

May 2018

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Obianuju E. Okeke-Uzodike

Ufo Okeke-Uzodike

Catherine Ndinda

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### Recommended Citation

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## Women Entrepreneurship in Kwazulu-Natal: A Critical Review of Government Intervention Policies and Programs

By Obianuju E. Okeke-Uzodike<sup>1</sup>, Ufo Okeke-Uzodike<sup>2</sup>, Catherine Ndinda<sup>3</sup>

### Abstract

Entrepreneurship is considered one of the key drivers of economic development. It is widely recognized that female entrepreneurs in formal and informal sectors play crucial roles in building and sustaining economic growth and development. In South Africa, however, women's participation in entrepreneurial activities remains on the periphery of formal government policy. This is despite formal pronouncements and recognition that women's integration and role in the economy is vital for both the economic and socio-political development of the country. Indeed, the South African government has introduced various policies and programmes in line with the Sustainable Development Goal 5 – achieve gender equality, social inclusion and human rights. Such programmes are aimed at generally empowering women. This paper examines various government programmes aimed at enhancing women's entrepreneurship in KwaZulu-Natal. It

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<sup>1</sup> Obianuju (Uju) E. Okeke-Uzodike is a Senior Lecturer in the Faculty of Management Sciences, Durban University of Technology (DUT), Pietermaritzburg, South Africa. She holds an MBA degree from ESUT Business School, Lagos, Nigeria; and a PhD in Management from the University of KwaZulu-Natal, South Africa. Dr. Uju is an emerging researcher with special interest in the area of Management Sciences. Her research activities are two-pronged: effective mobilization of human resources, and human capacity building (most especially in the areas of women empowerment). Email: [obianujuo@dut.ac.za](mailto:obianujuo@dut.ac.za)

<sup>2</sup> Prof. Ufo Okeke-Uzodike is a political scientist with early educational training in Nigeria and further studies at Wake Forest University, the University of South Carolina, and the University of North Carolina, Chapel Hill, USA. His PhD is in the field of political science with subfields in international relations, international political economy, United States foreign policy, conflict transformation and peace studies in comparative politics. Drawing from this training, his training, his research activities straddle the linked and mutually reinforcing areas of governance, conflict and development. With over 15 years of managerial experience of 28 years of academic experience Prof. Ufo Okeke-Uzodike has served as the Dean and Head of the School of Social Sciences, College of Humanities, University of KwaZulu-Natal South Africa. Prof. Okeke-Uzodike has written over a hundred and fifty publications and his publications focus on issue-areas that have particular resonance and relevance for justice, peace, human security and development in Africa such as national foreign policies, regional integration, democratization and economic development, the roles and social rights of women, politics of religion and conflict transformation. He serves as editor of two journals: *Afrikka: Journal of Politics, Economics and Society*; and *Ubuntu: Journal of Conflict Transformation*.

<sup>3</sup> Dr. Catherine Ndinda is a Chief Research Specialist in Economic Performance and Development unit of the Human Science Research Council, Pretoria, South Africa. She is an affiliate of Development Studies, University of South Africa (UNISA). She holds PhD in Social Science and MSc in Urban and Regional Planning (Development) both from Natal University. She has been a principal investigator in national and provincial studies on monitoring and evaluation in South Africa. In 2014 she was the principal investigator in the national study *Baseline assessment for the future impact evaluation of informal settlements targeted for upgrading*, which was also presented the UN Habitat III Conference in Quito, Ecuador. She has collaborated in multi-country studies covering at least six African countries (Kenya, Malawi, Cameroun, Togo, Nigeria and South Africa). Her research focus is on policy analysis, monitoring and evaluation (design assessment, baseline assessments and impact evaluations), human settlements, gender studies. Her current research focus is on post-apartheid housing policy and practice. She is currently the principal investigator in a synthesis evaluation: An evaluation of interventions by the Department of Human Settlements in facilitating access to the city for poor households. She has published widely in the field of gender studies. Email: [Cndinda@hsrc.ac.za](mailto:Cndinda@hsrc.ac.za)

attempts to go beyond the rhetoric to assess the current position of women and to determine the extent to which policy prescriptions and initiatives have empowered women entrepreneurs in KwaZulu-Natal. The data is based on a wide range of existing literature and primary sources.

*Keywords:* Women entrepreneurs, government policies, programmes, economic development, Kwazulu-Natal, South Africa

## Introduction

The recent global recession and persistent economic instability have compelled many countries to drive towards entrepreneurship for sustainable development. According to the United Nations Conference on Trade and Development (UNCTAD) (2012), entrepreneurship which is the act of being an entrepreneur, implies the capacity and willingness to conceptualize, undertake, organize, and manage productive new ventures, accepting all attendant risks and seeking profit as a reward. Increasingly, various countries are adopting policy agenda that address the need to create new firms and employ innovative ideas towards achieving various developmental goals. The creation of new business entities (entrepreneurship) not only generates value added products, but also contributes to fiscal revenues, employment, and innovation. It is also an essential ingredient for the development of a vibrant small and medium-sized business sector (UNCTAD, 2012). Entrepreneurship is represented in different forms such as: small and medium sized enterprises (SME); small, medium and micro-sized enterprises (SMME); or Micro, Small and Medium Enterprises (MSME).

