

**THE CHALLENGES FACED BY WOMEN-OWNED SMALL BUSINESSES IN
LEPELLE-NKUMPI LOCAL MUNICIPALITY, LIMPOPO PROVINCE, SOUTH AFRICA**

BY

LERATO MADILO MAKOLA

Mini-dissertation

Submitted in partial fulfilment of the requirements for the degree of

MASTER OF BUSINESS ADMINISTRATION (MBA)

In

BUSINESS ADMINISTRATION

In the

FACULTY OF MANAGEMENT AND LAW

(Turfloop Graduate School of Leadership)

at the

UNIVERSITY OF LIMPOPO

SUPERVISOR: Prof M.M. Kanjere

May 2022

DECLARATION

“I declare that this research project is my own work. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration at the University Of Limpopo Turfloop Graduate School Of Leadership. It has not been submitted before for any degree or examination in any other University. I further declare that I have obtained the necessary authorisation and consent to carry out this research”.

Makola Lerato Madilo

DEDICATION

This mini-dissertation is dedicated to you my siblings Gosele, Emmanuel, Robert, Tumelo and Bright. When you work really hard against all odds, then nothing can stop you from reaching your dreams.

ACKNOWLEDGEMENTS

Firstly, I would like to thank God for providing me with the strength to undertake this research project. I greatly appreciate my supervisor, Professor M.M. Kanjere, for her patience, guidance and support throughout the research project. Thank you very much.

My gratitude goes to the women-owned small business in Lepelle-Nkumpi area who participated in the study. Thank you for your time and input. You contributed to the success of this research report.

I would like to thank my parents for providing moral support and encouragement during the project. My special thanks go to my partner Bogopa Jimmy, for his understanding, love and emotional support. Thank you for always being there for me.

I would also like to say thank you to my two sons Leruo and Leata you gave me the courage and strength to aspire.

Lastly, I would like to thank the Lepelle-Nkumpi Local Economic Development office for their support. I would not have achieved this had it not been for this support.

ABSTRACT

In today's post-modern era, the role of women-owned small businesses in economic development is inevitable. Women are willing to act in business and contribute to the nation's growth. However, most women in small businesses face a wide variety of challenges both in starting and in growing their business ventures. Some of the challenges relate to lack of skills and an environment that is not favourable to women small business owners. Thus, a study was conducted in Lepelle-Nkumpi local municipality in Limpopo Province. The aim of the study was to investigate the challenges faced by women-owned small businesses in the Lepelle-Nkumpi local municipality, Limpopo Province of South Africa. The study used a qualitative research method to collect data. Fifteen (15) individuals participated in the study; twelve (12) of the participants were women who owned small businesses in the municipality and three (3) of the participants were officials working in the LED unit. Participants in the study were chosen purposively because of the knowledge that they possessed. Semi-structured interviews were used in the qualitative study to collect data. The study discovered that some of the challenges included lack of skills and training, lack of access to finance, lack of marketing strategies and inadequate resources. Thus, the study recommended that the municipality should provide need-based training for small business owners.

LIST OF FIGURES

Figure 1.1 Capricorn District Municipality map 45

LIST OF TABLES

Table 4.1	The sampling size	47
Table 4.2	Race	53
Table 4.3	Marital status	54
Table 4.4	Age in years	54
Table 4.5	Highest qualification	55
Table 4.6	Position at work and Prior working experience before self-employed	55
Table 4.7	Indicate the number of years you were in business	56
Table 4.8	Hours devoted to the business	56

ACRONYMS

BEE	Black Economic Empowerment
BWA	Business Women Association
CSR	Corporate Social Responsibility
DTI	Department of Trade and Industry
IDP	Integrated Development Plan
LED	Local Economic Development
LEDA	Limpopo Economic Development Agency
MBA	Master of Business Administration
NYDA	National Youth Development Agency
SMME	Small, Medium and Micro Enterprises
TGSL	Turfloop Graduate School of Leadership
TREC	Turfloop Research Ethics Committee

Contents	Page
DECLARATION	2
DEDICATION	3
ACKNOWLEDGEMENTS	4
ABSTRACT	5
LIST OF FIGURES	6
LIST OF TABLES	7
ACRONYMS	8
CHAPTER ONE	14
INTRODUCTION AND BACKGROUND	14
1.1	14
1.2	14
1.3	14
1.4	15
1.5	15
1.6	16
1.7	16
1.8	16
1.9	17
1.10	17
CHAPTER TWO	19
LITERATURE REVIEW	19
2.1 INTRODUCTION	19
2.2 BUSINESS CHALLENGES FACED BY SMALL BUSINESS OWNERS	19
2.2.1 Poor infrastructure	22
2.2.2 High levels of crime	23
2.2.3 Low levels of research and development (R&D)	23
2.2.4 Role modelling	23
2.2.5 Financing	23
2.2.6 Business support and network	24
	9

2.2.7 Knowledge and skills	25
2.2.8 Work experience	26
2.2.9 Motivation and confidence	26
2.2.10 Role modelling	27
2.2.11 Technology	27
2.2.12 Marketing and selling	27
2.2.13 Decision-making	28
2.2.14 Risk	28
2.2.15 Enabling environment	29
2.2.16 Growth in the business	29
2.3 Challenges Faced by Small Business Owners in South Africa	30
2.3.1 Lack of growth	30
2.3.2 Lack of marketing	31
2.3.3 Lack of resources	31
2.3.4 Lack Technology usage expertise	32
2.3.5 Fear of taking risk	32
2.3.6 Lack of Motivation and confidence	32
2.3.7 Inequality of rights and entitlements	33
2.3.8 Government bureaucracy	33
2.4 CHALLENGES FACED BY SMALL BUSINESS OWNERS IN LIMPOPO PROVINCE	34
2.4.1 Lack of access to financing	34
2.4.2 Education prior to starting their business	34
2.4.3 Laws and regulations	34
2.4.4 Business support and network	35
2.4.5 Decision-making	35
2.4.6 Lack of government initiatives to promote small businesses	36
2.5 GOVERNMENT INTERVENTIONS ON SMALL BUSINESSES	36
2.5.1 The National Youth Development Agency (NYDA).	37
2.5.2 The Small Enterprise Development Agency (SEDA)	37
2.5.3 The Limpopo Economic Development Agency (LEDA)	37
2.5.4 Department of Trade and Industry	38
2.6 GOVERNMENT INTERVENTIONS ON SMALL BUSINESSES OWNED BY WOMEN	38

2.7 Legislation that is supporting and growing small businesses	39
2. 7.1 Labour laws	40
2. 7.2 Tax laws	40
2. 7.3 Black Economic Empowerment (BEE) laws	40
2. 7.4 The National Small Business Act 102 of 1996	40
2.8 HOW WOMEN-OWNED SMALL BUSINESSES COPE WITH THEIR CHALLENGES	41
2.8.1 Accessing funds	41
2.8.2 Continue Showing Up	41
2.8.3 Limited Knowledge	42
2.8.4 Fear of Failure	42
2.9 HOW CAN WOMEN WHO OWN SMALL BUSINESSES BE EMPOWERED	42
2.9.1 Connect women-owned small businesses with female mentors	42
2.9.2 Find ways to amplify the female voice	43
2.9.3 Own your successes, your strengths and your knowledge	43
2.9.4 Financial literacy	43
2.9.5 Balancing business and household roles	44
2.9.6 Empowerment through marketing	44
2.9.7 Empowerment through education	44
2.9.8 The benefits of empowering women in small businesses	45
2.10 THEORETICAL FRAMEWORK	45
2.10.1 The Human Capital Theory	45
2.11 CONCLUSION	46
RESEARCH METHODOLOGY	47
3.1 INTRODUCTION	47
3.2 RESEARCH DESIGN	47
3.3 STUDY AREA	48
3.4 POPULATION SIZE	49
3.5 SAMPLING AND SAMPLING SIZE	50
3.6 DATA COLLECTION	51
3.7 DATA ANALYSIS	52
3.8 TRUSTWORTHNESS	52
3.9 STUDY LIMITATION	54

3.10 ETHICAL CONSIDERATIONS	54
3.10.1 Turfloop Research Ethics Committee	54
3.10.2 Permission to conduct the research	55
3.10.3 Individual participation	55
3.10.4 Informed consent	55
3.10.5 Confidentiality	55
3.10.6 Anonymity.	55
3.10.7 No Harm	56
3.11 CONCLUSION	56
CHAPTER FOUR	57
DATA PRESENTATION AND ANALYSIS	57
4.1 INTRODUCTION	57
4.2. Section A: Biographical Information	57
4.2.1. Race	57
4.2.2. Marital status	58
4.2.3. Age in years	59
4.2.4. Highest qualification	60
4.2.5. Work experience	61
4.3 Section B: Business and operational information	62
4.3.1 Indicate the number of years you were in business	62
4.3.2 Hours devoted to the business	62
4.3.3 Area in which the business is located in the Lepelle-Nkumpi Local Municipality.	63
4.3.4 The number of full-time employees	63
4.3.5 The type of industry	63
4.3.6 The legal status of small-businesses	64
4.3.7 The path to business ownership	64
4.3.8 The source of your start-up funding	64
Table: 4.9 Source of start-up funding	64
4.4 Section C: The questions asked to women who own small business in Lepelle-Nkumpi Local Municipality	65
4.5 Section D: Questions asked to officials in the business unit at Lepelle-Nkumpi Local Municipality	69

4.6 DISCUSSION OF THE RESULTS	70
4.7 CONCLUSION	73
CHAPTER FIVE	74
CONCLUSIONS AND RECOMMENDATIONS	74
5.1 INTRODUCTION	74
5.2 SUMMARY OF THE RESEARCH FINDINGS	74
5.3 RECOMMENDATIONS	76
5.3.1 Needs based training	76
5.3.2. Managerial training	76
5.3.3. Women networks	76
5.3.2 Infrastructure support	77
5.3.3 Permits should be issued to facilitate business growth	77
5.3.4 Awareness campaign	78
5.4 CONCLUSIONS	78
5.5 SUGGESTIONS FOR FURTHER RESEARCH	79
References	79
APPENDICES	88
Appendix A; Interview guide	88

CHAPTER ONE

INTRODUCTION AND BACKGROUND

1.1 INTRODUCTION

Majority of women faced challenges when it came to starting and running a business. They had limited experience and finance, and they often had a hard time accessing capital. These obstacles can be daunting for women who only have a limited amount of time and resources to start their own businesses (Mustafa, Mazhar, Asghar, Usmani, Razaq and Anderson, 2019). The lack of education and experience also adds up to the challenges of starting a business (Njaramba, Chigeza and Whitehouse, 2018). According to the Global Small business ownership Monitor (2018), the lack of formal education and business experience are among the factors that prevent women from starting their own businesses. Turton and Herrington (2019) noted that men are more likely to receive finance for their businesses than women. They also stated that women tend to venture into business because of the necessity rather than opportunity. Despite the patriarchal structure of business ownership in certain regions, women have still made a difference in terms of starting and operating businesses. In Lepelle-Nkumpi, female small business owners have contributed significantly to the local economy. They also helped in generating jobs despite the challenges that they face (IDP, 2018/19).

1.2 RESEARCH PROBLEM

Many women are still not capable of running a successful business due to their lack of skills. This is because most people who start and operate a business require the necessary skills to succeed (Armanios, Eesley, Li and Eisenhardt, 2017). Despite the government's efforts to support female-owned small businesses, many of these are still not being delivered. This is because of the country's high corruption rate (Small Enterprise Development Agency (Seda), 2016). Many women remain unskilled and not equipped to build their own businesses due to the lack of training and resources. This is

because banks and financial institutions require skilled individuals to operate their businesses. Thus, most businesswomen lack financial skills and other essential skills necessary to run a successful business (Malebana and Swanepoel, 2015). Thus, research on women-owned small businesses has been conducted in different areas without focusing on small areas like Lepelle Nkumpi. Therefore, this research probed the challenges that women face in small businesses in Lepelle Nkumpi, which negatively affect their chances of building successful businesses.

1.3 AIM OF THE STUDY

A research aim describes the goal of a project. It should be focused on the specific details of the study and should be phrased in such a way that it can be easily identified when it has been completed (Castleberry and Nolen, 2018).

The main aim of this study was:

- To investigate the challenges faced by women-owned small businesses in Lepelle-Nkumpi Local Municipality, Limpopo Province, South Africa.

1.4 RESEARCH OBJECTIVES

Your research objectives are the steps that you will take to reach your goals. They should be written in a way that makes them easy to understand and keep in mind when you start your project. You should also regularly review and revise them to make sure that they are still feasible (Saunders and Lewis, 2017).

The objectives of the current study are:

- To determine the challenges that affect women-owned small businesses.
- To find out how women who own small businesses cope with the challenges.
- To suggest ways in which businesswomen can be empowered.

1.5 RESEARCH QUESTIONS

The research question is a key component of any project that you are working on. It gives you an idea of what you want to investigate and the scope of the project (Weaver-Hightower, 2018).

The study answered the following research questions:

- What are the challenges that affect women-owned small businesses?
- How do women who own small businesses cope with the challenges?
- How can businesswomen be empowered?

1.6 MOTIVATION FOR THE STUDY

The researcher, who is from Lepelle-Nkumpi Local municipality, was concerned about the disparity in the progress of female business owners. She believed that the local government could help develop its economy by implementing programs that encourage women to participate in business. However, individuals may confront a variety of problems in starting and growing their firms, which prompted the researcher to look at the issues.

1.7 SIGNIFICANCE OF THE STUDY

The study was conducted to help women-owned businesses grow and expand their operations through identifying their challenges, balancing work, and family responsibilities. The recommendations found in this research will assist in addressing the needs of women in small businesses. LEDA will be able to ensure that they provide relevant education and training to them. The municipality will be able to provide relevant infrastructure and funding to those businesses that are in need. Lastly this research will benefit the Business Women Association (BWA Lepelle-Nkumpi) in the area, as they are able to identify areas for women empowerment. The study will also benefit policy makers in as far as its findings will show policy gaps and provide insights for improvement.

1.8 DEFINITION OF CONCEPTS

1.8.1. Small business

Gangata and Matavire, (2013) described small businesses are those that operate with fewer than ten employees. In industries such as manufacturing, construction, and mining, these businesses can employ up to 20 individuals depending on their level of formal market environment. Small, Medium and Micro Enterprises (SMMEs) are vital to South Africa's economy. They can play a significant role in the creation of jobs and economic growth. (Booyens, 2011).

1.8.2. Business woman

She is the owner of her own business, a woman who works in business is often and often regarded as an important individual in a company according to Kokov and Tameryan, (2016). These have also been defined as those female beings that thrive under uncertainty, are innovators and creators and implementers of business ideas (Sibanyoni, 2012).

