

**AN INVESTIGATION OF THE CHALLENGES FACED BY WOMEN-OWNED  
SMALL-MEDIUM ENTERPRISES IN THE MAKHADO LOCAL MUNICIPALITY,  
LIMPOPO PROVINCE**

**BY**

**MULALO NETSHIKHUDINI**

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**SUPERVISOR: PROFESSOR MX LETHOKO**

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## **DEDICATION**

This dissertation is dedicated to my mother, my son, and family.

## DECLARATION

I declare that the dissertation titled “An Investigation of the Challenges Faced by Women-Owned Small-Medium Enterprises in the Makhado Local Municipality, Limpopo Province” is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references and that this work has not been submitted before for any other degree at any institution.

Netshikhudini Mulalo

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**Netshikhudini Mulalo (Mr)**

14/08/2023

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**Date**

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## ABSTRACT

For decades, business has been a male-dominated activity, but recently, a considerable number of female entrepreneurs have emerged around the world. One of the factors that motivate women to become entrepreneurs is the flexibility offered by self-employment. Self-employment allows people to better manage their work-life. However, there are challenges experienced by women entrepreneurs in growing their businesses. These challenges may be due to the fact that women have a wide range of responsibilities both at work and at home that affect their productivity. Multiple family tasks and responsibilities for women entrepreneurs may cause work-family conflict, which could jeopardise their long-term business success. Therefore, the objective of this study was to look into the difficulties faced by women-owned small businesses in the province of Limpopo's Makhado Local Municipality.

In this study, a thematic data analysis approach was applied. Qualitative in nature and approach, the study relied on face-to-face interviews to collect the data. It was found that most women start small enterprises because they are compelled by outside forces such as unemployment and poverty. Furthermore, qualification and experience play an important part in operating a business. The findings also indicate that women-owned small medium enterprises do not get any financial support, training from the government or private sector. Hence, they rely more on their family for any support. Women who own small-medium enterprises also encounter discrimination in various forms, including being told that they ought to remain at home and take care of the family mainly because they are women. The study recommends that financial assistance, training, women networking, infrastructure, awareness campaigns and implementations of legislation meant to assist women-owned small-medium enterprises should be prioritised.

**Keywords:** Entrepreneurship, Theory of planned behaviour, Women-business owners, Qualitative methods and Small Medium & Micro Enterprises.

## **ACRONYMNS**

<b>AWU</b>	Annual Working Units
<b>DSBD</b>	Department of Small Business Development
<b>ESE</b>	Entrepreneurial Self-Efficiency
<b>EWV</b>	Empowering Women at Work
<b>GDP</b>	Gross Domestic Product
<b>GEM</b>	Global Entrepreneurship Monitor
<b>IDC</b>	Industrial Development Corporation
<b>ILO</b>	International Labour Organization
<b>LED</b>	Local Economic Development
<b>MIWE</b>	Mastercard Index of Women Entrepreneurs
<b>NDP</b>	National Development Plan
<b>NGOs</b>	Non-Governmental Organization
<b>PDIs</b>	Previously Disadvantaged Individual
<b>SA</b>	South Africa
<b>SAWED</b>	South African Women Entrepreneurs' Network
<b>SEDA</b>	Small Enterprises Development Agency
<b>SEFA</b>	Small Enterprise Finance Agency
<b>SMEs</b>	Small Medium Enterprises
<b>SMMEs</b>	Small Medium and Micro Enterprises
<b>TEA</b>	Total Entrepreneurship Index
<b>TREC</b>	Turfloop Research Ethics Committee
<b>UK</b>	United Kingdom

**USA**

United States of America

**VDM**

Vhembe District Municipality

## TABLE OF CONTENTS

	<b>Page</b>
Declaration	i
Dedication	iii
Acknowledgements	iv
Abstract	v
List of acronyms	vii
Table of contents	xi
Annexures	xiii

### **CHAPTER 1: THE BACKGROUND AND INTRODUCTION OF THE STUDY**

1.1 The Background and Introduction of the Study	1
1.2 Research problem	2
1.3 Motivation for the study	3
1.4 Literature review	4
1.5 Challenges faced by women entrepreneurs	4
1.6 Strategies that can address failure of women entrepreneurship	5
1.7 The purpose of the study	6
1.8 The aim of the study	6
1.9 Significance of the study	7
1.10 Definition of key terms	7
1.11 Research methodology	8
1.12 Ethical considerations	12
1.13 Quality criteria	14
1.14 Outline of the dissertation	15