In this paper, SME and SMME will be used interchangeably. Various studies have documented the role of SME's in economic development. Small businesses contribute immensely to specific sustainable development objectives such as the employment of women, young people and disadvantaged groups. In addition, growth-oriented entrepreneurs contribute to structural transformation, building new industries, economic growth and poverty reduction (UNCTAD, 2012). In South Africa, SMMEs contribute about 36% of South Africa's gross domestic product, and account for 60% of all employment and 65% of all new jobs created (Parliamentary Monitoring Group (PMG), 2012). According to the National Development Plan, it has been forecast that 90% of all new jobs will come from SMMEs by the year 2030 (National Planning Commission (NPC), 2012). As such, SMMEs have been identified as key drivers of inclusive economic growth and development, employment creation, income generation, and output growth (The Banking Association of South Africa (TBASA), 2018; Newline, 2012; Naude, 2011; NPC, 2011; Nieman and Nieuwenhuizen 2009). At the provincial level, SMMEs contribute 42% to the KwaZulu-Natal (KZN) provincial gross domestic product (Bureau for Economic Research (BER), 2016). The informal sector in KZN, which is mostly dominated by women, contributes 12% of the province's gross domestic product (Department of Economic Development and Tourism (DEDT), 2010). Although SMMEs account for 40% of all businesses in South Africa, females own only 8% of the businesses (Business Report, 2017; Knowledge Library, 2014).

Given this background, South Africa's post-apartheid policies on SMMEs include: White Paper on the Development and Promotion of SMMEs; National SMMEs Act 102 of 1996; National SMMEs Amendment Bill 2003; National SMMEs Amendment Act 29 of 2004; Accelerated and Shared Growth Initiative for South Africa (ASGISA); and the New Growth Strategy (2010). These policies, strategies and programmes supporting SMMEs are often evident in a range of operational activities such as: skills development and training, financial assistance, advisory services, business

networking, SMME research, Black Economic Empowerment (BEE) development, mentorship, marketing, and capacity building. Often well-articulated, they are managed at the national, provincial, and local government levels as well as private sectors.

The policies, strategies and programs notwithstanding, women entrepreneurs still face unending challenges in KwaZulu-Natal. Against this background, this paper examines the various interventions geared towards creating an enabling business environment for the empowerment of women entrepreneurs in KwaZulu-Natal province and to ensure economic freedom, poverty alleviation, employment creation, and equity. The paper seeks to assess the extent to which government policies or initiatives have created positive impacts on women entrepreneurs and entrepreneurship generally. Though literature on women and entrepreneurship in South Africa exists, studies on women and entrepreneurship in KwaZulu-Natal are few (Ndinda, 1997; Ndinda, 1999). These studies underscore the need for greater support for women's enterprises by drawing on the coping strategies that women deploy to survive and thrive in hostile business environments.

As with its precursor – the Millennium Development Goals (MDGs) – the Sustainable Development Goals (SDGs) address the need for the South African government to ensure gender parity due to the dual impacts of both the apartheid and traditional systems that disempowered women economically. As such, there has been an increase not only in research on gender parity among scholars, but also on women generally and on the entrepreneurial nature and activities of women. Instructively, such studies are often quantitative, examining the various challenges facing women entrepreneurs generally.

While women are economically marginalised across South Africa, their position is particularly weak in KwaZulu-Natal (KZN), one of the poorest provinces in the country (Statistics South Africa (StatsSA), 2017). With that in mind, the key objectives of this paper are to examine the extent to which various government policies/strategies/initiatives have impacted on women entrepreneurship in KwaZulu-Natal province. Secondly, the second objective is to explore the various challenges facing women entrepreneurs and the implementation of government policies/strategies/initiatives for small business development.

This paper draws existing literature on women entrepreneurs globally and across South Africa to shed light on women entrepreneurs in KwaZulu-Natal province. Such insights include the roles of women entrepreneurs in economic development, challenges and State intervention programs in KwaZulu-Natal as well as the nature and extent of government intervention policies to improve the economic development of women in KwaZulu-Natal. Beyond the introductory section, there are five more sections arranged as follows: the nature and types of entrepreneurship, followed by an overview of women entrepreneurs in KwaZulu-Natal; and policy context; data sources and analysis, discussion of findings and finally the conclusion.

### **Nature and types of entrepreneurship**

Entrepreneurship reflects the thinking, initiatives, strategies, and activities associated with developing and managing a new business venture and its risks toward making a profit. While most manifest in small and medium sized businesses, Timmons and Spinelli (2004) argue that entrepreneurship is about finding ways/opportunities to organize and recombine resources for profit while managing the risk. It results in the creation, enhancement, realization and renewal of value not just for the owners but also for all participants and stakeholders.