1.8.3. Challenges

Test of one's capacity to perform anything that requires considerable mental or physical exertion in order to succeed (Khosa and Kalitanyi, 2014).

1.9 CONCLUSION

This chapter has laid a foundation of the research by clarifying the background, outlining the research objectives and research questions, presenting the research problem and articulating the aim, the significance, motivation of the study and defining concepts.

1.10 OUTLINE OF RESEARCH REPORT

CHAPTER 1: INTRODUCTION

The study's introduction and background are covered in this chapter. It is the goal of the background to make sure that readers understand why this research is important. What exactly is the point of doing this study, and why does it matter? These are all questions that must be answered.

Research issues and goals; research methods; and certain ideas stated are all subdivided into this area as a starting point for this section.

CHAPTER 2: LITERATURE REVIEW

There is a critical examination of what has been done before in the given subject, with reference to revisions and revaluations, in this chapter's literature review. A literature review will consist of the challenges that women-owned small businesses are facing and literature on how women can be empowered.

CHAPTER 3: RESEARCH METHODOLOGY

Research Methodology is the subject of this chapter, which discusses how the researcher intends to accomplish the study's goals and objectives. There were a variety of components that were considered when putting together a methodology for a study.

CHAPTER 4: DATA ANALYSIS

This chapter was made up of a number of different topics. The outcomes of the research are analysed using the techniques and tools that were chosen. Tables and graphs were used to present the findings, and the conclusions are drawn from them.

CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

As a result of this research, conclusions and recommendations were outlined in this chapter.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

There is a critical examination of what has been done before in the given subject, with reference to revisions and revaluations, in the Literature Review in this chapter. A literature review will consist of the Global, National (South African), Provincial (Limpopo) and Local (Lepelle-Nkumpi) challenges that are faced by small businesses, the government intervention in growing small businesses for all and for women and the legislation supporting the small businesses and the challenges of women owned small businesses. Most studies on small business ownership focus on the factors that cause the high attrition rates, but research has also neglected one of the most critical factors that small business owners face. Small business owners' lack of aptitude to adjust to the unpredictable business environment has been disregarded in research (Adams, Khoja and Kauffman, 2012). Some of these factors include having a hard time accessing capital from banks, not understanding the various methods of the industry, and competing with other businesses. Aside from these, small business owners also face various problems in ensuring that their products and services are suitable for the consumers (Rahim, Fabeil and Sung, 2017). These challenges represent a heavy responsibility to be shouldered by women owned small businesses.

2.2 BUSINESS CHALLENGES FACED BY SMALL BUSINESS OWNERS

Women-owned businesses are making a difference globally, and they contribute to the economies of their communities. They also encounter a variety of problems and limits that must be addressed, and special requirements recognized in order to function at the same level, if not better than their male counterparts. As the world trade undergoes globalization, the private sector is becoming more involved in developing countries (Amorós and Bosma, 2014). As part of this process, the small business sector has become a vital component of developing economies. Its informal and formal

components have become widely considered as a means of generating sustainable employment (Luiz and Mariotti, 2011).

As the global economy continues to expand, many small and medium-sized enterprises are being forced to compete against the large global players to survive (Mahembe, 2011). Access to finance has been regarded as a critical factor that hinders the growth and development of small businesses (Akhawaya and Havenga, 2012). According to Agbim and Idris (2015), operating a small business without proper financial support can be very challenging to start-up. This is because the lack of adequate financial assistance can lead to inefficient management systems and lower profitability.

Nkpanyen and Bassey, (2012) emphasise that a lack of information can make a decision-making process harder and contribute to business failure. The skills shortage in the small business sector can also discourage people from entering business. This is an investment risk that SMEs can ill afford (Iyiola and Azuh, 2014). According to (Daynard, 2015), women are also less likely to have the necessary skills and abilities to run their own businesses. This stereotype is commonly applied to women who own small businesses. It has become the de facto profile of women-owned businesses.

Women are significantly under-employed and are unable to gain the skills needed to start and grow their own businesses. This lack of experience limits their human assets (Global Small business ownership Monitor, 2010). Women are also more likely to have a low level of knowledge about financial services and banks. This is due to the fact that they have a shaky grasp on how to interact with financial institutions. When it comes to applying for loans, a lack of familiarity with banking practices might result in a lack of confidence (Witbooi, 2019). You may get a competitive advantage by hiring employees with previous expertise in the business world.

The various social contexts that small businesses operate in are often sources of enabling and disabling factors for women and male business owners (Ascher, 2012). Majority of the barriers faced by women in the workplace stem from the attitudes and practices of the society and for the most part, past studies on businesswomen have

focused on the negative effects of socio-cultural factors. Despite the various obstacles that women face in business, they are not receiving the same attention and recognition that they deserve in other countries (Nxopo, 2014). According to Irene (2017), many women who are starting and growing their own businesses are denied the necessary resources and support needed to succeed. Women are regarded as minors, which limit their ability to own assets, enter legal contracts and build collateral (Nkpoyen and Bassey, 2012).

Most women are also limited in how they can operate their businesses due to the patriarchal attitudes that prevent them from becoming business owners. According to (Budeli, 2012), the self-censorship and restraint that women exhibit when faced with these obstacles contributes to the reinforcement of discriminatory practices against them.

According to Turker, (2018) in the face of numerous global challenges, in today's world, businesses need to redefine their roles in society in order to compete in the face of various global challenges. To be successful, corporate social responsibility (CSR) must be viewed as a social innovation (Turker and Yilmaz, 2016). People all throughout the globe experience this. Identifying the variables that influence a company's performance is critical for lowering the risk of failure and increasing the likelihood of success. Small business owners like Bill Gates of Microsoft, Steve Jobs of Apple, Mark Zuckerberg of Facebook, and Walt Disney, to mention a few, have made significant contributions to the advancement of human communication and behavior, according to Lepeley, Pizarro, and Mandakovic, (2015). Small business ownership has added value to the lives of people around the world. Through the inventions of individuals, they have made a significant contribution to society.

Despite the significant progress that women have made in terms of small business ownership, the number of women business creators remains low. This highlights the challenges they face in starting and running a business (Amorós and Bosma, 2014). A range of studies on small businesses have been conducted in various African countries, but these have tended to reveal a particular picture of the gender inequality in the

business world. Women are typically regarded as a minor player in the industry. There are some African women who are capable of growing businesses beyond the informal level. However, these individuals are an exception to the norm (Gorora and Mago, 2013).

Most women have a hard time defining their vision of growth and how they should act to achieve it. There are also many assumptions about them that prevent them from effectively growing their businesses– in terms of hiring more people, boosting revenue, or diversifying into new goods, services and markets (Davidson and Burke, 2011).

Many towns are beginning to recognize the significance of SMMEs in driving their local economies. In addition to retail shops and general merchandise stores, there were hardware stores, restaurants, greengrocers, brick-making businesses, public phone operators, welders, motor technicians, and car washes. The following are some of the difficulties that local small businesses must deal with:

2.2.1 Poor infrastructure

The absence of physical infrastructure is a major hindrance to corporate expansion and increases the cost of conducting business substantially. The GEM South Africa report (2014) points out that infrastructure is a crucial facilitator for the growth of small and medium-sized enterprises in South Africa. New enterprises may be attracted to an area because of the ease with which different services and facilities may be accessed. Many of the difficulties that local companies and individuals have are the result of infrastructural problems that often develop.

Everyone agreed that power outages and water shortages were their greatest challenges in running their enterprises. The municipality in question, along with the rest of the federal government, is now dealing with a serious lack of energy. This is due to the country's aging infrastructure and the need to replace it (Goldberg, 2015). Power and water outages have negative effects on businesses. They noted that these disruptions have caused them to close their doors for hours or days, which increases their operating costs. There are a lot of potholes on the roads that make driving and walking risky. It's tough to get to small businesses because of the poor quality of their infrastructure development.

2.2.2 High levels of crime

The high level of crime is a pervasive problem in South Africa. Security spending increases the cost of doing business for both formal and informal SMMEs. This is according to a survey conducted by PricewaterhouseCoopers in 2015. Investment confidence in South Africa is hampered by the commercial costs of crime and violence, according to GEM (2014).

2.2.3 Low levels of research and development (R&D)

R&D capacity is an important aspect of a small business to determine the feasibility of developing new products and services. In 2010, Herrington, Kew and Monitor stated that South African SMEs are less innovative than their counterparts in developed countries.

According to Booysens (2011), South Africa's SMEs are not able to create strong linkages with large firms, which limit their chances of being able to develop new technologies. Research and development (R&D) should be encouraged by the government, according to the GEM report (2014). The goal would be to promote innovation and recruit and build long-term ties between local and overseas knowledge heavy companies.

2.2.4 Role modelling

A role model is someone who exemplifies accomplishment via realistic behavior patterns and a behavioral blueprint for success (Zororo, 2011). Most people are focused on the failures of role models and they do not provide enough advice on how to become successful (Khosa and Kahlitanyi, 2014).

2.2.5 Financing

Access to finance is a critical factor that hinders small business ownership. This issue has been identified as a major obstacle to small businesses' growth (Akhawaya and Havenga, 2012). According to Agbim and Idris (2015), inadequate financial support and

management systems are some of the factors that prevent start-up businesses from operating successfully. This paper aims to highlight the various challenges faced by small businesses and how they can be overcome.

Nkpoyen and Bassey, (2012) emphasise a lack of information makes it hard for people to make decisions and contribute to poor financial measures that could cause a business failure. The perceived riskiness of starting a small business is one of the main factors that prevent investors from supporting it (Iyiola and Azuh, 2014).

2.2.6 Business support and network

Research reveals mixed views about business women, that many women use business networks and associations for business development support. According to Chinomona and Maziriri (2015), some business women make extensive use of these organisations as part of their overall business development strategies; many women do not feel that they can access these types of networks and associations due to their various business development strategies.

The low membership rate of these sorts of organizations has a detrimental influence on their companies, and this in turn results in the associations themselves battling for sustainability (Siwadi and Mhangami, 2011). The absence of networks outside of their home and immediate neighborhood is related with women's lack of formal job and business expertise, combined with limits put on their mobility and capacity to contact with other business people (Tuyishime, 2015).

While networking is beneficial for many reasons, a study revealed that women tend to have weaker informal networks than men. A perfect support system would allow women to achieve their goals. Unfortunately, most of them would start their businesses late due to the lack of support they needed. Aside from having the necessary resources, women also tend to delay starting their ventures due to the cost (Tuyishime, 2015).

"With the majority of the high-level business world still being dominated by men, it can be hard to blaze your own path and facilitate the introductions and connections into

some of the more elite business networks," said Hanson. "As most of business today still rings true with the philosophy that 'it's not what you know; it's who you know,' this can be a huge factor in your ultimate success." When it comes to networking, it's common for someone you know to know someone who can assist you. However, for women in historically male-dominated fields, gaining that third-party connection might be difficult (Cohoon, Wadhwa and Mitchell, 2010).

Attending networking events may be intimidating for women of color, who are less likely to make the correct contacts. The reason for this is because they seem like a guys' club and are difficult to join. In many cases, a lack of access to these networks and the proper tools and resources might prohibit viable firms from surviving and prospering (Cohoon, Wadhwa and Mitchell, 2010).

2.2.7 Knowledge and skills

It takes a long time for women to gain the knowledge and skills needed to become successful in business. Unfortunately, most of them still lack the necessary tools and resources to access the information that they need to succeed. Another challenge is in the area of education wherein some women who try to start businesses in the rural areas are illiterate. Kgagara (2011) found that most women's educational attainment is lower than that of their male colleagues. In certain cases, women's access to capital to establish and build their own businesses is hindered by institutional restraints and hurdles. When it comes to starting a company, women's literacy is believed to be a barrier to them submitting bank-ready documents like business plans and loan applications (Cohoon, Wadhwa and Mitchell, 2010).

The general perception about business ownership becomes clear when trained and educated individuals enter the business world. Through education and training, they will be able to capitalize on the various advantages of starting a business (Martinez, Levie, Kelley, Saemundsson and Schott, 2010). Unfortunately, small businesses are faced with challenges of managerial skills such as lack of relevant skills training. According to Mnisi, (2014), many factors contribute to the high failure rates of SMEs. Some of these include the lack of education and training, as well as the improper infrastructure.

Studies conducted by Fatoki and Garwe (2010) revealed that 75% of the SMEs in South Africa are still unsustainable when they fail to graduate into established businesses. According to Kgagara (2011), women have lower levels of education than men. This means they are harder to obtain money to start and grow their businesses. Low literacy levels are also believed to limit the abilities of women to produce business plans and loan proposals (Cphoon, Wadhwa and Mitchell, 2010).

An investigating by (Booyens, 2011) indicated that the lack of managerial and technical skills of SMEs is the most critical factor that leads to the failure of their businesses. This is because these individuals do not have the necessary business experience to effectively run their businesses.

2.2.8 Work experience

Many women work in low-paying jobs that do not promote their development of skills, and this further restricts women's human assets as well as the capacity to access other assets that enable them to establish their own enterprises (Global Small business ownership Monitor, 2010). When it comes to financial services, women are less likely to have the essential knowledge and expertise to make educated judgments. This might lead to a lack of confidence in applying for loans (Witbooi, 2019). The skills, personal connections, and expertise that employees with prior job experience in a particular field may provide are invaluable assets.

2.2.9 Motivation and confidence

The lack of self-esteem and negative attitudes that women face when it comes to starting a business can make it hard for them to be successful. This impairs their chances of being successful in the venture. Some women also have a high fear of failure, and that affects their poor rankings. In average, those with potential for practical business possibilities have considerably the lowest ambitions companies venture (Herrington, Kew, Kew and Monitor, 2010).

2.2.10 Role modelling

According to Zororo (2011), role models are people who can be relied on to achieve success. They are usually seen as role models who can be taught how to behave properly. According to Khosa and Kahlitanyi (2014), although little is being paid to the role models in terms of advice on how to become successful, the masses are still very interested in their failures.

Most women are reluctant to discuss their achievements due to their fear of being called a boastful person. Instead, they should stand by their success and let others recognize it. This expression is often seen as the woman focusing on her family instead of her business. Women also tend to feel intimidated by the prospect of being a business owner. Many women lack confidence in their ability to run a firm because they lack experience in the business sector (Akhalwaya and Havenga, 2012). The primary motivation for starting any kind of company is to increase one's own financial security (Deborah, Wilhelmina, Oyelana and Ibrahim, 2015).

