey shows that 22% of the respondents made between 0-10000 Rand in profits per year while 49.6% of the respondents made between 11000-20000 Rand per years. In addition 27.6% of the respondents made between 21000-30000 profits per year and 0.08% of the respondents made between 31000-40000 Rand per year. The funding format according from the survey shows that 30.9% of the entrepreneurs funded their business through private savings while 38.2% were done through savings and cooperative societies followed by government 17.9% of the respondents whilst banks loans were 7.3% and then 5.7% of the respondents were from other sources such as borrowings from family members. The findings reveals that 12.2% of the respondents were between 20-30 years while the majority (45.5%) of the respondents was between 31-40 years and another 39% were between 41-50 years of age and the reminder 4.4% were above 50 years old. The findings are supported by the GEM report for South Africa which noted that the typical entrepreneur was between 31-44 years of age. 20.3% of the respondents operated restaurants business followed by 30.9% of female entrepreneurs' running salon business whilst 25.2% of the respondents were operating 'spaza' shops. In addition, 17.9% of the respondents operate bars, 3.3% of the entrepreneurs were involved in art and craft business targeting tourist and 2.4% of the entrepreneurs were running tailoring businesses.

4.1. Entrepreneurship Challenges in Soweto

Women entrepreneurs faced a number of challenges contrasting to their male counterparts from social to an economic challenge, research question delved into these challenges and the findings are discussed below;

- Research question one: What are the entrepreneurial challenges faced by woman in Soweto?

41.5% of the respondent strongly agrees that there was some form of government regulation which is a problem to woman entrepreneurs in Soweto region whilst 41.5% of those respondents in the survey agree that there was much government regulation in small business and only 17.16% of the respondents were neutral to the fact that government regulations was minimal in small business.

- Statement: There are a lot of challenges in dealing with financial institutions like banks

The findings show that 57.7% of the respondent strongly agrees that there was a challenge dealing with financial institutions like Banks. Whilst 31.7% of the respondent also strongly agrees that they find problems dealing with banks. Furthermore, 10.6% of the respondents were neutral in their response about challenges dealing with banks.

- Statement: There is a lot of challenges in dealing with SARS

The findings show that 57.7% of the respondent strongly agree that there was a challenge dealing with South Africa Revenue Services (SARS) while 31.7% of the respondent also strongly agree to the same. However 10.6% of the respondents were neutral about this. Many new entrepreneurs find it difficult to understand tax laws whilst operating their new ventures.

- Statement: The inflation in the country is a challenge to start up business

The results show that 30.1% of the respondent strongly agree that inflation is a challenge to woman entrepreneurs while 52.0% of the respondents agree that inflation is a problem to women entrepreneurs in Soweto. The remaining 17.9% of the respondents were neutral.

- Statement: High interest rate is a challenge for woman entrepreneurship

The results show that 44.7% of the respondent strongly agrees that the high interest rates have an impact on new businesses while 46.3% of the respondents agree that interest rates are a serious problem. The remaining 8.9% of the respondents were neutral. Interest rates have a bearing on the level of entrepreneurship in an economy more especially woman owned new ventures.

- Statement: The use new technology is a challenge to woman entrepreneurs in Soweto

The findings reveal that 41.5% of the respondents strongly agree that there were challenges with the use of new technology for woman entrepreneurs whilst 41.1% of the respondents agree and only 17.1% of the respondents were neutral.

- Statement: The high cost of transportation is a challenge to woman entrepreneurs

The findings reveal that 39.0% of the respondent strongly agree that the high transportation cost impact on entrepreneurs in Soweto whilst 42.3% of the respondents agree and another 18.7% of the respondents were neutral. The businesses in Soweto travel to Johannesburg central business district to source for merchandise.

- Statement: The lack of skills to run small business is a challenge to woman entrepreneurs

The findings reveal that 55.3% of the respondent strongly agree that there is a general lack of skills for women to run new ventures more especially the hard skills like finance and math whilst, 31.7% of respondents in the survey agree that there was much government regulation in small business and only 10.6% of the respondents were neutral to the fact that government regulations was minimal in small business.

- Statement: There is widespread corruption in the tendering process which is a challenge to a woman entrepreneur

The findings reveal that 32.5% of the respondents strongly agree that wide spread corruption affect small business while 56.9% of the respondents agree that corruption affect entrepreneurship. Only 10.6% of the respondents remained neutral.