Entrepreneurship in the South African context – according to the National Small Business Act, amendment of section 1 of Act 102 of 1996, as amended by section 1 of Act 26 of 2003:3

defines a small business enterprise as “any entity, whether or not incorporated or registered under any law, consisting mainly of persons carrying on small enterprise concerns in any economic sector and established for the purpose of promoting the interests of or representing small enterprise concerns, and includes any federation consisting wholly or partly of such association and organization”. The White Paper on National Strategy for the Development and Promotion of Small Business in South Africa, Section 2.1.3 of 1995:9, identifies four categories of SMMEs as follows: Survivalist enterprises, Micro-enterprises, Small enterprises, and Medium-sized enterprises. It uses the general term "small business" and the abbreviation "SMMEs". Survivalist enterprises are mainly activities by people unable to find paid jobs or get into an economic sector of their choice. Survivalist enterprises provide barely manageable income for use in paying for basic needs/activities. Lacking marketable skills, this category of entrepreneurs are often women who require support from survivalist activities. Micro-enterprises: are very small businesses, often involving only the owner, some family member(s) and at the most one or two paid employees. Small enterprises constitute the bulk of the established businesses, with employment ranging between five and about 50. The enterprises will usually be owner-managed or directly controlled by the owner community. Medium-sized enterprises constitute a category difficult to demarcate vis-a-vis the "small" and "big" business categories. It is still viewed as basically owner/manager-controlled, though the shareholding or community control base could be more complex.

### **Women entrepreneurs in KwaZulu-Natal**

With 10.6 million people, KwaZulu-Natal is South Africa's second largest province both in terms of total population (21.3%) and economic contribution of 16.5% of national Gross Value Added (GVA) (Department of Trade and Industry (DTI), 2016; Statistics South Africa (StatsSA), 2012; KZN Provincial Planning Commission, 2011). The provincial distribution shows that KwaZulu-Natal is third at 19.6% in terms of businesses owned by women, after Western Cape (29.5%) and Gauteng (19.8%) (Business Partners Limited, 2013).

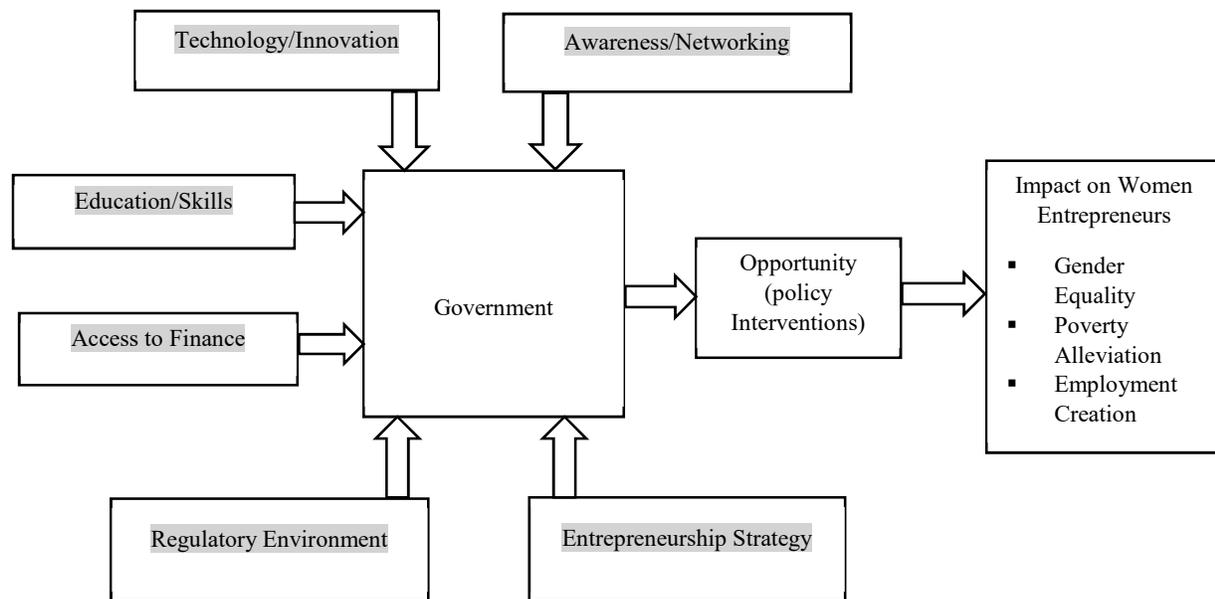
Since the end of apartheid (1994) and the inception of MDGs and SDGs, awareness has grown on the need to empower women for socio-political and economic reasons. Research shows that empowering women through entrepreneurship is one of the easiest ways to ensure gender equity. In fact, business-owning women are amongst the fastest growing entrepreneurial populations in the world; and women entrepreneurs make significant contributions to innovation, employment, wealth creation, poverty alleviation and the development of economies globally, regionally and nationally (Allen et al. 2007; Brush et al., 2006;). Kantor (2001) argues that SMMEs are sectors where many women earn livelihoods, and that such entrepreneurial activities are increasing rapidly in industrialized nations. Many women support themselves and their families through incomes earned from their entrepreneurial activities. Thus, support for women's entrepreneurship is important for family well-being (Kantor, 2001). Given this context, trade is an important strategy for achieving women's empowerment. Yet, trade effectiveness is contingent upon State policies, creation of enabling environments, and availability and accessibility of resources for women entrepreneurs. Governments have acknowledged the importance and contribution of small and medium sized enterprises – a sector often dominated by women - in building the economy. Thus, to achieve national goals, policies at different levels of government are increasingly aligned to SDGs. In South Africa, the State has designed policies and programs at various levels (3-tiers - national, provincial and local/municipality) to ensure gender parity, women advancement, and enterprise development through entrepreneurship (DTI, 2011). Despite

evidence of economic growth in KwaZulu-Natal through entrepreneurship, significant women entrepreneurs face challenges (Ndinda, 1997; Ndinda, 1999; Ndinda and Uzodike, 2008).