2.2.11 Technology

Other than information technology and manufacturing and process technology, women run firms that are labor-intensive and make little use of new technology. Mouton, Louw and Strydom (2013) indicate that business women typically lack the necessary technology know-how to effectively use various business processes. This is evidenced by the various initiatives designed to help them improve their technology know-how and their use of appropriate technologies, especially relating to processes of registration like the Central Data Base for government supplies and online registration of their business.

2.2.12 Marketing and selling

Women in South Africa face many challenges in marketing and selling their businesses. There are many factors that women face when it comes to operating a successful business in the country (Chinomona and Maziriri, 2015). Most female businesswomen in South Africa noted that they lack the necessary skills to effectively market and sell

their businesses. They also cited social and practical problems when they encounter outside markets (Agbenyegah, 2013).

The lack of market information available to small businesses in South Africa is a major factor that prevents them from effectively marketing and selling their products and services. As a result of a lack of resources inside small company structures, small enterprises cannot take advantage of the market for corporate organizations (Adams, Khoja & Kauffman, 2012).

2.2.13 Decision-making

Women in business are obviously focused on their firm, both in terms of day-to-day management and long-term strategic planning (Kyalo and Kiganane, 2014). Several women consult their partners, families, and friends before making a choice.

We need to understand how the personal and professional experiences of women might be understood in terms of shared management by women (Irene, 2017). Studies in the past have shown that including husbands or partners in a woman's company inevitably means that he takes over and takes charge, with the result that the woman plays a subordinate position.

Married women intentionally foster the trust, confidence, and cooperation of their spouses by being honest and upfront about all their activities and movements. Married women are more likely to build their trust by being transparent about their activities. This allows their husbands to avoid suspicion (Moses and Amalu, 2010).

2.2.14 Risk

According to Chinomona and Maziriri (2015), women are regarded as being risk-takers, while men are referred to as irresponsible risk-takers. This topic was frequently talked about at various stakeholder conferences

There was a dispute regarding what defines risk-taking in business and which method is more crucial for sustained development. Many of the women looked cautious about, or

at least afraid about, increasing their firm, at times claiming that they are not confident in taking the riskier steps necessary in growing the business (Cohoon, Wadhwa and Mitchell, 2010).

2.2.15 Enabling environment

One of the challenges that women face in operating businesses is ensuring that their annual renewal is done properly. This often involves going through multiple applications (Luiz and Mariotti, 2011). The applications take time to be returned when they used facilities like.

Sibanyoni (2012) adds another challenge on enabling businesswomen to run their small business which is the issue of time. They struggle to manage their businesses. It was estimated that time spent negotiating licensing fees was a major drain on the time of women-owned businesses. It is widely believed that women are victims of harassment by the government officials to extort bribes from them and also overstating the tax liability in order that the woman negotiates with them (Agbenyegah, 2013).

Women operating businesses often feel that they are being harassed by government officials and tax consultants in order to get bribed. They do this by deliberately overstating the tax liability in order that the woman negotiates with them (Agbenyegah, 2013).

Other challenges that women face in operating a small business include social and religious constraints. In some countries, it is required for women to have a male partner to be the face of the business in order to be considered a full participant in the business world.

2.2.16 Growth in the business

According to research, many African women are capable of starting and growing businesses beyond the informal level, however such women are an exception to the rule (Chimucheka and Mandipaka, 2015). There are many assumptions about women that prevent them from confidently growing their businesses. This is because many of

them believe that women do not have the necessary physical skills to effectively grow their businesses (Kgagara, 2011).

2.3 Challenges Faced by Small Business Owners in South Africa

However, while being one of the world's worst entrepreneurial nations, South Africa has also the lowest proportion of businesses owned by individuals, with small business owners making up roughly 35% of GDP, compared to 60% in countries like Brazil and India (Monitor, 2016). From a total of 60 participating nations, South Africa is ranked 38th in the Global Small business ownership Monitor 2015-2016 (GEM, 2016). South Africa is trailing behind its international contemporaries (Xavier, Kelley, Kew, Herrington & Vorderwuibecke, 2012). In a 2019 GEM poll, South African youth were compared to those from Angola, Botswana, Ethiopia, Ghana, Malawi, Namibia, Nigeria, Uganda, and Zambia, with a perceived opportunity rate for SA of 41%, far lower than the 71% average for sub-Saharan Africa. Small and medium-sized businesses (SMEs) are prevalent across South Africa. Small and medium-sized enterprises (SMMEs) in South Africa have a failure rate of 70% to 80%. Many new enterprises do not make it through that point. The following are a few of the difficulties that women-owned businesses face:

2.3.1 Lack of growth

Small enterprises (SMEs) encounter several problems that effect on their development and survival. Although government programs have been launched in certain industries, to promote small enterprises, SMEs still face obstacles and are unable to expand their operations (Mbedzi, 2011). Despite the different problems that may hinder their survival, conquering these hurdles will help them flourish. One of the most prevalent problems that small firms encounter is the absence of owner-managers. This function has a big influence in their success, and it impacts their capacity to conduct it properly and effectively (Sitharam and Hoque, 2016).

2.3.2 Lack of marketing

Women in South Africa face various challenges in marketing and selling their businesses. Most of them have had a hard time competing in the market. Businesswomen in South Africa experience several market-related challenges; many faced tough competition (Chinomona and Maziriri, 2015). Businesswomen lacked the necessary skills needed to successfully sell and negotiate with clients and suppliers. They also lacked the necessary resources and support to market them, and they faced both practical and social problems in accessing non-local markets (Agbenyegah, 2013).

The lack of information accessible to the small company sector is connected to the idea that the market for corporate entities is not fit for them. This is in keeping with the premise that the market for the corporate organizations cannot be accessed by small firms owing to a lack of resources inside the small company structures (Adams, Khoja & Kauffman, 2012).

Functions get lip attention at the price of commercial effectiveness. Zondi, (2017) reported that most SMEs see marketing as their top problem. They also confront obstacles in analyzing the industry and how to strengthen their marketing efforts. They are unable to segment the market and cannot properly and effectively sell their items (Van Scheers, 2011). (Van Scheers, 2011). Furthermore, Zondi, (2017) highlighted that Supply chain inefficiency is a typical problem that SMEs encounter. They confront a push to deliver the best product at the lowest price. Lack of access to capital has also been pointed out by several academics as a key barrier for small firms impacting their survival. Financial aid is also vital for SMEs for them to boost their output. They struggle to engage on significant marketing strategies owing to lack of funding (Chimucheka and Mandipaka, 2015).

2.3.3 Lack of resources

Most recently, Hyder and Lussier (2016) listed the Lack of time, resources, and expertise is some of the factors that prevent SMEs from creating a business plan. This impairs their ability to hire and retain employees (Chiliya & Robrets-Lombard, 2012).

2.3.4 Lack Technology usage expertise

In most developing countries, small businesses are not equipped to effectively use the latest technology. This is because they lack the necessary skills and knowledge to operate efficiently (Daymard, 2015). Information technology is a subject where small firms struggle to grow because of a lack of necessary skills, expertise, and information, according to Makhitha (2017).

There is a greater likelihood that women-owned enterprises utilize less technology than those controlled by males. According to Mouton, Louw, and Strydom (2013), women tend to have limited exposure to certain processes due to their lack of knowledge about technology and their use of appropriate technologies, especially relating to processes of registration like the Central Data Base for government supplies and online registration of their business.

2.3.5 Fear of taking risk

According to Chinomona and Maziriri (2015), women in business are referred to as being risk-averse, while men do not treat them as such. This sparked much discussion at various stakeholder conferences. There was also a debate about what kind of risk-taking should be taken to grow a business. Many women participants said that they were not confident in taking on the risky steps needed to grow their businesses (Cphoon, Wadhwa and Mitchell, 2010). Small business ownership is a risky venture and requires a certain level of courage. Never fear failure and never try to predict the future. This advice is very important for women since they tend to fear failure. They dread failing, especially if the people surrounding them were sceptical of their capability in business (Chimucheka and Mandipaka, 2015). This fear is toxic, and it can lead to failure even when the owner is fully committed to making a successful business (Zondi, 2017).

2.3.6 Lack of Motivation and confidence

The lack of self-esteem and negative attitudes that women face when starting a business can make them reluctant to venture out and succeed. This impairs their chances of being successful in the start-up market (Herrington, Kew, Kew and Monitor,

2010). Factors that make women hesitant to start a business include their lack of confidence and the concerns they have for their family. Many women have less confidence about being business owners because they have less experience of the world of business (Akhawaya and Havenga, 2012). This is usually interpreted as being more concerned with the family's needs than with the business itself (Deborah, Wilhelmina, Oyelana and Ibrahim, 2015).

2.3.7 Inequality of rights and entitlements

Rights and entitlements are often sources of discrimination against women. It can prevent them from participating in various economic activities (Sibanyoni, 2012). In legislative terms, the Constitution of South Africa Act 108 of 1996 enshrines equality and protects against discrimination based on gender. The Bill of Rights gives women many rights, including equal access to education. It also states that no one is discriminated against based on sex or gender according to the Constitution (Act no108 of 1996). Despite this, it is not enough to ensure that women are equal to men in terms of business establishments.

2.3.8 Government bureaucracy

Small and medium-sized company owners and managers think that bureaucracy from the government has a negative influence on the growth of their businesses (Fatoki and Garwe, 2010). Studies have shown that SMEs are an important indication of the effect of regulation since smaller firms have less capacity to absorb compliance expenses than larger enterprises (Adams, Khoja and Kauffman, 2012). Businesses in South Africa must comply with a plethora of rules, many of which are inconsistent. As a result, small firms have difficulty achieving their goals. The government of South Africa has devised new bureaucratic processes that small businesses find to be the greatest obstacle to doing or establishing company in SA.

2.4 CHALLENGES FACED BY SMALL BUSINESS OWNERS IN LIMPOPO PROVINCE

The province of Limpopo is one of the most impoverished regions in the country. Its economic development is typically lagging that of the other provinces due to the weak economic development in the province and unemployment rate. Most small businesses owners in Limpopo are concentrated in the province's neighbouring province, Gauteng (Witbooi and Ukpere, 2019). The majority of companies in Gauteng are service providers, whereas the majority of businesses in Limpopo are retail service providers. As a result, there is projected to be a higher demand for investment financing in Gauteng than Limpopo (Witbooi and Ukpere, 2019). As a result, there is likely to be a larger level of finance in Gauteng than Limpopo. In this province, small firms are confronted with a number of difficulties, including:

2.4.1 Lack of access to financing

In order to receive bank and equity financing, having no credit history is a big problem. A lack of solid business strategies was recognized as the most common problem by many individuals. More than 90% said that they were unable to get financing because of a lack of collateral, while only 30% stated that their lack of company management abilities was to blame (Makhitha, 2017).

2.4.2 Education prior to starting their business

The lack of business skills in developing nations is a bottleneck in the growth of businesses. Several respondents suggested that education related to business ownership be introduced at the secondary level. Only 14% suggested the introduction of small business ownership education at a tertiary level (Adams, Khoja and Kauffman, 2012).

2.4.3 Laws and regulations

The government is the sole authority that can regulate businesses. This is the reason why it is necessary for small business owners to have a conducive environment to thrive

(Mahembe, 2011). The high cost of compliance with government regulations can be detrimental to the survival and growth of small businesses (Bosch, Tait and Venter, 2011).

Small business owners in the Limpopo experienced significant challenges accessing market opportunities, with 36% of the respondent's high competition was identified as a major factor that makes it difficult for companies to comply with various taxation laws. Sitharam and Hoque, (2016) also pointed out that uncertainty about the costs of doing business and government regulations were the main barriers to young small business owners.

2.4.4 Business support and network

Various studies reveal mixed views about the role of women in business networks and associations. According to Chinomona and Maziriri (2015), many women businesswomen fail to realize that there are many opportunities for them to connect and develop their businesses through various networks and associations.

In general, there seems to be a low level of participation in different business organizations. Because of this, the association's future is in jeopardy (Siwadi and Mhangami, 2011). In the absence of businesswomen's networks, there are many contributing reasons, including their lack of formal education and job experience in addition to restrictions on their movement and interaction with other businessmen (Tuyishime, 2015).

2.4.5 Decision-making

According to Kyalo and Kiganane (2014), stated that most female businesswomen clearly manage their businesses' day-to-day operations and strategic planning. They make decisions with their spouses and friends. According to Irene (2017), the concept commonly relates to the role of the spouse in women's businesses. Previous studies have implied that women are expected to play a subservient role.

Wives make sure that their spouses are fully aware of their activities and movements. This can help them develop a more effective and secure relationship. The transparency of businesswomen can also help avoid any suspicion or misunderstandings that might prompt the spouse to restrict the woman's movements or working hours (Moses and Amalu, 2010).

2.4.6 Lack of government initiatives to promote small businesses

Government initiatives aiming to encourage small business ownership in Limpopo are failing to do so. Only few of the respondents were aware of the various initiatives launched by the government to improve the lives of the poor. The others indicated that government officials are abusing such initiatives by allocating them based on political affiliation (Agwa-Ejon and Mbohwa, 2015). Despite the lack of financing, there are various funding schemes that are available to SMEs. Despite this, the awareness about these schemes has been low (Siwadi and Mhangami, 2011).

2.5 GOVERNMENT INTERVENTIONS ON SMALL BUSINESSES

In South Africa, local government is responsible for promoting the development of all communities in terms of social, economic, cultural, and political aspects. Hence, the notions of SMMEs and LED have become an acceptable approach to solve the numerous difficulties encountered by communities living in poverty (Iwu and Nxopo, 2015). It is commonly accepted that sustainable economic activities are vital for the growth of any society. As a result, LED is generally seen as a community-based method to promoting sustainable economic growth (Phago and Tsoabisi, 2010).

The government has a number of programs in place to deal with the numerous issues that communities in South Africa confront. In addition, Limpopo Province has a number of development agencies, some of which are local and others of which are national in scope (Phago and Tsoabisi, 2010).

2.5.1 The National Youth Development Agency (NYDA).

The NYDA coordinates with various government agencies and private organizations to develop programs and projects that aim to improve the lives of youth. The agency provides a variety of support services to youth, such as career guidance, training, and entrepreneurial development.

The NYDA also works at a community level, where it engages young people in a variety of social, academic, and cultural activities. Policy formulation, research collaborations and research programs of the National Youth Development Agency (NYDA) enable youth to participate in creating the socioeconomic landscape of South Africa at a provincial and national level (macro-level).

2.5.2 The Small Enterprise Development Agency (SEDA)

The National Small Business Amendment Act, Act 29 of 2004, created it as an agency of the Department of Trade and Industry (DTI). Establishing a single distribution network for all government departments is a key part of the government's small business strategy implementation plan. The following is SEDA's mandate:

Establishing a standard and uniform national delivery network for small company development; putting in place the government's small business policy; and integrating government-funded small business support organizations across all levels of government.