## **CHAPTER 2: LITERATURE REVIEW**

2.1 Introduction	16
2.2 Definition of terms	16
2.3 Theoretical frameworks	17
2.4 Entrepreneurship and SMMEs contribution to the economy internationally	20
2.5 Entrepreneurship and SMMEs contribution to the economy in South Africa	25
2.6 Women Entrepreneurship	25
2.7 Challenges faced by women Entrepreneurs	26
2.8 Legislative framework	39
2.9 Government Agencies involved with SMMEs	30
2.10 Strategies that can address failure of women Small Medium Enterprises	31
2.11 Conclusion	33

## **CHAPTER 3: RESEARCH METHODOLOGY**

3.1 Introduction	34
3.2 Choice and rationale of research paradigm	34
3.3 Research design	35
3.4 Research approach	36
3.5 Study area	36
3.6 Population	37
3.7 Selection of sample, sampling methods, and sample size	38
3.8 Data collection	39
3.9 Data analysis	43
3.10 Ethical considerations	44

3.11 Trustworthiness of the study	46
3.12 Conclusion	49

## **CHAPTER 4: PRESENTATION OF THE FINDINGS**

4.1 Introduction	50
4.2 presentation of qualitative data, analysis, findings, and interpretations	50
4.3 Presentation of qualitative data, analysis, findings, and interpretations	56
4.4 Presentation of qualitative data, analysis, findings, and interpretations	63
4.5 Presentation of qualitative data, analysis, findings, and interpretations	66
4.6 presentation of qualitative data, analysis, findings, and interpretations	71
4.7 Conclusion	75

## **CHAPTER 5: CONCLUSION AND RECOMMENDATIONS**

5.1 Introduction	76
5.2 Discussion of the research findings	76
5.3 Recommendations	80
5.4 Suggestions for further research	82
5.5 Conclusion	82

<b>REFERENCES</b>	<b>84</b>
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## ANNEXURES

1. Request for permission letter	A
2. Permission letter from Makhado municipality	B
3. Interview schedule	C
4. Consent form	J
5. School permission letter	K
6. Faculty permission letter	L
7. Ethical clearance certificate	M
8. Language editor's letter	N

# CHAPTER 1

## THE BACKGROUND AND INTRODUCTION OF THE STUDY

### 1.1. INTRODUCTION

For many years, the business world has been dominated by men, but recently, a considerable number of female entrepreneurs have emerged around the world (Ojediran & Anderson, 2020). Since women are now outnumbering men in business, which was unthinkable decades ago, their active participation in economic progress globally is inevitable (Vanesh, 2014). South African policies such as the Broad-Based Black Economic Empowerment Act (BBBEE) (2003) and the National Development Plan (NDP) (2012) protect entrepreneurs. Presently, women description for a part to a third of all formal economy enterprises globally (International Labour Organization (ILO) (Nxopo, 2014).

Sewing cooperatives, poultry farming, candle-making, gardening, arts and crafts are some of the most popular female-run companies in South Africa (Mandipaka, 2014). One of the motivating aspects that drive women to become entrepreneurs is the flexibility offered by self-employment. Self-employment allows people to better manage their work-life (Muthuraman & Haziazi, 2018). On the other hand, contradicting evidence indicates that self-employment in entrepreneurship may not be motivating for women entrepreneurs and may not simplify women's work-life challenges (Gudeta, Van Engen, Peters, Woldesenbet, Beta, Kroon & Hailemariam, 2022). Moreover, there are challenges experienced by women entrepreneurs in growing their businesses (Chinomona & Maziriri, 2015). This may be due to the fact that women have a wide range of responsibilities both at work and home that affect their productivity (Anggadwita, Luturlean, Ramadani & Ratten, 2017). Multiple family tasks and responsibilities for women entrepreneurs may cause work-family conflict, which could jeopardise their long-term business success (Poggesi, Mari & De Vita, 2019; Khandelwal & Sehgal, 2018).