- Statement: High crime rate in the Soweto area is a challenge to woman entrepreneurs

The rate of crime is an impact to small business, 37.4% of those in the survey strongly agree to the statement while 47.2% of the respondents agree and only 15.4% of the respondents were neutral. 4.4 Impact of challenges to entrepreneurship

- Research questions two: What are the impacts of these challenges on the survival and growth of woman owned enterprises in Soweto?

➤ Statement: Too much government regulation discourage entrepreneurs

The results show that 40.7% of the respondents strongly agree that much regulation of small business is bad for woman entrepreneurs whilst 48.0% if the respondents agree that too much regulations is killing entrepreneurship spirit in Soweto and only 11.4% of the respondents were neutral to this statement.

➤ Statement: There are very few woman entrepreneurs as result of lack of financial supports from banks

The findings reveal that 43.1% of the respondent strongly agree that the level of support from financial institutions to women entrepreneurs are low and as a result very few woman actually become successful entrepreneurs compared to their males counterparts. Whilst 46.3% of the respondents agree to the same notion and only 10.6% of the respondents were neutral to the statement (Bird & Brush, 2002).

➤ Statement: SARS impact of business operations impact on woman entrepreneurship

In addition, the findings also reveal that regulations from SARS have a significant on impact on businesses with 46.3% of the respondent strongly agree whilst 44.7% of the respondents agree and only 8.9% of the respondents were neutral. The threshold by SARS for taxes and other contributions are not friendly to entrepreneur's hot start-up businesses.

➤ Statement: There is a lack of demand for our goods and services as a result of high inflation in the economy

The findings from the above table reveal that 49.6% of the respondents strongly agree that high inflation slow down demand for products and as a result impact on new venture owned by women in Soweto. In addition 45.5% of the respondents strongly agree to this statement while 4.9% of the respondent remained neutral.

➤ Statement: High interest rates have an impact on small business profitability run my woman

The findings show that 49.6% of the respondents strongly agree that high interest rates impact small business whilst 50.4% of the respondent agrees.

➤ Statement: New technology is disruptive to small business own by woman

The findings show that 42.3% of the respondents strongly agree that new technology impact on small business. Whilst 50.5% of the respondents agree and 7.3% of the respondents were neutral. The use of technology in business can be beneficial but also disruptive in a negative manner which most woman entrepreneurs are not familiar with.

➤ Statement: The high transport cost pushes prices up for small business

The findings reveal that 44.7% of the respondents strongly agree that transport cost have a negative impact on new ventures while 43.1% of the respondents agree to the statement and 9.8% of the respondents were neutral compared to 2.4% of the respondents who disagree with the statement (Welter, 2007).

➤ Statement 7.8: The lack of skills by woman entrepreneurs impact on management decision making

The findings survey show that 43.1% of the respondents strongly agree that the lack of skills impact on how women entrepreneurs ran new ventures while 46.3% of the respondents agree that the skill gap affect performance of woman enterprises and only 10.6% of the respondents were neutral about the impact of skills gap on performance of new ventures ran by women.

➤ Statement: The high level of corruption inhibits competition and disadvantage woman entrepreneurs. The findings reveal that 51.2% of the respondents strong agree that corruption affects small business performance and entrepreneurship while 47.2% of the respondents agree and only 1.6% of the respondents were neutral to the matter.

➤ Statement: High crime rate in Soweto scares away customers

The findings show that 40.7% of the respondents of the respondent strongly agree that crime scare away potential customers in the Soweto area whilst 47.2% of the respondents agree that high crime rate was affected business and 11.4% of the respondents were neutral while 0.08% of the respondent's disagree.

4.2. The Impact of Woman Entrepreneurs in Soweto

- Research question three: What are the impacts of women entrepreneurs to the Soweto region?

The findings from the above table reveal that 43.1% of the respondents strongly agree that woman entrepreneurs have a tremendous impact on township economy while 49.6% of the respondents agree and only 7.3% of the respondents were neutral. The lack of jobs in South Africa is a big issue both politically and socially and so the role of woman entrepreneurs in bridging this gap cannot be understated in South Africa.

➤ Statement: Woman entrepreneurs improves skills in Soweto

The findings also shows that 49.6% of the respondents strongly agree that woman entrepreneurs are helping solving the skills gap in township especially using entrepreneurial skills to operate small business (Dave, 2014). While 41.5% of the respondents agree to the statement and only 8.9% of the participants were neutral.