2. 5.3 The Limpopo Economic Development Agency (LEDA)

The Limpopo Business Support Agency (LIBSA), Trade and Investment Limpopo (TIL), and Limpopo Economic Development Enterprise (LEDE) were merged into one organization (LimDev). The Agency's role is to provide business intelligence and research and development services to help develop innovative solutions and improve the efficiency of local economic development. Economic sectors and subsectors selected for development are also a goal. Originally, this organization was tasked with promoting businesses in the fields of mining, tourism, agriculture, construction, and information technology.

2. 5.4 Department of Trade and Industry

DTI, the South African Department of Trade and Industry, is one of the most prominent names in South Africa's business development community. SMME growth, financial aid, and company regulation are just a few of the many specialized services it provides. DTI has been responsible for a number of successful development initiatives and is always on the lookout for innovative ways to boost the country's economy. To add to this reputation, the DTI is known to be an important financial backer for catalytic initiatives.

2.6 GOVERNMENT INTERVENTIONS ON SMALL BUSINESSES OWNED BY WOMEN

When the Department of Trade and Industry (DTI) announced its National Strategy for Small Business Development and Promotion in 1995, it included the Small Business Act of 1996. Post-apartheid SMME policies highlighted major developmental goals such as job creation, redistribution, and increased competitiveness, in which this model fit. An important step in the government's endeavor to support and boost small enterprises was taken when the Small Business Development Program was launched. Discrimination against women stems in large part from inequalities in economic, civic, and familial spheres. Disincentives to participation in the labor force for women may be severely limited by this policy (Sibanyoni, 2012).

It is included in South Africa's Constitution Act 108 of 1996, which protects women against gender-based discrimination in the workplace. All women have the right to equality under the law, according to the Bill of Rights. For example, the Constitution's Equality Clause states that "no individual should be discriminated against on any pretext whatsoever," including gender equality between men and women (Act no108 of 1996). The constitution does not guarantee an equal number of women and men in the local business community (Mbedzi, 2011).

Women's financial inclusion in South Africa has increased, although the number of profitable enterprises owned by women has increased just marginally, according to Iwu and Nxopo (2015). As a result, many female small business owners are forced to start their firms with their own money.

In addition, Rahim, Fabeil, and Sung (2017) found in their research that beginning a small company as a woman-owned small business is difficult. The bank, suppliers, and consumers will not have a lot of faith in new business owners that establish a company. When it comes to financing women-owned businesses, the government must play a significant role (Ahtesham, 2017).

In addition, a study done by Md Isa, Jaganathan, Syazwan and Mohamad, (2018) the Women Small business ownership Center, many women small business owners face various problems such as marketing, pricing, management, and administration. They also face various personal problems such as stress and lack of support from the family. Moreover, Women face various problems such as domestic issues, work stress, and lack of knowledge about certain products and services. Another issue that they face is conflict between their partners or employees (Zulu, 2015).

2.7 Legislation that is supporting and growing small businesses

The government is the sole authority that enforces rules and regulations on businesses. This ensures that small business owners have the necessary conditions to thrive (Mahembe, 2011). Unfortunately, many small businesses face the high costs of compliance with government regulations, which threaten their survival (Bosch, Tait and Venter, 2011).

Regulations regulating creation of enterprises are exceedingly detailed and inconsistent. Makhitha, (2017) highlighted that certain Most SMMEs fail to comply with rules owing to the complexity of the procedure and the lack of awareness of the laws regulating them. Many SMMEs are also anxious about the country's stringent labor rules, which they say are limiting their company development. Labour rules are now recognized as one of the most restrictive constraints for conducting business in South Africa.

2. 7.1 Labour laws

South African labor rules, according to Zondi, have an impact on the company's development (2017). It's no secret that South Africa has some of the most onerous laws governing employment in the world. In light of the new restrictions, these measures will become even more stringent. Regulations governing the labor market have an important impact in the cost structure of small and medium-sized businesses. SMEs may be encouraged to hire people without legal registration if they are subject to labor restrictions that make it expensive for them to make recruiting and firing choices.

2. 7.2 Tax laws

Chimucheka and Mandipaka, (2015) found that two-thirds of SME owners/managers felt that tax rules are impeding the business's development. Research shows that SMMEs' companies are negatively impacted when they have to deal with the complexity of tax compliance, which is consistent with results from prior research. Income tax and VAT are the two most difficult areas for compliance (Monitor, 2016).

2. 7.3 Black Economic Empowerment (BEE) laws

BEE's credibility was harmed by a lack of knowledge and awareness of its requirements and prospects. Businesses' expansion is hampered by BEE requirements, according to Sitharam and Hoque (2016). Businesses in South Africa may have difficulty recruiting a qualified Black partner or qualified Black managers to meet their management objectives.

2. 7.4 The National Small Business Act 102 of 1996

The SMME sector's national goals were outlined in the Act. This project's principal goal is to "establish an enabling environment" for SMME growth in terms of the national, regional, and local policy frameworks. The overarching goal of the initiative, which was to promote fair distribution of wealth, enhance the living circumstances of African-Americans, and eliminate prejudice among women, necessitated a more explicit policy purpose.

2.8 HOW WOMEN-OWNED SMALL BUSINESSES COPE WITH THEIR CHALLENGES

Women must contend with a wide range of challenges in small businesses. Here are some of the ways they cope with those challenges.

2.8.1 Accessing funds

Some women cope with their challenges by getting more female investors to support one another. According to Leitch, Welter and Henry, (2018), there are groups of women that are dedicated to helping other women-owned small businesses. These groups so provide them with the necessary resources to start and grow their businesses. Women also raise capital for their businesses by asking from others to help. This is because they are more conservative when it comes to their projections (Glass and Cook, 2018).

2.8.2 Continue Showing Up

Being a small business owner can be very challenging. The most challenging part of being a business owner is being able to stay focused on the work. One of the most challenging aspects of being a leader is being able to consistently commit to making the necessary changes to reach our goals. As a leader, you have less control over the external structure of your actions. This means that even on the days that we're not motivated; we must be much disciplined (Murnieks, Klotz and Shepherd, 2020).

Zhang, and Lim, (2019) further states that getting the necessary products and services to market is all about showing up every day. Doing so will allow you to build a successful marketing strategy and a successful sales process. One of the most important factors is to have a mindset that shows up every day. This allows business owners to reach goals and achieve dreams. Most women cannot cope as they fail to reach their goals.

2.8.3 Limited Knowledge

Being able to provide women with the necessary knowledge is a long-term journey to success. Unfortunately, many women are not able to access the latest information and practical advice due to the competitive environment. Therefore, it is important that they take the time to learn more (Setini, Yasa, Gede, Ketut and Rajiani, 2020). Thus, most women cannot cope in this aspect.

2.8.4 Fear of Failure

Running a business or even starting one is very risky and can involve unforeseen circumstances. Never give up on your dreams despite the odds. There are no guarantees when it comes to starting a business. Women are often more scared of the unknown than men (Van Trang, Do and Luong, 2019).

Most women fear failing, especially if the people around them are not confident in their abilities. Lim, (2018), indicates that fear can make them fail even when they are supposed to succeed. It can also lead to them being afraid to venture out into the unknown.

2.9 HOW CAN WOMEN WHO OWN SMALL BUSINESSES BE EMPOWERED

Power, access to resources, and control over one's own life are all aspects of empowerment, according to Nxopo (2014). Empowerment for women, according to VÉRAS (2015), is the capacity to make informed choices about one's own life. Thereby, women can access the resources and opportunities that are available to them. Being able to achieve full potential is a powerful tool that can help women fight against poverty (Gates, 2019). The following are ways that women-owned business can be empowered and the benefits of empowerment.

2.9.1 Connect women-owned small businesses with female mentors

One of the most effective ways to spark action is by sharing stories and experiences. Therefore, pairing up women with strong role models is a great way to encourage and motivate employees (Bakhtiar, Bastian and Goldstein, 2021). For women who are just starting out in their careers, connecting with experienced women in their fields could

help them define their path. For instance, if a woman is starting out in a new field, she could benefit from having more seasoned women in her circle of influence

One of the most important benefits of having a strong mentor-mentee relationship is building the confidence of your female employees. This is especially important if the work environment is male dominated (McLymont, 2018). Having a supportive environment can help women develop their confidence in their abilities to succeed in their careers (Buntz, 2022)

2.9.2 Find ways to amplify the female voice

Women should be able to have a voice at the table. If they have a great idea, be sure to champion them and prevent them from being overshadowed by other women. There are also opportunities for women in business to speak publicly (Ely and Thomas, 2020). Make sure that there are opportunities for everyone in your company to connect with senior management. This can be done through networking events and workshops (Dashper, 2019).

2.9.3 Own your successes, your strengths and your knowledge

Being able to overcome negative perceptions can help you build a stronger foundation for your business. By talking about your strengths and experiences in the "I" instead of the "we," you can confidently share these with others (Clark and Sousa, 2018).

Being prepared for questions and anticipating they can help you gain an advantage over others when it comes to being an expert. It can also help people see you as an approachable and knowledgeable individual (Adi, Baum, Cisse, Pinkas and Keshet, 2018).

2.9.4 Financial literacy

In 2015, Nxopo and Iwu noted that although the government has tried to improve the conditions for women in business, it has been a failure. Access to finance is one of the biggest challenges that women face when it comes to starting a business. Women need to become financially empowered so they can plan for the future and avoid getting carried away. It's important to remember that there are going to be changes in life.

Getting the proper education is very important to ensure that you can manage your money well. Therefore, it's important that you learn about the various aspects of financial literacy. Online resources can help you improve your knowledge about investing, budgeting, and debt (Andriamahery and Qamruzzaman, 2021). Despite being less confident in their investing abilities than men, women are still more likely to trust their gut feeling when it comes to making decisions. Yasin, Mahmud and Diniyya, (2020) suggest that they are more likely to maintain a diversified portfolio and avoid making costly knee-jerk reactions to market downturns.

2.9.5 Balancing business and household roles

According to Siwadi and Mhangami (2011), there is also evidence that shows that women can successfully balance the demands of a business and their household roles. One of the most important factors that married women consider is their spouses' trust. By being open and transparent about their activities, they can help minimize any suspicions their partners might have.

2.9.6 Empowerment through marketing

Most businesswomen face challenges in marketing their businesses due to the endless hours they work. They are urged to work together to overcome these obstacles. To empower themselves they allow clients to only deal with the woman-owned small business's husband, the woman and her spouse work together to overcome this barrier of marketing (Chinomona and Maziriri, 2015). Although these obstacles can be overcome in the short term, they can still cause problems for women in business. This is because the suppliers are still likely to treat women differently (Ongori and Migiro, 2011).

2.9.7 Empowerment through education

There has been a steady rise in the number of women obtaining tertiary education in South Africa. This is mainly due to the increasing number of women studying engineering (Mbenzi, 2011; Akhalwaya & Havenga, 2012). The increasing number of

women studying business could also help boost the number of businesswomen in certain fields. According to Bajpai (2014), businesswomen require pre-entrepreneurial training to plan an organised business venture successfully.

2.9.8 The benefits of empowering women in small businesses

Women's business ownership can have a positive effect on communities and families. According to studies, it can help women invest more of their income in their family's needs, such as food, education, and medical care. It can also help break down gender-based stereotypes and improve the opportunities for women in leadership positions (Crittenden and Ajjan, 2019).

2.10 THEORETICAL FRAMEWORK

2.10.1 The Human Capital Theory

The human capital theory is used as the theoretical foundation for this study since it may be seen as essential to the development of female entrepreneurs' entrepreneurial endeavors in South Africa's Gauteng region. Human capital has been seen as essential to the growth of women entrepreneurs, according to Olabisi and Olagbem (2012). According to Kyalo and Kiganane (2014), Nobel laureate economist Gary Becker used the phrase "human capital" to describe the worth of information or abilities that employees have in their collective memory. Additionally, it has been discussed in terms of the time, expertise, knowledge, and skills of a single family or a generation that may be used to the manufacturing process (Heckman 2000:3). According to the human capital hypothesis, education and training increase employees' productivity by providing them with practical knowledge and skills, which increases their lifetime wages and future revenue (Olabisi & Olagbem 2012). The underlying tenet of this idea is that employees will earn more money if they spend more in their education and training (Jones, Macpherson & Thorpe 2010). On the basis of the authors' justifications, it can be observed that the human capital theory contends that the degree of education, the field of study, prior entrepreneurial experience, prior business experience, and business skills determine the kind of venture established. The Gauteng province of South Africa's working population's entrepreneurial attitudes and behaviors may be stimulated if the

human capital theory is taken into account. This will also help the growth of the entrepreneurship field. Human capital theory may encourage female entrepreneurs to be highly active in business, raising their quality of living in the process.

2.11 CONCLUSION

The government of South Africa has failed to address the socio-economic issues that are hampering the growth and development of small businesses. Women have a harder time accessing resources and control over their own time and mobility. This is typically a contributing factor to the low success rates of women in enterprise activities. The challenges of operating a small business are usually caused by factors that prevent small business owners from finding an appropriate industry and being able to provide profitable returns. Despite the government's efforts to address these issues, many small businesses still fail in South Africa (Agbenyegah, 2013).

Global Small business ownership report, (2014) states that encouraging and improving female self-employment as well as pursuing intervention programs that are targeted at expanding female engagement in businesses is significant ways to grow the South African economy. However, despite the government's support for women's equality, many enterprises run by women still fail.

Although millions of Rands have been committed to help female-owned SMMEs via government financing, training and grants, the failure rates of these female-owned firms remain high despite this support.'. Lepelle-Nkumpi Local Municipality has developed a gender procurement scoring system to encourage economic empowerment of women small business ownership and companies according to the (IDP 2018/19), but despite the various obstacles that women small business owners face, many of them still remain committed to starting and running their own businesses (Nxopo and Iwu, 2015).

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

Research methodology is defined as the specific procedures or techniques used to identify, select, process, and analyse information about a topic (Sanders, Lewis, and Thornhill, 2012). This chapter employed an interpretative paradigm, qualitative methodology to determine the factors that affect women in their small businesses as compared to their male counterparts to examine how small business women deal with their challenges and how they can be empowered in Lepelle-Nkumpi Local Municipality. In this chapter, the framework and approach of research were laid forth, making it crucial for analysis. In this chapter, the responses to the research questions outlined in chapter one was summarised in accordance with the methodologies used. Semi-structured interviews were used in the qualitative study to collect data.