According to Gudeta & Van Engen (2017), one of the obstacles faced by women is striking a balance between meeting the normative standards to care for their families and operating their businesses simultaneously. However, these expectations may be context-dependent, as gender roles for women and men differ among cultures and countries. For example, most African countries are patriarchal, with men and women sticking to conventional gender roles and women expected to be the primary caregivers at home. Chinomona & Maziriri (2015) discovered that unfavourable attitudes, a lack of funds, absence of training and education, discrimination of gender, and a lack of resources were among the barriers facing women entrepreneurs. The South African government tried to close the gender gap in business by developing the National Local Economic Development (LED) Framework, which aims to create an inclusive network that ensures that no one, including women, is left behind. The Empowering Women at Work (EWW) (2020) Framework highlights the importance of increasing women's participation in business and the economy, as well as better supporting them in engaging in more productive and rewarding activities. Despite the government's recognition of women's economic relevance, there is always a need to learn more about their qualities and the environment in which they work. As a result, the goal of this study was to acquire knowledge about the difficulties experienced by female business owners in the Makhado local economy in the Limpopo Province.

## **1.2. RESEARCH PROBLEM**

Small, Micro, and Medium Enterprises (SMMEs) are considered to be at the forefront of job creation and economic advancement in both industrialized and developing nations (Peter & Naicker, 2013). Nonetheless, These SMMEs in South Africa have a low survival rate, which contributes to a high failure rate. (Bhorat, Asmal, Lilenstein & van der Zee, 2018). Compared to their male counterparts, SMMEs owned by women fail more frequently (Chiloane-Tsoka, 2013). Noteworthy, there are various challenges and barriers that contribute to the high rate of unsuccessful women entrepreneurs in South Africa, with the prominent one being the lack of entrepreneurial competencies (Irene, 2017; Kamberidou, 2020). Henning & Akoob (2017) affirm that the lack of financial skills and training rank as the biggest barriers to keeping a business going.

Small- to medium-sized businesses are frequently associated with men and are seen as a male-gendered idea. (Yunis, Hashim & Anderson, 2019). Although it is often believed that men predominate in the field of entrepreneurship, the number of women entering this field has been continuously rising thanks to the shift to a knowledge-based economy. The ratio of women to men who engage in entrepreneurship is known as the gender gap, and it shrank by 6% in 2014 over 2012. (GEM, 2017). Gender inequality acts as a barrier to entrepreneurial aspirations or choices, which lowers the involvement of women in the economy. This extends beyond simply getting access to money or following social norms; there are also cultural views that impact how women view themselves or a heightened fear of failing (Quiñones, 2016). Access to resources including land, credit, education, technology, networks, information, and markets is restricted for women. (Quiñones, 2016). The social and practical barriers that impede women entrepreneurs generally prevent them from founding and managing businesses (Tuyishime, Shukla & Bajpai, 2015). Since women are viewed as integral members of the family, they are typically given the majority of household chores. Women typically have little resources when they start their own businesses. Because of the low barrier to entry in sectors like retail or services, they are more likely to enter them, which limits their ability to grow. (Mauchi, Mutengezanwa & Damiyano, 2014). Thus, the goal of this research is to examine the difficulties experienced by women-owned small businesses in Makhado Local Municipality, the province of Limpopo.

### **1.3. MOTIVATION FOR THE STUDY**

Women's entrepreneurship has been recognized since the early 2000s as one of the fastest-growing economic endeavours and a vital source of innovation and growth. (Yadav & Unni, 2016). Women's entrepreneurship makes a substantial contribution to both economic expansion and the decrease of poverty. Even though women have a lower financial success rate than men, some experts feel women are better suited to lead social enterprises because they are more caring and sensitive (Clark Muntean & Ozkazanc-Pan, 2015). Furthermore, according to the GEM report (2018), although there are fewer women in South Africa than men who are actively involved in business, the percentage of women who own their own businesses is the same. (11.3 per cent) and men (11.3 percent) holding businesses (11.5 percent). Women comprise 12% of the economically active population in the informal sector, while men make up 9%.

Agriculture, hunting, forestry, and fishing employ 60% of women, social and personal services employ 60% and manufacturing employs 57%.

Furthermore, The South African government worked diligently to assist and promote gender equality in all aspects of entrepreneurship by providing money, training, and advisory services. Unfortunately, every year, 20% of female owned SMMEs fail (Irene, 2017). This study aimed to identify the challenges that women encounter as entrepreneurs in the Makhado Local Municipality, with the goal of proposing solutions or suggestions that may assist them overcome those obstacles.