➤ Statement: Woman entrepreneurs provide essential goods and services in Soweto

The findings reveal that 43.1% of the respondents strongly agree that woman entrepreneurs provide essential goods and services to the communities in Soweto. Whilst the result shows 46.3% of the respondents agree and 10.6% of the respondents were neutral.

➤ Statement: Woman entrepreneurs help reduce crime in Soweto The findings reveal that 31.7% of the respondent strong agrees that there was some form of government regulation which is a problem to woman entrepreneurs in Soweto region whilst 57.7% of those respondents in the survey strongly agree that there was much government regulation in small business

and only 10.6% of the respondents where neutral to the fact that government regulations was minimal in small business. The challenges of unemployment in township are known and one way of combating crime is to get more youth employed.

- Statement: Woman entrepreneurs are role model to the youth in Soweto

The findings reveal that 31.7% of the respondent strong agrees that there was some form of government regulation which is a problem to woman entrepreneurs in Soweto region whilst 57.7% of those respondents in the survey agree that there was much government regulation in small business and only 10.6% of the respondents where neutral to the fact that government regulations was minimal in small business (Bezeuidenhout & Mumba, 2012).

- Statement: Woman entrepreneurs contribute towards economic development of Soweto

The findings reveal that 49.6% of the respondents strongly agree that woman entrepreneurs play a significant impact to economic development in Soweto. While 50.4% of the respondent agree that women entrepreneurs contribute towards economic development.

- Statement: Woman entrepreneurs help in skills development and transfer

The findings reveal that 44.0% of the respondents strongly agree that women entrepreneurs help in skills transfer while 48.8% of the respondents agree and 7.3% of the respondents were neutral.

- Statement: Woman entrepreneurs are a source of innovation in Soweto

The findings also show that 49.6% of the respondents agree that woman entrepreneurs are a source of innovation whilst 40.7% of the respondents agree to the statement and 9.8% of the respondents were neutral.

- Statement: Woman entrepreneurs improve the value chain linkage in Soweto

The findings reveal that 43.1% of the respondents strongly agree that woman entrepreneurs improve value chain activities while 46.3% of the respondents agree and only 10.6% of the respondents were neutral.

- Statement: Woman entrepreneurs look after community welfare in Soweto

The findings reveal that 51.2% of the respondents strongly agree that woman entrepreneurs look after community welfare whilst 47.2% of the respondent agrees and 1.6% of the respondents remained neutral. Women entrepreneurs help support local communities by opening kitchen soup and also caring for orphans and disadvantage kids. The impact of female entrepreneurs can be witnessed in these areas.

4.3. Entrepreneurial Policy Recommendations

- Research question four: What recommendations will contributed to the resolving entrepreneurial study?

- Statement: Government should reduce red tape in way they regulate and register new business

The findings reveal that 51.2% of the respondent strongly agrees that government should red tape in regulating small business whilst 47.2% of the respondents agree to the proposal and 1.6% of the respondents were neutral. The delay and the complication of registering business is a setback to entrepreneurs.

- Statement: Finance institutions should have an interest in woman entrepreneurs

The findings reveal that 44.7% of the respondents strongly agree that financial institutions like Banks should have an interest in woman entrepreneurs and trust them with the money 36.6% of those were responded to the questionnaires agree whilst 18.7% of the respondents were neutral. It is difficult to explain why 18.7% of the respondents were neutral and yet this matter is critical to the growth of small business which usually has a funding problem in many countries including South Africa (Mohr & Fourie, 2008).

- Statement: SARs should have incentives for women

The findings also shows that 46.3% of the respondent strongly agree that the South Africa Revenue Authority should offer some form of incentives to woman entrepreneurs to motivates them while 40.7% of the respondents also agree to this statement. However 8.9% of the respondents were neutral and 4.1% of the respondents disagree with the statement. The incentive for entrepreneurs provides a motivation for the owners of small business and the tax systems should try and motivate entrepreneurs.

- Statement: Government must intervene reduce inflation

The findings reveal that 46.3% of the respondents strongly agree that government should intervene to reduce inflation while 40.7% of the respondent agrees to the statement. Another 8.8% of the respondents were neutral and 4.1% of the respondents disagree.