3.2 RESEARCH DESIGN

According to Murthy and Bhojanna (2010), research design is a plan for a study; it is a guide for collecting data and analysing the data, it like a plan made by architect to build the house. Research design focuses on the end-product and research procedure to achieve the outcomes (Gustafson, 2017). There are different research design some of which are exploratory. The exploratory research design is a type of study that is conducted when the exact details of a particular problem are not known. This allows the researcher to explore different aspects of the problem (Maree, 2011).

However, in this study a qualitative research method, with a case study design was used to study various issues related to women owned small businesses. The study involved gathering of data through semi-structured interviews (Sekaran and Bougie, 2016).

The rationale for choosing this type of design is to better comprehend the nature of the problem since very few studies have been conducted in the area. The study unfolded in

such a way that a literature review was conducted, talking to experts (official from LEDA and Lepelle-Nkumpi Local Municipality) on the subject and conducting semi-structural interviews with women who own small business in Lepelle-Nkumpi Local Municipality area. The rationale of this type of study is to provide a deeper understanding of the problem that was faced by the women who own small businesses.

3.3 STUDY AREA

The focus in this study was in the Lepelle-Nkumpi Local municipality. The vision Statement of Lepelle-Nkumpi Local municipality is “To be financially viable municipality, geared towards the improvement of quality life of the people by providing sustainable services.” One of its key performance areas is economic development for its community (IDP, 2018/19). The municipality is located inside the Capricorn District Municipality in Limpopo Province and is one of the local municipalities within that municipality. South Africa's Limpopo province includes the Lepelle-Nkumpi municipality. Polokwane, the nearest major city, is 55 kilometers away. Moreover 20 percent of the district's total land area is covered by the municipality, which is mostly rural. Lebowakgomo, a township in the Capricorn district, is one of the municipality's 29 wards, one of the district's development centres. The Lebowakgomo Old Parliament building hosts the provincial legislature and various events. 108 elementary schools, 90 secondary schools, a Further Education and Training (FET) College, 21 primary health care clinics, three hospitals, four police stations, and a magistrate court are all located in the municipality (IDP, 2018/19).

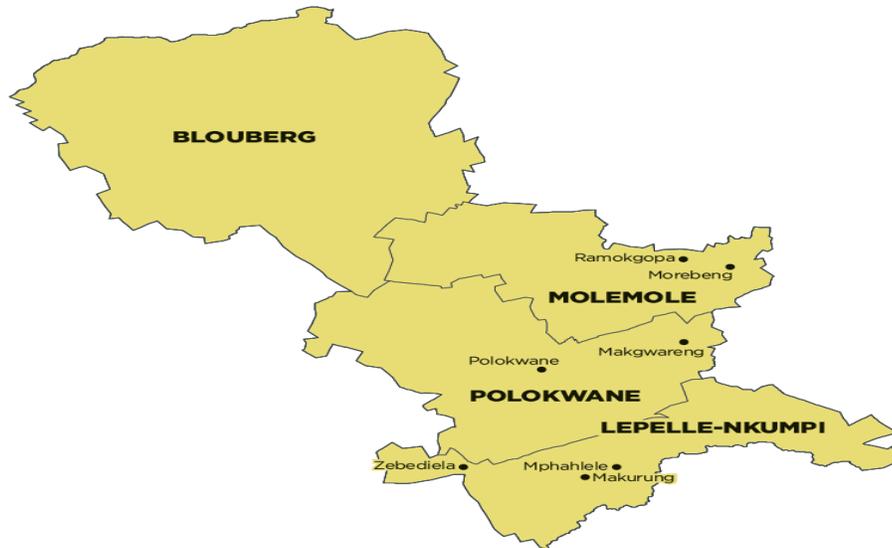


Figure 1; Capricorn District Municipality map (2022)

3.4 POPULATION SIZE

"Population is a collection of components that the study focuses on, and the findings obtained may be generalized based on the method of sampling utilized," Sanders et al. (2012) remark. In addition, the sample must reflect the whole population, despite the fact that it is a subset of the population. Women who own and run small enterprises in Limpopo Province's Lepelle-Nkumpi Municipality were the focus of this research. The target population was specifically chosen to validate the practicality of the study. The second group was the Officials in the business unit in Lepelle-Nkumpi local municipality the motive for the inclusion of this group is that they work closely with women-owned small business, providing policies and infrastructure to the businesses.

The third group selected was LEDA officials, the motive for the inclusion of this group is that the agency is the one providing registration of businesses, financial assistance for start-ups, expansion and lastly proving training through workshops to women-owned small businesses, all the groups except LEDA was interviewed with semi-structured interviews. According to LEDA Annual Report, (2019; 25) there are 60 registered female-owned small businesses and four officials that work in the business unit.

According to IDP, 2018/2019 there are two officials in the Lepelle-Nkumpi Local Municipality office that work in the business unit. Thus, the total population was 66 participants.

3.5 SAMPLING AND SAMPLING SIZE

This subset of the whole population is what Wilson and Dewaele (2010) refer to as a sample. The features of a sample might vary depending on the sampling technique used, according to Wilson and Dewaele (2010). The participants in the research were chosen using the non-probability sampling approach. The researcher to select participants in the study used purposive sampling.

People were selected, as the name indicates, for a specific reason in purposive sampling, (Maree, 2011). Purposive sampling was chosen as a research strategy because it allowed for more information based on each person's specific traits and life experiences. Qualitative research does not need the use of a large number of participants, according to Wilson and Dewaele (2010). The number of participants chosen in the study was as follows:

Table 1.1 Target Population and Sample size

Name of the group	Population Number	Sample Number
Small businesses owned by women.	60	12
Officials in the business unit in Lepelle-Nkumpi local municipality.	2	1
Officials in the business unit in Limpopo Economic Development Agency (LEDA).	4	2
Total	66	15

For qualitative studies, Creswell (2013) recommended that five (5) to twenty-five (25) number of participants be interviewed to reach knowledge saturation. Therefore, in this study, twelve (12) women who owned small businesses were interviewed out of the population of sixty (60) as stated in Table 1, 1 above. For officials in the business unit in Lepelle-Nkumpi Local Municipality only one (1) official was interviewed out of two (2). Lastly for officials in the business unit in Limpopo Economic Development Agency (LEDA) two (2) officials were interviewed out of four (4) officials working in that unit. Thus, fifteen (15) individuals participated in the study.

3.6 DATA COLLECTION

“Data collection is a process of gathering information from various sources to identify the answers to a research problem” (Grove, 2019). Grove, (2019) further alluded “data collection is a process of collecting information from all the relevant sources to find answers to the research problem and evaluate the outcomes”.

In order to gather data, semi-structured interviews were used in this study. The study commenced by obtaining permission from the Turfloop Research Ethics Committee (TREC). Thus, TREC certificate was issued. Participants in the study were given consent form to sign before the interviews. They were informed of their rights to withdraw from the study at any time should they not be comfortable with the questions.

After the informed permission form had been completed, the interviews started and a tape recorder was used for recording purposes, permission to use the recorder was obtained from each participant. Appointments were secured in advanced with the participants to discuss the study's details. The researcher used the interview schedule with open-ended questions to guide the interviews.

This type of interview allows the interviewers to prepare for the event and appear competent with open-ended. It also allows the informants to freely discuss their views in their own terms (Maree, 2011).

There were specific goals for the semi-structured interviews, including answering the study's research questions. To accomplish these goals, some of the questions evaluating small businesspersons included the following items:

Section A: Business and operational information

Section B: Specific challenges of small business in the municipality

Section D: Personal challenges of the owner-managers of small business

Section E: How they deal with the challenges and coping mechanisms.

Section F: How they can be empowered

3.7 DATA ANALYSIS

A thematic data analysis method was used in this study. The method involves sorting and categorizing data according to the emerging themes (Bazeley and Jackson, 2013). This process involves determining what data means and how it should be filtered out (Vaismoradi, Jones, Turunen and Snelgrove, 2016). Thematic data analysis is essential in understanding the results of the interviews. (Stamatoplos, Neville and Henry, 2016).

Data analysis helped the researcher to discard data that was irrelevant to the research project and retain only what is relevant. The goal of the data collection is to determine what the data mean and how it can be filtered to make the final results more manageable (Vaismoradi, Jones, Turunen and Snelgrove, 2016). A good researcher goes through the data collected during an interview to identify the key themes and sub-topics. An essential part of the research process is analyzing the results of interviews (Stamatoplos, Neville and Henry, 2016).

3.8 TRUSTWORTHINESS

The word "trustworthiness" refers to the dependability of a study in terms of both the researcher's conduct and the caliber of the research methodologies utilized (Cypress, 2018). Reliability, credibility, conformability, and dependability are further characteristics of a research's trustworthiness.

A trustworthy investigation is secure, constant, steady, equal to itself across time, and predictable. There are two forms of dependability: internal reliability and external reliability. Numerous witnesses are looking at the same reality and confirming their conclusions internally. External reliability is the quality of results that are consistent when various researchers evaluate reality under different conditions or time periods (Amankwaa, 2016).

Research reliability is the extent to which research methodologies are documented such that someone not affiliated with the study may audit and assess the research process (Cypress, 2018). How did you do your study to achieve this? The study was conducted using accepted academic research procedures to ensure reliability. The methods include keeping in line with university ethical guidelines for research, capturing and documenting interviews, analyzing and interpreting data based on theory, and more.

Credibility is the extent to which the results accurately reflect and match reality or a particular situation (Cypress, 2018).

The word "credibility" refers to how reliable a study's conclusions are for the subjects who were examined and for whom the researcher has firsthand knowledge of the phenomenon being investigated (Amankwaa, 2016). The findings are accepted by informants as a true approximation of what they feel and think when a researcher collects information for the outcomes via extensive talks and observations with study participants (Ragab and Arisha, 2018). Repeated inquiries and an inclusive coding approach, in which all replies are categorised correctly rather than being reduced to match predetermined criteria, were used to establish the study's trustworthiness (Ragab and Arisha, 2018).

Conformability - Confirmability, auditability, or the ability of one researcher to follow the trail or traces of the work of another researcher (Amankwaa, 2016). This demands extensive documentation as well as a record of the researcher's decisions and considerations throughout the inquiry. With this method, the researcher may study the data and arrive at the same findings as long as they have similar viewpoints. In this

study, the researcher recorded and documented his or her ideas and decisions in relation to the inquiry.

It is possible to adapt the study's results to other groups, which is referred to as applicability or transferability. It involves doing research and evaluating how well the results fit into a different environment, according to Amankwaa (2016). It's critical to keep in mind that in qualitative research, the reader's reports determine if the conclusions may be applied to a new situation. A thorough description of the people's characteristics is required according to the study's setting. The study's transferability was achieved by using a comparative methodology, in which the results were contrasted with those of earlier studies.

3.9 STUDY LIMITATION

Limitations may be found in every research. The conclusions of the study may be affected by limitations in the design or methods of the investigation (Welman, Kruger, Mitchell, 2010). Thus, the findings of this research can only be applicable to Lepelle-Nkumpi Local Municipality because of the qualitative research design.

3.10 ETHICAL CONSIDERATIONS

According to Hammersley and Traianou (2012), ethics are the guiding principles that people must follow regardless of the time or place of their research. The principles of research ethics are the guiding principles that a researcher followed in their field of study. When conducting a study, ethical approval was required to ensure that the participants' rights and well-being were prioritized.

3.10.1 Turfloop Research Ethics Committee

The University of Limpopo require an ethics clearance certificate prior to data collection. In such instances the researcher applied first for ethical clearance from the University of Limpopo Turfloop Research and Ethical Committee to receive an ethical clearance and the certificate was granted (University of Limpopo, 2014).

3.10.2 Permission to conduct the research

The researcher applied to Lepelle-Nkumpi Local Municipality for permission to conduct research in the area, gaining access to their people and data; permission was granted.

3.10.3 Individual participation

Participants in a research study had the right to assume that the study's purpose would be disclosed to them (Biros, 2018). The researcher reassured prospective volunteers that their involvement in the study was completely voluntary and that they may opt out at any moment. Participant benefits and penalties are not affected by their choice to decline or withdraw, as stated in the data. Thus, informed consent was obtained from the participants. To ensure that the research can proceed as planned, it is essential that the participant and organization both agree to participate in the study.

3.10.4 Informed consent

Participants were informed about the purpose and nature of the research to obtain their informed consent, and it was granted. Each participant was given the consent form to sign. Participants in the study were given the opportunity to express their opinions. The researcher made clear to the participants that they should make an educated choice on whether or not to participate.

3.10.5 Confidentiality

Anonymity refers to the practice of concealing the identity of a study participant from others' eyes (Gibson, Benson and Brand, 2013). Communications such as names, business names, business registration number and their addresses, employee data, and financial information were secured (Clark, 2017). Research participants had the right to anticipate that any information they provide with the researcher was handled with confidentiality. The researcher created the password-protected files in the lap-top to safe guard data.

3.10.6 Anonymity.

Anonymous data are recorded so that the information can never be linked to the subject who supplied it. Data that is made "anonymous" indicates that the contributor's name,

age, gender, duration of service, and location have been removed, according to Lancaster (2017). This may give away identity relatively rapidly and strongly stated views if paired with the sort of organization. The researcher only promised to provide the most accurate and complete information possible, and not to reveal anything that would identify anyone

3.10.7 No Harm

This warning is the cornerstone of ethical behaviour in research, according to all the ethical norms that go along with it (Kumar, 2011). Participants in a study should have the expectation that they will not be exposed to any situations in which they may be harmed. Although it's very important to avoid violating the rules, it's also safe to assume that the conduct of the research will not be harmful to the participants. To minimize the risk of harm the researcher conceived and executed the research with the consent of the participants. Participants were also protected from deceptive practices. Therefore, the research was carried out according to the consent of the participants.

3.11 CONCLUSION

Methodology was described in detail in this chapter, which was utilized in empirical research to discover how women-owned small companies in the Limpopo region of South Africa were coping with the obstacles they encountered. The semi-structured interviews, a method of qualitative research, were regarded as the best choice for the study. The approach outlined the steps used to gather, organize, and analyze the data. Each of these variables was detailed in detail in order to make it obvious how the research sample was selected for participation.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 INTRODUCTION

This chapter consists of the presentation and analysis of data collected. As described in chapter 1 the main aim of this study was to investigate the challenges faced by women-owned small businesses in Lepelle-Nkumpi Local Municipality, Limpopo Province, South Africa.

The objectives of the current study were stated as follows:

- To determine the challenges that affect women-owned small businesses.
- To find out how women-owned small businesses cope with the challenges.
- To suggest ways in which business women can be empowered.

The chapter is structured in four sections. In the first section, the demographic characteristics were obtained from all the participants in the study. Therefore, the biographical information is presented as follows.