### **Locating women in development discourse**

Theoretically, this paper is anchored in feminist empiricism and post-structural feminism. The global discourse on entrepreneurship and its role in economic growth has continued to take centre stage for sustainable development. Increasingly, the paradigm is shifting more towards gender-based inclusiveness for socio-economic development (Ndinda and Uzodike, 2008). As a result, the field of entrepreneurship and women has gained much attention lately emanating from various feminist theories and critiques on the epistemology of gender-based entrepreneurship (Harding, 1987; 1991). This paper adopts the views of Sandra Harding (1987; 1991; Ndinda, 1997; Ndinda and Uzodike, 2012) on feminist epistemologies, which include feminist empiricism, standpoint feminism, and post-structural feminism. Feminist empiricism or liberal feminism originates from positivism and the philosophy of equality between men and women. It assumes that knowledge or science is 'better' when it constitutes and is inclusive of women (Vossenberg, 2014). Women inclusion not only eliminates male biases but also institutional and legal barriers for equitable entrepreneurial outcomes (Ndinda and Uzodike, 2012; Okeke-Uzodike et al, 2014; Vossenberg, 2014).

This paper is also underpinned by the economic and social principles embedded in the Sustainable Development Goal 1: “End extreme poverty in all its forms everywhere (including hunger)” and Goal 5: “Achieve gender equality, social inclusion and human rights” (United Nations, 2016). In line with preceding MDG prescriptions, South African governments adopted the National Development Plan (NDP) towards vision 2030. Key elements of NDP include job creation, poverty alleviation, and gender equality. The NDP proposes invigoration and expansion of economic opportunity through investment in infrastructure, more innovation, private investment and entrepreneurship. Clearly, achieving development objectives requires effective implementation of policies and intervention strategies. As UNCTAD (2015) argues, governments play important roles in: creating enabling environment for enterprise; promoting entrepreneurship; developing micro, small and medium-sized enterprises; building productive capacity; and encouraging *inclusive* growth. It is against this background that UNCTAD (2015) formulated an entrepreneurship policy framework and implementation guidelines for developing economies and economies in transition to improve their entrepreneurial activities. The framework proposes the need for governments to design initiatives, measures and institutions that will promote entrepreneurship across priority areas such as addressing the regulatory environment, entrepreneurship education and skills development, improving technology exchange and innovation, facilitating access to finance and creating awareness and networking (as per the shaded regions in Figure 1.1).



**Figure 1.1: Entrepreneurship conceptual framework**

*Source:* Developed by the authors through review of literature, policies and programmes

The conceptualization and the relevance of these theories (socio-economic and feminist epistemology) to the application of entrepreneurship premise the dominance of male values - the net outcomes of customary practices as developed and reflected within the religious, social, political, and economic institutions of a society. Manifesting as culture, its perquisites often favour its dominant or strongest voices/actors or groups – usually males and elites cohorts. They influence, shape, and predispose attitudes/responses of individuals towards others, issues or events. Thus, the need to neutralize the social construct of male dominance in entrepreneurial activities requires intervention by the most influential stakeholders – including the state through enabling laws. Accordingly, in this paper, government is the major stakeholder responsible for addressing social imbalances through enablement and enforcement laws (such as with gender or affirmative action legislations). This is why the conceptual framework in Figure 1.1. places government at the centre of addressing social imbalances through various intervention policies based on gender neutrality approaches.

### Policy context

In recognition of the importance of SMMEs in addressing the challenges of job creation, economic growth and inequality facing South Africa, the post-apartheid government introduced various reform initiatives and programs. These initiatives were evident at the national level in various documents. The 1994 Reconstruction and Development Programme White Paper (RDP, 1994) acknowledged the underdevelopment associated with small and medium-sized enterprises and the underinvestment in research, development and training. The 1995 White Paper on the National Strategy for the Development and Promotion of Small Business in South Africa (DTI, 1995) aimed to set up a decentralized network of local service centres to facilitate the systematic spread of business related information, advice and services. In addition, the National Small

Business Act No. 102 of 1996 provides for the establishment of the National Small Business Council and the Ntsika Enterprise Promotion Agency (NEPA). It also provides guidelines for organs of state to promote small business in areas such as facilitating access to training, raw materials, and markets.

The Growth, Employment and Redistribution (GEAR) the macro- economic Strategy of 1996 acknowledged that the promotion of small and medium-sized enterprises (SMMEs) is a key element in the government's strategy for employment creation and income generation and had been severely underdeveloped due to obstacles of the apartheid government. Efforts of successor governments to develop SMMEs included: attaching the Small Business Centre to the DTI; NEPA provides non-financial assistance; Khula Enterprise Finance Limited provides wholesale loans; Khula Credit Guarantee Limited for loan guarantees; pre-shipment export finance guarantee facility to expand access to working capital; and the Competitiveness Fund for consultancy advice on technology and marketing. The Simplified Regional Industrial Development programme provides grant programme tailored to the needs of small and medium-sized firms. Another economic strategy, the Accelerated and Shared Growth Initiative– South Africa (ASGISA), (DTI, 2005) focused on limited interventions to catalyze development such as assisting women to expand and accelerate access to economic opportunities including skills development and finance, human resource training, fast tracking women out of second economy, ensuring their significant participation in agriculture and creative industries, improving their access to basic services, and increasing their participation in the Expanded Public Works Programme (EPWP). The Integrated strategy on the promotion of entrepreneurship and small enterprises, aimed at the development and promotion of small business in South Africa by creating an enabling legal framework; streamlining regulatory conditions and introduction of differential taxation and financial incentives among other interventions.