- Statement: Woman entrepreneurs needs to be up-skilled

The findings show that 42.3% of the respondents support the idea of entrepreneurs being unskilled while 40.7% of the respondents agree and 16.3% and 0.08% of the respondents were neutral and disagree respectively.

- Statement: The Reserve Bank should look into interest rates charged by commercial banks

The findings reveal that 38.2% of the respondents strongly agree that the Reserve Bank should intervene to reduce interest rates charged by commercial banks more especially for entrepreneurs. In addition 43.1% of the respondents agree and 18.7% of the respondents were neutral. Interest rates can be capped by the Reserve Bank and although the monetary policy by the Reserve Bank is meant to signal how much interest rates commercial banks charge their customer, most often commercial banks still charge substantially higher rates compared to how much they borrow from the Reserve Bank (Mohr & Fourie, 2008).

- Statement: Woman economic empowerment needs to be fully implemented

The findings reveal that 48% of the respondents strongly agree that woman economic empowerment need to be fully implemented in order to unlocked the entrepreneurial of women while 38.2% of the respondents agree and 13.8% of the respondents were neutral. Women need to be empowered economically so that they can be a vehicle of social change and entrepreneurship is one way of fully implementing women economic empowered. Government should continue to support woman enterprise and perhaps buy certain services exclusively from women (Venter and Urban, 2012).

- Statement: Corrupt government officials need to be punished

The findings reveal that 30.9% of respondents strongly agree that corrupt official should be brought to books and 58.5% of the respondents agree whilst 10.6% of the respondents were neutral. Corruption hampers entrepreneurship since the take way resources that might be used to developed entrepreneurs. Also corrupt government official act as gatekeepers and prevent genuine entrepreneurs from accessing government funds. **Statement:** Government must fight crime in business areas

The findings reveal that 40.7% of the respondents strongly agree that there is urgent need to fight crime in Soweto which has been identified as one of the challenges facing entrepreneurs while 43.9% of the respondents agree to the statement and 15.4% of the respondent were neutrals.

➤ Statement: The tender process for government jobs should be transparent

The findings reveal that 46.3% of the respondents strongly agree that government tender process need to be more transparent to support entrepreneurs. Whilst 43.9% of the respondents agree and 9.8% of the respondent were neutral.

5. Conclusions & Recommendations

The rate of entrepreneurship in South Africa is low compared to other developing countries in the continent. However there has been an increase over the year with a drop in 2014 10.6% to 7% accruing to GEM (2014). The findings from GEM also noted that a typically South African entrepreneur is male 25-44 years of age which presents opportunities for woman entrepreneurs in places like Soweto to join the markets and become successful.

5.1. Recommendations for Further Study

The recommendation proposed below is directly from the finding of the study and stakeholders can use them to enhance the viability of woman entrepreneurs in the Soweto township.

- The use of micro credit and crowd funding is recommended to solve the funding problems of micro enterprises owned by woman
- The government should lessen regulation for small business so as to provide incentives for woman to become entrepreneurs
- More funding on township infrastructure to create business hubs and business opportunities
- The decentralisation of Cipro services to township to enable access rather than travel to Pretoria or Johannesburg
- Extending interest free loans to woman groups and entrepreneurs
- Developing business infrastructures in township area
- Financial inclusion for woman enterprises
- The fight against crime in Soweto to make trading safe and security
- Training and transfers of skills to nascent entrepreneurs
- Creating more innovation hubs in Soweto to according entrepreneurs with exceptional skills in art and design

5.2. Areas of Future Research

The challenges faced by women entrepreneurs are many but there seems to be very limit attempt to address them by the institutions created by government to developed entrepreneurs. There is a need to why these institutions have not achieved much in addressing the challenges of women entrepreneurs. The funding model for small enterprises in South Africa is a challenge and new studies need to address how small scale entrepreneurship can raise funds to support the growth of their business and lastly the research should explore the use of interest free loans to woman groups to support their entrepreneurial goals.

5.3. Concluding Remarks

The impact of women entrepreneurs is enormous and the success of woman entrepreneurs is monumental in a country like South Africa especially from Soweto. However, the challenges of woman entrepreneurs are many ranging from skills, managerial experience, financial shortage and competition from rival and policy problems those demoralise female entrepreneurs. The study provided insight on the above challenges and policy makers have a contribution to make towards design polices that can uplift female entrepreneurs.

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