4.2. Section A: Biographical Information

A total number of 15 respondents in Lepelle –Nkumpi Local Municipality participated in the study. Descriptive analyses were performed to obtain demographic variables such as age, marital status, level of education and experience of respondents.

4.2.1. Race

The purpose of race was conducted to find out if race had an impact on the ownership of a business or support thereof. The owner-managers of small businesses and officials that participated in the study were given the option to choose from five different races.

Table: Table 4.2: Race

Race	Number of respondents	Percentage
African	15	100%
White	0	0%
Indian	0	0%
Coloured	0	0%
Asian	0	0%
TOTAL	15	100%

The area where the study was conducted is designated for Africans. Furthermore, African-owned small and medium-sized enterprises (SMMEs) are found in urban townships, informal settlements, and rural regions. As a typical South African township, Africans/Blacks dominate the Lepelle-Nkumpi Local Municipality. An effort to overcome unemployment and poverty is made by Africans working in small and medium-sized businesses (SMMEs). No women of other races were among those who were interviewed. Officials that were interviewed were also women of African descent.

4.2.2. Marital status

In order to identify the position of owner-managers in small enterprises, the question of marital status was asked. This is because marriage has been shown to have an impact on a company's overall support system. Nevertheless, officials on the study were also requested to state their marital status.

Table 4.2: Marital Status

Status	Number of respondents	Percentage
Single	7	47%

Married	4	27%
Divorced	1	7%
Widowed	1	7%
Living together	2	13%
TOTAL	15	100%

Seven of the women interviewed are single and they account for 47% of the sample. This means majority of women who own small businesses are single in this area followed by married. Generally, these results show that women who are running small business are single mothers who mostly are driven by push factors to start and run their business properly in order for their family to survive.

4.2.3. Age in years

The purpose of question was to determine the age group distributions of the owner-managers of the participating small businesses.

Table: 4.3 Age

Age	Number of respondents	Percentage
21-29 years	2	13%
30-39 years	2	13%
40-49 years	6	40%
50-59 years	4	27%
60 and above years	1	7%
TOTAL	15	100%

Age was used to characterize the selected sample. The above table describes the age distribution of the participants in the study.

4.2.4. Highest qualification

The objective of the program was to identify the skills and academic qualifications of women-owned businesses and of the support system available in the officials.

Table: 4.4 Small-business owners

Education	Number of respondents	Percentage
Matric	8	33%
Diploma	3	20%
Degree	1	7%
Honours	0	0%
Masters and above	0	0%
TOTAL	15	80%

Table: 4.5 Officials

Education	Number of respondents	Percentage
Matric	0	0%
Diploma	2	13%
Degree	1	7%
Honours	0	0%
Masters and above	0	0%

TOTAL	15	20%
-------	----	-----

The above table describes the qualifications of the participants.

4.2.5. Work experience

Work experience of both the officials and small business owners are depicted as follows:

Table 4.6 Small business owners

Work experience	Number of respondents	Percentage
Supervisor	4	27%
Junior manager	0	0%
Middle manager	0	0%
Senior manager	0	0%
Unemployed	6	40%
TOTAL	15	67%

Table 4.7 Officials

Supervisor	2	13%
Junior manager	1	7%
Middle manager	0	0%
Senior manager	0	0%

Unemployed	0	0%
TOTAL	15	20%

With regard to the level of past experiences of the participating women-owned small business, 4 of owners were exposed at junior management level before venturing in their current business, 2 have past experience as supervisors whilst working in various companies. A large number of the business owners (6) were unemployed before venturing into business.

4.3 Section B: Business and operational information

Profiles of women-owned small enterprises are provided in this section. Women-owned small enterprises in several economic sectors are also included in this part, together with information on their roles in their firms, the length of time they've been in operation, and how many people work for them.

4.3.1 Indicate the number of years you were in business

The purposes of the inquiry were to find out how long self-employment lasts and whether or not the majority of small enterprises are stable enough to provide jobs and alleviate poverty.

Table: 4.8 number of years you in business

1-5	6-7	8-10	Above 10
1	2	0	9

Only 1 of the respondents indicated that their businesses have been in operation for less two years, 2 has been in operation for 6-7 years whilst 9 of the businesses has been in operation for more than 10 years.

4.3.2 Hours devoted to the business

The purpose of the question was to determine the number of hours that a participating business owner invested in their businesses.

Table: 4.9 Hours devoted to the business

1-5	6-7	8-10	Above 10
0	4	8	0

Having considered the daily hours invested into the business, 4 owners currently continue to invest 6-7 hours per day into their business operations because of family issues and running of other businesses, while 8 spend between a minimum of eight to ten hours daily in the business operations

4.3.3 Area in which the business is located in the Lepelle-Nkumpi Local Municipality.

The purpose for this question is that your business location is often the most crucial factor in determining whether you're operating legally. It affects your company's profitability and can also affect your expenses. Five of the responders were coming from Lebowakgomo Township, 3 from Ga-Mphahlele area, 2 from Zebediela and another 2 from Mafefe area.

4.3.4 The number of full-time employees

It might be difficult to find the right amount of personnel. Inefficient use of resources and higher costs may be the results of having too many staff. The Amended National Small Business Act 102 of 2004 states that a company's number of full-time workers is a key determinant of its size. As a result, in addition to other important considerations, the size of an organization's workforce may be an important indicator of its potential for development and long-term viability.

4.3.5 The type of industry

If you have a decent business description, you may provide a quick rundown of what the firm does and how they do it. In addition, it emphasizes the company's distinctive features. Women-owned small enterprises were given a list of 13 possible industries to select from based on the findings of a literature review.

In the retail sector, 6 small enterprises were found to be the most prevalent, followed by agricultural with 3 firms. The last three firms are all in the beauty salon sector.

Micro enterprises have five or less workers; the remaining tiny businesses (nine of them) do not have any employees. In the vast majority of cases, the firm is run solely by its founders, with little or no outside help.

4.3.6 The legal status of small-businesses

A new company owner's most important choice will be the legal structure to choose, and this was the focus of the inquiry. Many parts of the business will be impacted by this, including the capacity to govern the company's legal liabilities. The study's analysis of the small company structures revealed that sole proprietorship was the most common, accounting for 9 of the firms examined. Close corporations, which account for 3 of the businesses examined, are the second most common form of legal business ownership.

4.3.7 The path to business ownership

The goal of the question was to find out how the owners-managers got into company ownership in the first place. 'Owner-managers were asked to choose one of five areas in which they have progressed in the journey to owning a firm.

9 of the owner-managers started their own companies out of their own funds, while one purchased an existing firm, and the other two joined their families' enterprises.

4.3.8 The source of your start-up funding

Table: 4.9 Source of start-up funding

Source of start-up funding	Number of respondents	Percentage
own money	5	42%
help of family and friends	4	33%
Commercial banks	3	25%
TOTAL	12	100%

How are small firms financed, and what challenges do they face in their endeavours? The quality of the services or products a small company delivers will be affected by the quantity of resources and assistance it gets. 5 said that they started the firm with their own money, and 4 stated that they started the business with the help of family and friends. Commercial banks were utilized by three female business small business owners. Women-owned small enterprises are aware of financial institutions, but there may be reasons why many of them don't approach them like banks with rigorous lending criteria, as revealed the researcher; yet.

4.4 Section C: The questions asked to women who own small business in Lepelle-Nkumpi Local Municipality

Question 1: Do you think your business is getting enough opportunities and growth in the area of Lepelle-Nkumpi Local Municipality?

Ten respondents think that the municipality is not giving enough support; most of their plans are in writing but are not implemented. They get invited to events and trainings that are business related, but when they go to their offices to seek more information or clarity on certain issues, they have learned during those events they office is unable to help. 2 of the respondents indicated that the municipality has given them support and their businesses have grown due to the information obtained from Lepelle-Nkumpi municipality.

Question 2: Do you have sufficient financial resources for your business?

Their main issue is access to financing, and as a consequence, they have to use their own money to set up their own company enterprises. Other female small business owners believed that commercial banks were unwilling to provide them with loans because they did not trust women's capacity to run enterprises, given that the majority of women are unable to write business plans. 11 of the women interviewed do not have adequate accounting and management skills. Only 1 had the skills because she has business and marketing diploma.

Participants were asked if they are able to use technology in their business

It is difficult for small firms to expand since they lack the resources and skills to come up with fresh company concepts. Only two respondents know how to use smart phone and computer to grow their business via social media and other platforms. Majority of 10 did not have the skills to use technology in their businesses.

Do you have marketing information of the type of business you are in?

In accepting prices established by consumers, interviewees face a pricing barrier that has an effect on their revenue. It is possible for small and medium-sized enterprises (SMMEs) to benefit from better marketing and business abilities. Seven participants cited a lack of suitable infrastructure such as buildings, the utilization of rented space, and individuals bringing automobiles and then vanishing without paying.

Do you think business location/premises are suitable for the type of business you are in?

Three owner-managers run their enterprises on existing farmland, whereas six of the small company owners claimed that their firms are based in the Central Business District. Finally, there were three owner-managers who said that they run their businesses out of their houses. Ten participants are certified about their location of the business, but a small number 2 are not certified of their location because there are no regulations or permits given by the municipality

Do you have great fear of business failure; indicate the risk you have taken so far?

As a society, we position men as adventurers and women as nurturers and these notions are instilled through the language we use and from the toys offered as children. All 12 women interviewed seem to be transformed from risk-averse children to risk-taking adults particularly in business. *One of the respondent mentioned that she moved from streets as a hawker to renting a shop. She always took leaps of faith to help push her business forward.*

Do you have pressure due to extended family responsibility?

One of the biggest struggles that businesswomen confront is finding a good work-life balance. Women have particular difficulties in finding a work-life balance because of the disproportionate amount of responsibilities they bear in the home. When it comes to juggling their roles as a mother and a business owner in Lepelle-Nkumpi, most women believe they shoulder the brunt of the responsibility. Only 3 of the respondents say they have support from family members, so this issue is not really challenging them. Majority of 9 have the challenge in their homes, which often affect their businesses negatively.

State any Socio-cultural challenges you encounter as a small business woman?

When it comes to a person's mindset, sentiments, and responses, culture may have a significant role. As a result, in the Lepelle-Nkumbi region, gender-based cultural concerns continue to be a barrier for female small business owners. Only two business industries faced socio-cultural challenges. Women in agriculture experience the challenge of coming to work while on their periods, there is believe that it might affect the growth of their plants. Some challenges faced in the beauty/saloons industry says men still have a strong believe that beauty treatments are only for women, they still struggle to get market from males.

Do you have a problem of running the business alone (no family support) and making decision?

Women in South Africa have a right to participation. Once in leadership roles, they can make a difference that benefits the whole society. In Lepelle-Nkupi area women-owned small business are making most of their business decisions alone, because most are sole proprietors. Ten of the respondents don't have a problem running business alone, they emphasized that it gives them the opportunity to make decisions.

Are you aware of the existing Legal and regulation of small businesses that currently exist?

8 of the respondents are not aware of the existing Legal and regulation of small businesses that exist, while 4 are aware of the regulations but don't understand them

Do you think there is inequality of rights and entitlement in South Africa?

As a result of gender discrimination, many small company owners are unable to participate in the economy and obtain business and development services. The data also show that the people of the community's unfavorable beliefs and attitudes inhibit their companies from succeeding.

Do you have small business success stories to share and role models?

The respond on this question was very positive. All respondents have role models and 10 mentioned that role models are family members especially their mothers, while 2 respondents have inspirational business women as their role models. The 1st success story was that one of the respondents was awarded the best female farmer of Limpopo and was funded with equipment and seeds by the provincial Department of Agriculture. The 2nd success story was that one of the respondents was offered to go and showcase her work in other countries representing the Limpopo Province.

How are you coping with the challenges of your small business?

The challenges are there mostly they are a day-to-day thing; the small business women have support groups. They visit one another to see how they are operating their businesses and give advice on the matters they have concurred with. Most of the small business women are not coping with the challenges as it threatens the growth of their businesses.

Suggest ways in which small business women can be empowered?

Entrepreneurial confidence and self-empowerment may be fostered for women in small company by providing them with access to business education and training. Women in small businesses should learn skills that will help them shatter preconceptions and value systems that prevent them from engaging in ordinary activities, according to six of the respondents. They also advocated for the formation of collaborations with people from other fields of expertise so that they might learn from one other.

4.5 Section D: Questions asked to officials in the business unit at Lepelle-Nkumpi Local Municipality

Questions were asked and that is how they responded:

What kind of support is the municipality giving to women-owned small businesses?

One participant highlighted that, “The municipality is guided by section 152 of the constitution, which is to provide basic services like water, electricity and infrastructure. The municipality also offers the non-financial support whereby they facilitate meetings and funding with other stakeholders”.

What form of communication is the municipality using with the women-owned small businesses and how effective is it?

They made use of business forums to communicate with the women-owned small business, to disseminate information on the events, meetings, workshops or funding available. The municipality also has the data base of contact details which they use to contact the relevant business owners. The third forms they use are the local radio station to send the message, but it's costly for the municipality. The last form they use is to communicate the information via the local counselors and ward committees. All the communication forms have their disadvantage and advantages, but the municipality is rating them to be effective based on the respond they are getting from women-owned small businesses.

Is there sufficient provision of basic infrastructure (electricity, water and road networks)?

The respondents indicated that they are lacking behind, because when providing such services as water and electricity they don't put their main focus on small business owned by women only. The focus is on the needs of the community as a whole. The challenge of permits to women-owned small business is still underway and the municipality wants to assist those that need the permits.

Does the Local economic development give focus on women-owned small businesses?

The municipality is giving the women a lot of focus, because there are many programmes designed to uplift them and their businesses. During the COVID-19 relief funds out of 56 applications, 54 were from women-owned small business and 2 were men-owned small business.

Is there sufficient business training for women in the local municipality?

The respondents indicated that the training that is offered to women-owned small businesses is done through agencies like SEFA or NYDA. The funds offered to the LED Office are not enough to offer training to women in businesses.

So far what is the achievement of the municipality in assisting women-owned small businesses, any stories to tell?

The achievements so far are that they managed to give one of the women who are in agriculture business a plot of land to farm on it after she was using a small land to plant

Unfortunately, the LEDA office could not allocate the official to respond to the researcher's questions.

4.6 DISCUSSION OF THE RESULTS

According to the demographic research, the Lepelle-nkumpi region is a typical example of a township in South Africa, and its population is mostly composed of Africans and Blacks. All of the women that were questioned were of African descent. Women who are the only providers for their families and operate their own businesses are mostly single moms who are compelled to launch and successfully manage their companies so that they may provide for their families. The findings agree with Akhalwaya and Havenga, (2012) who opines that the majority of women are of middle age, and the vast majority of them have no education beyond a high school diploma. This is the amount of education attained by the majority of businesswomen. According to the data, a sizeable proportion of the women-owned small enterprises had never engaged in any activity in the past.