From 2010 the New Growth Path Framework was adopted as a framework for economic policy and the driver of the country's jobs strategy. The framework was aimed at targeting activities that maximise the creation of decent work opportunities. It involves the identification of areas where employment creation is possible on a large scale as a result of substantial changes in conditions in South Africa and globally and developing a policy package to facilitate employment creation to enhance social equity, competitiveness, growth and decent work. The most recent economic policy, the Industrial Policy Action Plan (IPAP) 2013/14–2015/16 (DTI, 2013), as provided in the National Development Plan (NDP), seeks to strengthen intra-governmental integration and co-ordination between DTI and businesses to support enterprise development.

Dominant amongst the objectives of these frameworks are issues such as enterprise development, promotion of small businesses and entrepreneurship, gender parity, and elimination of obstacles to the programs. These programs are extended to the provincial and municipal levels of government. To realize its vision, “KwaZulu-Natal, a prosperous province with a healthy, secure and skilled population, gateway to Africa and the world”, the provincial government outlined seven long-term goals to guide policy-making and resource allocation until 2030 through the Integrated Small Enterprise Development Strategy. The seven long-term goals are: Job Creation, Human Resource Development, Human and Community Development, Strategic Infrastructure, Response to climate change, Governance and Policy, and Spatial Equity. Amongst the objectives of the KwaZulu-Natal growth and strategy development are to: promote SMME; entrepreneurial development; facilitate the provision of business support services to existing and new SMMEs to enhance sustainability gender development and women advancement (KZN Provincial Planning Commission 2011). There are seventy-two (72) SMME development and support programmes in

KwaZulu-Natal. These programs are accessible through departments, institutional bodies and agencies such as KZN Department of Economic Development and Tourism, and Small Enterprise Development Agency (SEDA) (SEDA, 2016), Khula, Industrial Development Corporation (IDC) and National Empowerment Fund (NEF) etc.

### **Data sources and analysis**

Analyses in this paper are based on reviews of secondary data using the UNCTAD concept, and the constructivist grounded theory approach for analysing primary data. According to Schutt (2006), grounded theory is a systematic theory developed inductively from observations that are summarized into conceptual categories, re-evaluated in the research setting, and gradually refined and linked to other conceptual categories. The constructivist grounded theory approach allows data collection, data analysis and theory to stand in reciprocal relationships with each other and follows an interactive process of constant comparison within and amongst data cases, theory and research field notes and memos (Charmaz, 2011; Gordon-Finlayson, 2010). Feminist constructivist and epistemological notions inform the authors' methodological choice. Qualitative primary data was collected from the KwaZulu-Natal Department of Economic Development and Tourism (DEDT) (Women Empowerment section) and Small Enterprise Development Agency (SEDA) within Msunduzi Municipality. SEDA is an agency of the Department (Ministry) of Small Business Development. Its mandate is to implement government's small business strategy; design and implement a standard and common national delivery network for small enterprise development; and integrate government-funded small enterprise support agencies across all tiers of government (SEDA, 2016).

A total of five in-depth interviews were conducted. There was one in-depth interview conducted at KZN DEDT and four in-depth interviews conducted at SEDA. Purposive selection strategy was employed as participants were directly involved in implementing government strategies/initiatives (such as management training, mentorship, business incubator, etcetera) aimed at women entrepreneurial development. The interviews were conducted in the participants' SEDA offices since comfort during interview enhances a participant's elicitation of information on the research subject (Hoskins and White, 2013).

Through in-depth interviews, the authors elicited information on the implementation of government strategies/initiatives on women small businesses and entrepreneurship development. The authors used an interview guide prepared in line with the research context and objective. The responses were written on the interview guide and field notes.

Feminist empiricism is grounded on the idea of equality between men and women. Literature and ongoing discourse provide records of varying degrees of challenges facing male/female entrepreneurs around social reality. That background underpins the authors' analysis of data collected for the study, using grounded theory. Following Schutt (2006), this paper summarized observations into conceptual categories; and then tested the coherence of the categories directly in the research setting with more observations. Indeed, Charmaz (2011) notes that coding and creating memos are the primary analytical conventions for grounded theory. The authors conducted initial analysis of the first interview transcription line-by-line with each data piece (line, sentence or paragraph) in line with the research objectives. According to Strauss and Corbin, (1990), line-by-line analysis is typical of open coding in classical grounded theory. At the point of conducting the actual interview, the authors identified recurring themes. The analysis of the pilot study and the actual study followed the same pattern. The participants were represented

in coded format such as study participant (P<sub>1</sub>, P<sub>2</sub>, P<sub>3</sub>, P<sub>4</sub> and P<sub>5</sub>) to ensure anonymity. In line with the research objectives, the authors structured the data according to theme clusters and categories.

**Table 1: Participants' details**

Participants	Organization	Managerial level	Years with the organization
P <sub>1</sub>	KZN DEDT	Middle management	5 years and above
P <sub>2</sub>	SEDA	Middle management	5 years and above
P <sub>3</sub>	SEDA	Middle management	Less than 5 years
P <sub>4</sub>	SEDA	Lower management	Less than 5 years
P <sub>5</sub>	SEDA	Lower management	Less than 5 years

Adapted by the researchers 2016

## Findings

### *Support programs for small businesses and impact on women entrepreneurs*

The study participants available support programs for small businesses such as small business development centre, business incubator, marketing assistance, mentoring and management training. The participants also indicated that programs specifically meant for women entrepreneurs include: women enterprise coaching program and mentorship for women owned businesses. When probed further on the effectiveness of the support programs for small business/women-owned businesses, the participants rated the support programs as good for small businesses and women entrepreneurs, but underscored implementation challenges as shown in Box 1.

### **Box 1: Effectiveness of government support programs/initiatives**

#### **Effectiveness of government support programs for small businesses and women-owned businesses**

R<sub>1</sub>: Budget reduction; bureaucracy; lack of confidence from the public; and potential political interference.

P<sub>2</sub>: Lack of experienced mentors; lack of service providers; and lack of skilled business advisors for recruitment.

P<sub>3</sub>: Most business people do not keep their financial records -- that is a challenge to determine whether the business is operational or not.

KwaZulu-Natal, along with Eastern Cape and Limpopo, were identified as the poorest provinces in South Africa (StatsSA, 2017). In tackling poverty, it would be expected that interventions/support programmes would target small business development. However, the opposite is the norm. South Africa's weak economic outlook/performance triggered cost-saving measures and bureaucratic bottle-necks in the face of high unemployment rates especially amongst the youth, and rapid decline of popular support for government. These challenges were worsened by poor prospects due to low rates of job creation and corruption (National Treasury, 2016; Okeke-Uzodike *et. al.*, 2014).

Furthermore, in support of the findings in Box 1, literature has documented evidence of lack of skills in implementing government programs and initiatives. According to DTI (2011), some of the agencies handling government support programs employ poorly qualified staff to implement programs. Interventions recommended by stakeholders like TBASA include, training of SME specialists, professionalism, industry-wide business development support (BDS)

standards (amongst others) as a way of empowering women entrepreneurs (PMG, 2012). These recommendations point to the need for capacity building.

**Box 2: Verbatim extracts addressing challenges facing women entrepreneurs**

**Challenges facing women entrepreneurs**

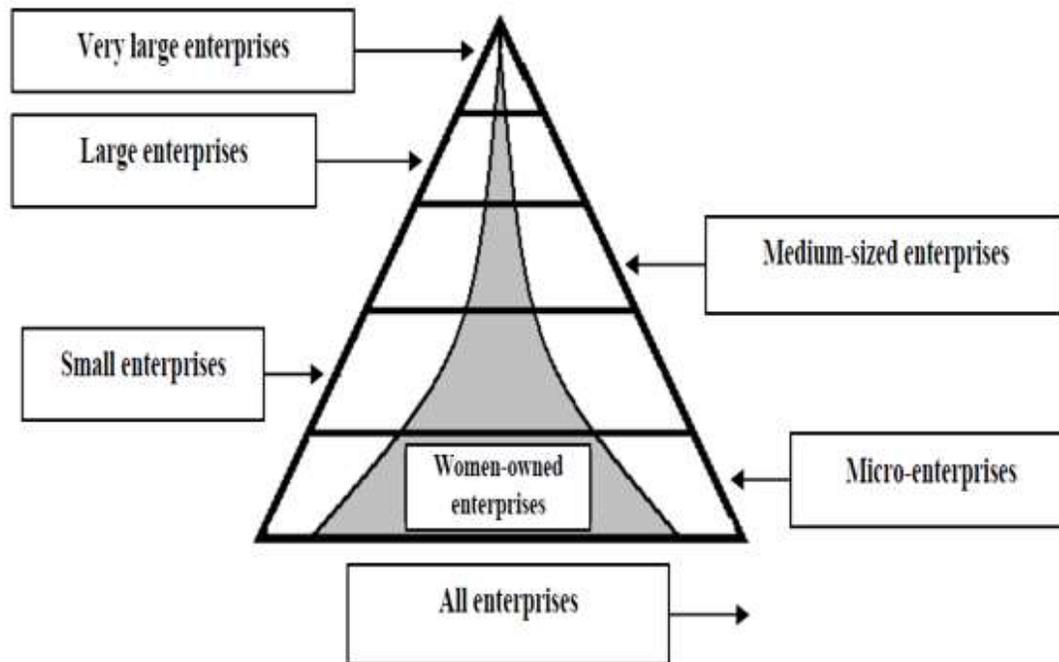
P<sub>3</sub>: Most of the professions are still dominated by men. For example, in the construction sector, people still trust men more than women when it comes to builders, surveyors and architects.

P<sub>4</sub>: Funding.