According to the conclusions based on the business and operational information, the vast majority of the businesses have been functioning for more than 10 years. The vast majority of women who own their own small companies are found at their establishments for extended periods of time both before and after traditional business hours, agreeing with the findings by Turker & Yılmaz, (2016). Even though Lebowakgomo locale is mostly rural, it is regarded to be one of the Capricorn district growth sites (IDP 2018/19). The majority of responders are conducting their enterprises from the Lebowakgomo region. Due to the fact that the enterprises were run under the guise of sole proprietorships, their legal structures required them to be run almost exclusively by the owners themselves, without any outside assistance. According to the statistics, the majority of small enterprises are classified as belonging to the retail industry, followed by firms belonging to the agricultural sector, and then the industry of beauty salons. The majority of women who own small businesses started out by utilizing their own personal money to launch their own companies.

Small companies in the Lepelle-Nkumpi Local Municipality that are owned and operated by women are eligible for the non-financial assistance provided by the municipality, which includes aiding the acquisition of funds and organizing training. On the basis of the responses they are receiving, the officials who were questioned have a strong conviction that the communication between the municipality and women-owned small businesses is beneficial. Because the municipality is so focused on the community as a whole, the amount of infrastructure that is available is insufficient. These difficulties constitute a significant burden that must be carried by the small enterprises that are owned and operated by women.

The lack of assistance from the local municipality is one of the most significant problems that women-owned small enterprises must overcome. The majority of these firms run without licenses, which, in turn, affects the organizational structures of the businesses. The infrastructure is lacking in necessary components. A lack of knowledge of how to use technology in their firms, insufficient management and accounting abilities, and an inability to create business strategies are further obstacles. Agbenyegah, (2013) also noted that a lack of marketing knowledge, particularly on price methods to use in order

to maximize profits; pressure brought on by family responsibilities and socio-cultural concerns. In spite of the fact that the government of South Africa is doing all in its power to combat gender inequality, the members of our community are still a long way behind; many still do not believe that women can operate companies. Although a minority of women-owned small companies is aware of the laws and regulations that regulate small enterprises, the majority of women-owned small businesses are not even aware that such rules exist.

When it comes to the operation of their companies, women confront a variety of challenges on a regular basis because of the preponderance of enterprises operated by women in the informal sector. Because of this, there is a pressing need for an all-encompassing strategy to solve these problems. Even though funds have been set aside to assist women-owned small businesses in Lepelle-Nkumpi Local Municipality through the provision of training, enabling grants, and consultation support services, the municipality is still facing an issue with the high rate of failure of these female-owned businesses.

In spite of the fact that the government recognizes the importance of women to the economy, there is still a need to understand their unique characteristics, such as the environment in which they operate and the manner in which they do business. In light of this, the purpose of this research was to investigate the challenges that were faced by women-owned small businesses in the Lepelle-Nkumpi Local Municipality located in the Limpopo Province of South Africa. Therefore, in order to address this issue, the Lepelle-Nkumpi Local Municipality has to devise a strategy that is more comprehensive in order to support and monitor the commercial activity that occurs among businesses that are owned by women.

In the past, men mostly dominated the business ownership sector; however, recent data indicates that an increase in the number of women who are in enterprises is occurring. It's possible that this has anything to do with the fact that the days when the "place of women was in the kitchen" are becoming more rare. Even though there are more women working in business now than ever before, the gender gap is still rather considerable in many different fields. In spite of the fact that women are obviously

interested in starting their own businesses, they face a lot of obstacles and have to break through a number of roadblocks before they can achieve any level of commercial success with their ventures. They are forced to contend with intolerance and prejudice, as well as the attitudes of society and culture, and a lack of education and expertise.

4.7 CONCLUSION

Women in South Africa face many challenges when it comes to operating in small businesses. Despite the government's support, they often do not receive enough support. The researcher believes that the government should do more to remove barriers that prevent women from achieving their goals. Doing so can help them improve their standard of living.

In addition, women must be involved in all parts of development efforts, regardless of the job they do or where they do it. Women's challenges as small business owners may be alleviated by doing so. According to the findings of the survey, the majority of women do not seek business guidance from non-financial entities like SEDA. It is possible for these groups to equip women with the information and tools they need to establish their own company, including help with marketing and networking. Networking is critical to the development of these businesses, and these institutions may participate in it.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

In this chapter, the researcher will summarise the research findings, make recommendation and draw conclusions. The conclusions, recommendations and findings as part of the research report will be made available to the beneficiary.

5.2 SUMMARY OF THE RESEARCH FINDINGS

The demographic findings indicated that Lepelle-nkumpi area is a typical South African Township dominated by Africans/Blacks population. All the women interviewed were black. Women who are running small business are single mothers who mostly are driven by push factors to start and run their business properly in order for their family to survive. The findings indicate that the high number of business women is middle aged; the largest proportion of them had only managed to reach high school with the level of education. The findings show that a large portion of the women-owned small businesses have no previous experiences.

On the Business and operational information findings indicate that majority of the business have more than ten years' operating. The majority of the women-owned small business spends more than the hours in their businesses from the opening time and after closing of business. Majority of respondents are operating their businesses from Lebowakgomo area, even though Lebowakgomo place is pre-dominantly rural, it is considered one of the Capricorn district growth points (IDP 2018/19). The legal status of the businesses was operated as sole proprietorship, which lead to majority of the businesses to be by the owners themselves, without support. The findings indicated that the majority of small businesses operate within the retail sector followed by the agriculture sector businesses followed by the beauty salon industry. Majority of women-owned small businesses have established their own businesses using their savings.

The municipality offers a non-financial support to women-owned small businesses in Lepelle-Nkumpi Local Municipality, which is facilitating funding and arranging training. Officials interviewed strongly believe that the communication between the municipality and women-owned small business effective based on the respond they are getting. The infrastructures are not enough because the municipality's focus is on the community as a whole. These challenges represent a heavy responsibility to be shouldered by women-owned small businesses.

Major challenges facing women-owned small businesses include lack of support from the local municipality; most of the businesses operate without permits and in turn affect the arrangements of the businesses. The infrastructure is not sufficient.

Other impediments are inability to prepare the business plans, management skills and accounting, poor understanding of the use of technology in their businesses. Lack of marketing information especially the pricing strategies to use to maximise profit, pressure from family responsibility and socio-cultural issues. Even though the South African government is trying its best to deal with gender inequality, our community members are still far behind; people still have no trust that women can run businesses. Minority of women-owned small businesses know about the legal and regulations that govern the small businesses but struggle to understand them, the majority are not even aware of those policies.

Due to the dominance of women-owned businesses in the informal economy, they often face various problems when it comes to running their businesses. This has prompted the need for a comprehensive approach to address these issues. Even though monies have been committed to help women-owned small enterprises by means of training, enabling grants and consultation support services, the failure rates of these female-owned businesses are still an issue in Lepelle-Nkumpi Local Municipality.

Despite the government's acknowledgement of the significance of women in the economy, there is still a need to comprehend their varied features, such as their surroundings and operational style. Hence, this research was targeted at studying the issues encountered by women-owned small enterprises in Lepelle-Nkumpi Local Municipality, Limpopo Province, South Africa. Thus, to cope with this problem, a more

complete method should be established to help and monitor the commercial activity among female-owned enterprises in the Lepelle-Nkumpi Local Municipality.

Previously men predominantly controlled the company ownership sector, but current research suggests that there is a rise in the number of females who are in companies. This might be linked to the fact that days when the “place of women was in the kitchen” is fading. Despite the rising number of women in business, the gender gap nevertheless remains large in many professions. Despite the evident engagement of women in beginning business endeavors, they have to confront a lot of hurdles and overcome a number of barriers to become successful in their small enterprises. They must cope with prejudice and bigotry, societal and cultural attitudes and lack of knowledge and training.

5.3 RECOMMENDATIONS

5.3.1 Needs based training

Some training provided by the municipality are not needs based. Therefore, a need analysis of the type of training important in Lepelle-Nkumpi should be conducted. This will help women to acquire the relevant skills.

5.3.2. Managerial training

Women should seek further training and development that might help them acquire managerial abilities, such as the ability to write company strategies, sell their products, and handle financial matters.

5.3.3. Women networks

Established women-owned small companies should create networks to assist other women in business to ensure that their operations run smoothly.

They must also be supported in their efforts to enter foreign markets. The municipality should allocate funds for bursary, so that women-owned small businesses can study further.

LEDA should also ensure that they research on the areas women-owned small businesses lack, to ensure that they provide relevant education and training to them.

Technology is one area where the focus of training was never prioritised, the use of computer and cell phones to the advantage of the business is vital for the growth of every business.

The Department of trade (DTI) should embark on a variety of initiatives to develop women-owned small businesses in Lepelle-Nkumpi area. The initiatives should also take into account the dynamics of women and the challenges they face in balancing work and family responsibilities. One of these is the need for women-owned businesses to be taught how to delegate tasks.

5.3.2 Infrastructure support

Lepelle-Nkumpi Local Municipality should promote women in business and provide them with long-term assistance. Essential needs like infrastructure in the form of business area and technology should be provided for small enterprises; to help small companies grow. The municipality should keep looking for new sources of support. The expansion of the economy is greatly aided by small enterprises. Many feel that the majority of breakthroughs occur in smaller companies because they are more receptive to new ideas.

5.3.3 Permits should be issued to facilitate business growth

The municipality should sort out the issues of business permits so that the businesses can be rearranged properly. There are private consulting companies that the municipality can outsource to help in rearranging the business complex, especially in Lebowakgomo business centre.

Permits will also help the businesses to grow and to secure funding in local financial institutions.

5.3.4 Awareness campaign

Lastly, awareness campaigns should be held so that women-owned small businesses could have knowledge about the policies related to small businesses and their rights as women-owned small businesses. Awareness campaigns can also be held on local radio, local newspapers and business forum information sharing.

5.4 CONCLUSIONS

Women business businesses confront a number of businesses in today's market, especially in the informal sector where they are so prevalent. As a result, it's become clear that we need to take a holistic approach to fixing these problems. Failure rates of women-owned small businesses remain a problem in Lepelle-Nkumpi Local Municipality, despite the fact that funds have been allocated to aid such businesses via training, enabling grants, and consultation support services. While the government has recognized women's contributions to the economy, there is still a need to understand their unique characteristics, such as their culture and preferred methods of operation. Therefore, the purpose of this study was to investigate the challenges faced by small businesses owned by women in Lepelle-Nkumpi Local Municipality, Limpopo Province, South Africa. Therefore, a comprehensive approach should be devised to aid and monitor commercial activity among female-owned businesses in the Lepelle-Nkumpi Local Municipality in order to deal with this issue. While men have historically held a majority of corporate ownership positions, recent data shows a surge in the participation of women. One possible explanation is that the era when a woman's "place was in the kitchen" is dwindling. Despite more women entering the workforce, the gender gap is widening in many fields. Despite women's obvious interest in starting businesses, there are several obstacles they must overcome before they can achieve financial stability. They have to deal with ignorance, hostility, and intolerance stemming from society and cultural norms.

5.5 SUGGESTIONS FOR FURTHER RESEARCH

Future research should establish a base level of understanding of the operational core values of women entrepreneurs in Lepelle-Nkumpi Local Municipality, Limpopo Province, South Africa. Future research should also explore the challenges faced by female entrepreneurs operating in the specific industries in South Africa, and in other provinces.

References

Adams, J.H., Khoja, F.M. and Kauffman, R., 2012. An empirical study of buyer–supplier relationships within small business organizations. *Journal of Small Business Management*, 50(1), pp.20-40.

Adi, Y., Baum, C., Cisse, M., Pinkas, B. and Keshet, J., 2018. Turning your weakness into a strength: Watermarking deep neural networks by backdooring. In *27th USENIX Security Symposium (USENIX Security 18)* (pp. 1615-1631).

Agbenyegah, A.T., 2013. Challenges facing rural small business ownership in selected areas in South Africa (Doctoral dissertation, North-West University).

Ahtesham, S., 2017. Women empowerment for global perspective development in developing economies in 21th Century in Indian Economy: Issues, Challenges and Opportunities. *International Journal in Management & Social Science*, 5(1), pp.431-441.

Akhalwaya, A. and Havenga, W., 2012. The barriers that hinder the success of women small business owners in Gauteng, South Africa. *OIDA International Journal of Sustainable Development*, 3(5), pp.11-28.

Amorós, J. E., and Bosma, N. (2014). *Global Small business ownership Monitor 2013 Global Report: Fifteen Years of Assessing Small business ownership across the Globe*. Santiago, Chile: Ediciones Universidad del Desarrollo.

Andriamahery, A. and Qamruzzaman, M., 2021. Do Access to Finance, Technical Know-How, and Financial Literacy Offer Women Empowerment Through Women's Entrepreneurial Development?. *Frontiers in Psychology*, 12.

Armanios, D.E., Eesley, C.E., Li, J. and Eisenhardt, K.M., 2017. How small business owners leverage institutional intermediaries in emerging economies to acquire public resources. *Strategic Management Journal*, 38(7), pp.1373-1390.

Bakhtiar, M.M., Bastian, G. and Goldstein, M., 2021. Business training and mentoring: Experimental evidence from women-owned microenterprises in ethiopia.

Booyens, I., 2011. Are Small, Medium, and Micro-Sized Enterprises Engines of Innovation? The Reality in South Africa. *Science and Public Policy* 38.1, 67-78.

Buntz, L.A., 2022. Achievements: Women Investing in Business and Leadership. In *Generosity and Gender* (pp. 171-178). Palgrave Macmillan, Cham.

Castleberry, A. and Nolen, A., 2018. Thematic analysis of qualitative research data: Is it as easy as it sounds?. *Currents in pharmacy teaching and learning*, 10(6), pp.807-815.

Chiliya, N. and Roberts-Lombard, M., 2012. Impact of level of education and experience on profitability of small grocery shops in South Africa. *International Journal of Business Management and Economic Research*, 3(1), pp.462-470.

Chimucheka, T. and Mandipaka, F., 2015. Challenges faced by small, medium and micro enterprises in the Nkonkobe Municipality. *International Business & Economics Research Journal (IBER)*, 14(2), pp.309-316.

Chinomona, E. and Maziriri, E.T., 2015. Women in action: Challenges facing women small business owners in the Gauteng Province of South Africa. *International Business & Economics Research Journal (IBER)*, 14(6), pp.835-850.

Clark, A. and Sousa, B., 2018. *How to be a happy academic: A guide to being effective in research, writing and teaching*. Sage.