*Challenges facing women entrepreneurs*

Drawing from the findings in Box 2, male dominance of economic activities is extensive and permeates most industries. In fact, it dates back (at least) deep (more or less) into the history of humans. History and practices across cultures and societies place women in roles mostly associated with domestic activities. Despite the on-going campaigns on the need to emancipate women and neutralize gender inequality, most societies still hold on to traditional institutions and practices that valorise males as the dominant gender (Hartmann, 2010). Such endorsements of traditional gender arrangements and stereotypes spill over into organizational attitudes, policies and practices – thus, creating organizational cultures that are gender-biased (Cha, 2013; Bobbitt-Zeher, 2011; Prescott and Bogg, 2011). Such attitudes and stereotypes manifest often in impalpable, invisible, yet unbreakable barriers that prevent women and non-preferred groups from access to certain opportunities or positions (Ndinda and Okeke-Uzodike, 2012).

According to the United States Federal Glass Ceiling Commission (1995a: iii), glass ceiling refers to "artificial barriers to the advancement of women and minorities". As with ethnicity and racism, the barriers often reinforce male chauvinism by creating the kinds of unfounded trust and confidence that encourage/allow male dominance of industries such as construction and other major economic activities across societies. Organizational settings appear to posit a workplace division of labour where males are seen as the dominant gender on major economic activities (male sectors) and females are allowed to participate in certain sectors or as support actors. Historically seen in traditional African societies as family pillars, women participate largely in informal businesses, which give them operational flexibility to provide income for basic domestic needs for their families while simultaneously giving them time to run their homes. Such arrangements not only place women outside the economic mainstream but also ensured historically that very little was done to enhance their participation in major economic activities. Figure 1.2 shows clearly that the participatory level of women in the upper echelons of the economy is very minimal despite women constituting a majority of the population.



**Figure 1.2: Gender scale bias in business ownership**

*Source: Finnegan (2000) cited in ILO's Women Entrepreneurship Development Strategy (2008).*

The participation rates of women entrepreneurs in value adding businesses are low. South African women tend to be concentrated in business activities at the micro and survival levels (Ndinda, 1997; Ndinda, 1999; Rena, 2016) such as crafts, hawking, domestic and personal services, and the retail sector. In line with the findings of this study, the DEDT (2012) highlighted the exclusion of female entrepreneurs from key and thriving economic sectors such as mining, energy, transport, logistics, and construction. Though majority of the population, they are the most vulnerable and under-represented group in economic participation.

Clearly, women's under-representation in certain professional endeavours – as builders, surveyors, and architects – remains dubious because it draws on the role of trust in business. The Economist (2008), notes that trust in business reflects a complex interplay of factors such as integrity (honesty, ethics), competence (intelligence, capabilities) commitment (good faith), and perceptions (fears). As Duggar (2010) argues, a culture of integrity engenders trust and increases efficiency. Ideally, trust should be gender neutral and instrumental for building confidence, increasing the talent pool and unlocking the full potentials of individual talents.

Paradoxically, although women are not trusted as professionals in some industries, they often perform well when given a chance. For instance, women entrepreneurs tend to be more successful because of their trusted status in their communities (VanderBrug, 2013). Similarly, research suggests that women-owned firms outperform those owned by their male counterparts (Marlow and McAdam, 2013). One study showed that women CEOs in the Fortune 1000 companies produced equity returns 226% better than their male counterparts (Wechsler, 2015). An excerpt from U.S. Trust-Bank of America Private Wealth Management is apt:

Smart companies see that women – including the billion women entering the economy as employees and entrepreneurs – will dictate their business success.

The Coca-Cola Company expects five million women entrepreneurs to be part of its global supply chain by 2020. Brazilian bank Itau considers the 50% of Brazilian entrepreneurs that are women as a core market (Vanderbrug, 2013:n.p.).

These studies provide ample evidence on the need to abandon old/existing patriarchal structures that sustain perceptions and institutions of male dominance in major economic sectors/industries. For women, integrating gendered perspective structures mean eliminating gender devaluation such as the subtle processes by which women's contributions are minimized, undervalued or devalued (Kamberidou and Fabry, 2012; Kelan, 2010). Basically, such support structures and policies encourage women and women entrepreneurial development. Drawing from the conceptual framework, the environmental factors within the scope of this paper as mentioned earlier are the technology, awareness, networking, education and skills, access to finance, and regulatory environment. Also, emanating from Box 2, participants indicated (amongst other things) that funding and awareness/information continue to hinder the progress of women entrepreneurs. Various studies suggest that awareness of, and access to, funding are among the key challenges facing women entrepreneurs (UNCTAD, 2015; Witbooi and Ukpere, 2011). Factors affecting women entrepreneurs in KwaZulu-Natal include the: exclusion of women entrepreneurs from key and thriving economic sectors such as mining, energy, transport, logistics, and construction; need for better information distribution and monitoring system; change of perception from historical prejudices and stereotypes against the empowerment of women; and commitment to women economic empowerment from all stakeholders (Ndinda, 1997; Ndinda, 1999, DEDT, 2012).

Women's experiences in KZN and South Africa are not different from the global context. The report on the International Trade Centre conference (2011) shows that, globally, women own 1% of the world's wealth and 10% of the global income; and hold 14% of leadership posts. In the public and private sectors, women represent 70% of the world's poor and are paid 17% less than men for the same work. However, South Africa's strong constitutional provisions on gender equality is reflected in a relatively fair performance on gender matters such as women representation in politics as evidenced in its top ranking in Africa and 4<sup>th</sup> out of 87 countries globally by the 2012 Social Institutions and Gender Index (OECD Development Centre, 2012). Similarly, on the Southern African Development Community (SADC) Gender and Development Index in 2012, South Africa was ranked second, (Lowe-Morna and Nyakujarah, 2012). The rankings notwithstanding, gender issues remain significant challenges in South Africa. For instance, gender-based violence remains on news headlines almost daily; women are still underrepresented generally in business and especially in economically viable sectors (Ndinda and Uzodike, 2012).

Equally, KwaZulu-Natal's largely rural and relatively underdeveloped areas account for 54% of the population (mostly women and children) and depend on subsistence agriculture. Its urban-industrial (and largely uncompetitive) areas account for 46% of population (StatsSA, 2003; KZN Provincial Planning Commission, 2011). The higher population of women, high poverty line and minimal empowerment tools have resulted in larger numbers of vulnerable women in society. According to the DTI Annual Review of Small Businesses in South Africa, the key constraints facing KwaZulu-Natal women entrepreneurs are regulatory and institutional challenges, access to finance, mentorship, skills and infrastructure development, access and exposure to opportunities and technology, business premises, and market opportunities (DEDT, 2012). Consequently, the DTI (2011) highlights the need to define relevant mechanisms and processes to enhance the

coordination of gender equality and women's economic empowerment activities.

Paradoxically, the global discourse on the importance of engaging and empowering women remains one of the developmental challenges. The quest to attain the Sustainable Development Goals (SDG) has put much pressure on governments all over the world to enhance economic activities aimed at sustainable development and economic growth. Various policies, programs and strategies built around enterprise development and women parity have been introduced in many countries globally. In South Africa, a range of constitutional and legal instruments have been introduced at the national level (and replicated at provincial and municipal levels) addressing women economic empowerment. KwaZulu-Natal province has a number of SMME developments and support programs focusing on financial assistance, training and advisory services.

The implementation of intervention policies and programmes has not yielded much positive impact on women enterprise development. Structures supporting women's oppression remain on-going challenges. About 43.8% of households in South Africa are headed by females. In terms of poverty, 22.8% of female-headed households fall within the poorest quintile (1) as compared to 18.1% of male-headed households; and 31% of female-headed households fall within quintiles 4 or 5, compared to 45% of male-headed households (StatsSA 2017).

Beyond being historically disadvantaged, South African women are numerically larger than men. Women constitute 54% of KwaZulu-Natal's 10.6 million populations (StatsSA, 2014). Furthermore, although women contribute immensely to KwaZulu-Natal's economic activities, most agencies reflect a male-female client ratio of 70:30 - confirming that women are inadequately supported in their entrepreneurial ventures despite being the majority of entrepreneurs in the country (DEDT 2012; DTI, 2011; eThekweni Metropolitan Municipality Local Newspaper, 2010). Thus, gender parity still remains one of the pressing challenges facing South African society. The exclusion of women from key economic sectors hinders the achievement of various developmental objectives of KwaZulu-Natal and South Africa. The role of the State remains pivotal in bridging the gap by ensuring that it creates an appropriate enabling environment for all enterprises, robust entrepreneurship and development of micro, small and medium enterprises, and building productive capacity and inclusive growth (UNCTAD, 2015).

## Conclusion

Globally, small, medium and micro enterprises make substantial contributions to economic growth; and entrepreneurship remains the quickest strategy for reducing unemployment and poverty and a major vehicle through which women entrepreneurs contribute to socioeconomic development. Successful entrepreneurs require individual motivation, innovative mind, and support from public, private, and non-governmental organizations. However, due to entrenched patriarchal bias and structural impediments, women's entrepreneurial capabilities have remained underdeveloped and underutilized in their societies. To unlock their full potential, women entrepreneurs require targeted interventions to flourish.

Though, KwaZulu-Natal has made progress in creating an enabling environment for women entrepreneurs to grow, various challenges persist. As South Africa envisions the achievement of National Development Plan (NDP) by the year 2030, the immediate strategy would require more focus on SMMEs and empowerment programs, especially for women. SMME development remains a key government strategy for alleviating poverty and unemployment, and enhancing gender equality. The KZN provincial policy on enterprise development and SMME growth requires more emphasis on strengthening women entrepreneurship across all levels and

sectors of the economy, including sectors that were previously impervious to women. Given the defining role of skilled talent in ensuring policy effectiveness, it is necessary that appropriately qualified personnel are engaged to deliver results according to specific targets.

Clearly, greater participation of women in more productive enterprises not only contributes to poverty reduction but also the promotion of gender equality and sustainable/transformational development. Operational experience suggests clearly that intervention schemes should review human capacity-related challenges in implementing empowerment programs. If those entrusted with program implementation are unqualified, unskilled, unable, or indifferent, program objectives may be seriously compromised. KwaZulu-Natal, as one of South Africa's poorest provinces, cannot afford to waste its scarce resources on program failures due to avoidable oversight or staffing issues. As such, it is imperative that provincial intervention projects re-examine human capacity requirements and their deployment to ensure optimum efficacy.

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