Cohoon, J.M., Wadhwa, V. and Mitchell, L., 2010. Are successful women small business owners different from men?. Available at SSRN 1604653. Date accessed 2020/01/10

Crittenden, V.L., Crittenden, W.F. and Ajjan, H., 2019. Empowering women micro-small business owners in emerging economies: The role of information communications technology. *Journal of Business Research*, 98, pp.191-203.

Dashper, K., 2019. Challenging the gendered rhetoric of success? The limitations of women-only mentoring for tackling gender inequality in the workplace. *Gender, Work & Organization*, 26(4), pp.541-557.

Davidson, M.J. and Burke, R.J., 2011. Women in management worldwide: Progress and prospects—An overview. In *Women in Management Worldwide* (pp. 19-36).

Daymard, A., 2015. Determinants of Female Small business ownership in India. *Economics Department Working Chapters No. 1191. Organisation for Economic Co-operation and Development*.

Deborah, A.E., Wilhelmina, S., Oyelana, A.A. and Ibrahim, S.I., 2015. Challenges faced by women small business owners and strategies adopted by women small business owners to ensure small business success in Nkonkobe Municipality, *South Africa. Journal of Economics*, 6(1), pp.37-49.

Ely, R.J. and Thomas, D.A., 2020. Getting serious about diversity. *Harvard Business Review*, 98(6), pp.114-122.

Fatoki, O. and Garwe, D., 2010. Obstacles to the growth of new SMEs in South Africa: a principal component analysis approach.[Online] available from: <http://www.academicjournals.org/AJBM/PDF/pdf2010/May.Olawale%20and%20Garwe.pdf>. Date of access 10/10/2020

GEM., 2014. *The crossroads - a goldmine or a time bomb?* Cape Town: Global Small business ownership Monitor.

Glass, C. and Cook, A., 2018. Do women leaders promote positive change? Analyzing the effect of gender on business practices and diversity initiatives. *Human Resource Management*, 57(4), pp.823-837.

Goldberg, A., 2015. *The economic impact of load shedding: The case of South African retailers* (Doctoral dissertation, University of Pretoria).

Gustafsson, J. 2017. Single case studies vs. multiple case studies: A comparative study. Available from: <https://pdfs.semanticscholar.org/ae1f/06652379a8cd56654096815dae801a59cba3.pdf> [Accessed on 17/05/2021]

Herrington, M., Kew, J., Kew, P. and Monitor, G.E., 2010. Tracking small business ownership in South Africa: A GEM perspective (pp. 1-174). South Africa: Graduate School of Business, University of Cape Town.

Hyder, S. and Lussier, R.N., 2016. Why businesses succeed or fail: a study on small businesses in Pakistan. *Journal of Small business ownership in Emerging Economies*.

Irene, B.N., 2017. Women small business ownership in South Africa: Understanding the role of competencies in business success. *The Southern African Journal of Small business ownership and Small Business Management*, 9(1), pp.1-9.

Iwu, C.G. & Nxopo, Z. (2015). Determining specific support services rendered by female small business owners in the South African Tourism Industry. *African Journal of Hospitality, Tourism and Leisure*, 4(2), p.1-13

Kgagara, M.R., 2011. An assessment of the attitude towards small business ownership among higher education students in Sedibeng district (Doctoral dissertation, North-West University).

Kyalo, T.N. and Kiganane, L.M., 2014. *Challenges facing women small business owners in Africa-a case of Kenyan women small business owners*.

Leitch, C., Welter, F. and Henry, C., 2018. Women small business owners' financing revisited: taking stock and looking forward: New perspectives on women small business owners and finance. *Venture Capital*, 20(2), pp.103-114.

Lepeley, M.T., Pizarro, O. and Mandakovic, V., 2015. Women small business owners in Chile: Three decades of challenges and lessons in innovation and business sustainability. In *Female Small business ownership in Transition Economies* (pp. 247-264). Palgrave Macmillan, London.

Lim, P.H.L., 2018. When the fear of failure cripples local SMEs.

Luiz, J. and Mariotti, M., 2011. Small business ownership in an emerging and culturally diverse economy: A South African survey of perceptions. *South African Journal of Economic and Management Sciences*, 14(1), pp.47-65.

Mahembe, E., 2011. Literature review on small and medium enterprises' access to credit and support in South Africa. *Underhill Corporate Solutions. National Credit Regulator (NCR): Pretoria, South Africa.*

Makhitha, K.M., 2017. Challenges affecting small craft producer business growth and survival in South Africa. *Journal of Business and Retail Management Research*, 11(3).

Martinez, A.C., Levie, J., Kelley, D.J., Sæmundsson, R.J. and Schøtt, T., 2010. A Global Perspective on Entrepreneurial Education and Training, *Global Small business ownership Special Report. Boston, MA: Babson College.*

Mbedzi, K.P., 2011. The role of government agencies in promoting SMME's in Limpopo: a critical assessment (Doctoral dissertation, Stellenbosch University).

McLymont, R., 2018. State of Women-Owned Businesses. *Network Journal*, 25(1), pp.38-39.

Md Isa, F., Jaganathan, M., Syazwan Ahmdon, M.A. and Mohamad Ibrahim, H., 2018. Malaysian women small business owners: some emerging issues and challenges of entering global market. *International Journal of Academic Research in Business and Social Sciences*, 8(12), pp.1596-1605.

Md Isa, F., Jaganathan, M., Syazwan Ahmdon, M.A. and Mohamad Ibrahim, H., 2018. Malaysian women small business owners: Some emerging issues and challenges of entering global market. *International Journal of Academic Research in Business and Social Sciences*, 8(12), pp.1596-1605.

Mnisi, K.L., 2014. Entrepreneurial support amongst small and micro enterprises in the Greater Giyani Municipality.

Monitor, G.E., 2016. Global small business ownership monitor. *Empreendedorismo no Brasil (Relatório Nacional). Curitiba: Instituto Brasileiro de Qualidade e Produtividade, Paraná.*

Moses, C. and Amalu, R., 2010. Entrepreneurial motivations as determinants of women small business ownership challenges. *Petroleum-Gas University of Ploiesti Bulletin*, (2), pp.67-77.

Mouton, N., Louw, G.P. and Strydom, G.L., 2013. *Present-day dilemmas and challenges of the South African tertiary system.*

Murnieks, C.Y., Klotz, A.C. and Shepherd, D.A., 2020. Entrepreneurial motivation: A review of the literature and an agenda for future research. *Journal of Organizational Behavior*, 41(2), pp.115-143.

Mustafa, M., Mazhar, N., Asghar, A., Usmani, M.Z., Razaq, L. and Anderson, R., 2019, May. Digital Financial Needs of Micro-entrepreneur Women in Pakistan: Is Mobile Money the Answer?. In *Proceedings of the 2019 CHI Conference on Human Factors in Computing Systems* (pp. 1-12).

Njaramba, J., Chigeza, P. and Whitehouse, H., 2018. Barriers and challenges experienced by migrant African women small business owners in North Queensland, Australia. *Small business ownership and Sustainability Issues*, 5(4), pp.1054-1068.

Rahim, I.H.A., Fabeil, N.F. and Sung, T.P., 2017. Motivator and challenges of women small business owners. *Journal of Global Business and Social Small business ownership (GBSE)*, 1(3), p.115.

Saunders, M. and Lewis, P., 2017. *Doing research in business and management.* Pearson.

Sekaran, U. and Bougie, R. 2016. *Research methods for business: A skill building approach.* John Wiley & Sons.

Setini, M., Yasa, N.N.K., Gede Supartha, I.W., Ketut Giantari, I.G.A. and Rajiani, I., 2020. The passway of women small business ownership: Starting from social capital with open innovation, through to knowledge sharing and innovative performance. *Journal of Open Innovation: Technology, Market, and Complexity*, 6(2), p.25.

Sibanyoni, K., 2012. South African female small business owners: A profile and investigation of their risk taking propensity (Doctoral dissertation, University of the Witwatersrand, Faculty of Humanities, School of Human and Community Development).

Sitharam, S. and Hoque, M., 2016. Factors affecting the performance of small and medium enterprises in KwaZulu-Natal, South Africa. *Problems and perspectives in Management*, 14(2-2), pp.277-288.

Siwadi, P. and Mhangami, M., 2011. An analysis of the performance of women small business owners in a Multi-currency economy: The case of Midlands province of Zimbabwe: University of Botswana Journal. *Sized Enterprises: Development and Promotion, Best-Practice Guide for a Positive Business*.

South Africa small business survey 2010. Available from: http://www.finmark.org.za/wp-content/uploads/pubs/FS-Small-Business_-reportFNL1.pdf Date accessed: 01/09/2020

South Africa, 1996. *Constitution of the Republic of South Africa, 1996 (Act No. 108, 1996)*. President's Office Braille Services.

The Constitution of South Africa Act 108 of 1996

The National Small Business Act 102 of 1996

The National Small Business Amendment Act, Act 29 of 2004

Tsoabisi, S.J. and Phago, K.G., 2010. Small, medium and micro enterprises in the South African local government. *Africa insight*, 40(2), pp.153-164.

Turker, D., & Yilmaz, S. (2016). Strengthening women stakeholders with social responsibility: Does it really work? In K. Caliyurt (Ed.), *Women and sustainability in business: A global perspective*. New York: Routledge.

Turker, D., 2018. Global challenges: Aligning social responsibility and sustainable development goals. In *Managing social responsibility* (pp. 161-176). Springer, Cham.

Tuyishime, C., 2013. The challenges of business women in business expansion: a case study of women members of handicraft cooperatives in Nyarugenge District (Doctoral dissertation, Mount Kenya University).

Van Trang, T., Do, Q.H. and Luong, M.H., 2019. Entrepreneurial human capital, role models, and fear of failure and start-up perception of feasibility among adults in

Vietnam. *International Journal of Engineering Business Management*, 11, p.1847979019873269.

Weaver-Hightower, M.B., 2018. *How to write qualitative research*. Routledge.

Witbooi, M. and Ukpere, W., 2019. Indigenous female small business ownership: *Analytical study on access to finance for business women in South Africa*. *African Journal of Business Management*, 5(14), p.5646.

Yasin, R.F.F., Mahmud, M.W. and Diniyya, A.A., 2020. Significance of financial literacy among women entrepreneur on halal business. *Journal of Halal Industry & Services*, 3.

Zhang, Q., Oo, B.L. and Lim, B.T.H., 2019. Drivers, motivations, and barriers to the implementation of corporate social responsibility practices by construction enterprises: A review. *Journal of cleaner production*, 210, pp.563-584.

Zondi, W.B., 2017. Challenges facing small business development in South Africa. *Journal of Economic & Management Perspectives*, 11(2), pp.621-628.

Zulu, L. (2015). Conditions for SA's female small business owners are 'criminal'. Daily Marverick 20 August. <http://www.dailymarverick.co.za/article/2015-08-20-lindiwe-zulu-conditions-for-sasfemale-small-business-owners-are-criminal>. Date of access 10/09/2020.

APPENDICES

Appendix A; Interview guide

Demographic Information

Race

Marital Status

Highest qualification

Educational qualification

Working experience

Main Questions for women who own small business in Lepelle-Nkumpi Local Municipality

1. Do you think your business is getting enough opportunities and growth in the area of Lepelle-Nkumpi Local Municipality?
2. Do you have sufficient financial resources for your business?
3. Are you able to use technology in their business?
4. Do you have marketing information of the type of business you are in?
5. Do you think business location/premises are suitable for the type of business you are in?
6. Do you have great fear of business failure; indicate the risk you have taken so far?
7. Do you have pressure due to extended family responsibility?
8. State any Socio-cultural challenges you encounter as a small business woman?
9. Do you have a problem of running the business alone (no family support) and making decision?
10. Are you aware of the existing Legal and regulation of small businesses that currently exist?

11. Do you think there is inequality of rights and entitlement in South Africa?
12. Do you have small business success stories to share and role models?
13. How are you coping with the challenges of your small business?
14. Suggest ways in which small business women can be empowered?

Main Questions for officials in the business unit at Lepelle-Nkumpi Local Municipality

1. What kind of support is the municipality giving to women-owned small businesses?
2. What form of communication is the municipality using with the women-owned small businesses and how effective is it?
3. Is there sufficient provision of basic infrastructure (electricity, water and road networks)?
4. Does the Local economic development give focus on women-owned small businesses?
5. Is there sufficient business training for women in the local municipality?
6. So far what is the achievement of the municipality in assisting women-owned small businesses, any stories to tell?

7. Appendix b; edit confirmation letter



**33 Adams Crescent, Sherwood,
Durban 4091**

To whom it may concern:

This document certifies that the proposal whose title appears below has been edited for proper English language, grammar, punctuation, spelling, and overall style by Augustine Shamyarira, a member of STADCO Creatives who is a qualified journalist with vast editorial experience.

Title:

**THE CHALLENGES FACED BY WOMEN-OWNED SMALL BUSINESSES IN
LEPELLE-NKUMPI LOCAL MUNICIPALITY, LIMPOPO PROVINCE, SOUTH
AFRICA**

Author:

LERATO MADILO MAKOLA

(200519675)

Date Edited:

6 June 2022


Signed:

Augustine Shamuyarira

078 506 5610

Appendix c; trec certificate

University of Limpopo

Department of Research Administration and Development

Private Bag X1106, Sovenga, 0727, South Africa

Tel: (015) 268 3935, Fax: (015) 268 2306, Email: anastasia.ngobe@ul.ac.za

TURFLOOP RESEARCH ETHICS COMMITTEE
ETHICS CLEARANCE CERTIFICATE

MEETING: 14 October 2021

PROJECT NUMBER: TREC/221/2021: PG

PROJECT:
[REDACTED]

Title: The Challenges Faced By Women-Owned Small Businesses in Lepelle-Nkumpi
Local Municipality, Limpopo Province, South Africa

Researcher: L Makola

Supervisor: Prof MM Kanjere

Co-Supervisor/s: N/A

School: Turfloop Graduate School of Leadership

Degree: Master of Business Administration

PROF P MASOKO

CHAIRPERSON: TURFLOOP RESEARCH ETHICS COMMITTEE

The Turfloop Research Ethics Committee (TREC) is registered with the National Health Research Ethics Council, Registration Number: **REC-0310111-031**

Note:

- i) **This Ethics Clearance Certificate will be valid for one (1) year, as from the abovementioned date. Application for annual renewal (or annual review) need to be received by TREC one month before lapse of this period.**

- ii) **Should any departure be contemplated from the research procedure as approved, the researcher(s) must re-submit the protocol to the committee, together with the Application for Amendment form.**

- iii) **PLEASE QUOTE THE PROTOCOL NUMBER IN ALL ENQUIRIES.**