## **1.4. LITERATURE REVIEW**

The literature review that follows gives an outline of empirical evidence about challenges faced by women in small business in Makhado Local Municipality and factors contributing to ineffective women entrepreneurship.

## **1.5. CHALLENGES FACED BY WOMEN ENTREPRENEURS**

### **1.5.1. Lack of finance**

Financial issues and insufficient financing were found to be the most common obstacles faced by women entrepreneurs, making it difficult for women-owned firms to thrive (Leonard, 2013; Mauchi, Mutengezanwa & Damiyano, 2014). Mauch et al. (2014) showed that women entrepreneurs' access to finance was mostly hampered by a lack of credit history and issues qualifying for loans due to banks' rigorous standards. These results were consistent with the findings by Leonard (2013) who argues that lack of access to funds negatively impacts on women entrepreneurs in most African countries. In the same study, it was noted that Ugandan females' lack of ability to save sufficient money to start business prevents them from being effectively engaged in business activities (Leonard, 2013).

A study by Rajkhowa (2020) concurred with these findings by revealing that rural women entrepreneurs' financial problems negatively affect their businesses. The low savings and difficulties in obtaining loans from banks creates financial difficulties that deprive women the opportunity to have successful businesses.

### **1.5.2 Lack of training and management skills**

Women's business success has been said to be hampered by a lack of training. According to the findings of a Zimbabwean study, most female entrepreneurs (62%) have failed in business because they have not received management training that helps to impart vital business skills (Mauchi et al., 2014). These findings concur with those of Mandipaka (2014) who discovered that a deficiency in managerial abilities impedes the success of female entrepreneurs.

### **1.5.3. Culture and family responsibilities**

Women's business effectiveness is hampered by cultural restrictions. According to studies, family life has a substantial impact on the success of female-owned businesses (Mauch et al., 2014). In Africa, cultural beliefs and expectations dictate that men are the breadwinners. This suggests that culture has a substantial impact on women's entrepreneurship success. This is supported by Mauch et al. (2014) who conducted a survey in Zimbabwe and found that 40% of women respondents said their businesses failed because they were expected to take on tasks at home rather than in the workplace. Women also stated that when they engage in business and take on roles as breadwinners, some of their male peers feel intimidated. Corresponding findings by Richard (2013) indicated that women have a higher labour burden compared to men. It was further revealed that family responsibilities take much of women's time, which minimises opportunities for them to be successful in business. Supporting findings by a South African study conducted by Aneke, derera & bomani (2017) revealed that women face socio-cultural challenges in business which hamper their business from succeeding. These findings concur with the results from a study conducted in Swaziland, which shows that cultural factors faced by women in business disturb their engagement in business (Bimha, 2018).

## **1.6. STRATEGIES THAT CAN ADDRESS FAILURE OF WOMEN ENTREPRENEURSHIP**

Despite the difficulties that many women face at work, they are still in charge of most household management chores. Achieving true work-life balance can be challenging, especially for women who feel they have to perform exceptionally well at both work and home. Training was identified as one of the most successful techniques for helping women learn new business possibilities, skills, and information important to running a



business when it came to strategies that can address obstacles that can address the failure of women entrepreneurship. As a result, the training improved their production and profit while also increasing their confidence in their entrepreneurial ability (Rosca, 2020). According to Rudhumbu (2020), Women entrepreneurs were able to improve their knowledge and business skills through entrepreneurship education and training. Women also lack entrepreneurial role-models who could help newer entrepreneurs choose paths and perspectives that are more likely to result in success.

## **1.7. THE PURPOSE OF THE STUDY**

This study set out to look into the difficulties faced by women who run small enterprises in the province of Limpopo's Makhado Local Municipality. The study also sought insights from these women, which could be useful to the provincial government, corporate sectors, non-governmental organisations (NGOs), and the general public. Therefore, the study could assist the government in addressing issues such as poverty and unemployment by providing knowledge that can help SMMEs improve and support themselves.

## **1.8. THE AIM OF THE STUDY**

The aim of this study was to investigate the experiences that SMME owners encounter in the Makhado Local Municipality, Limpopo Province.

### **1.8.1. Objectives**

- To examine the challenges that women owned SMMEs confront in Makhado Local Municipality.
- To explore the factors that have helped women-owned SMMEs to be successful.
- To make recommendations on how to solve the challenges that the women-owned entrepreneurs face in Makhado Local Municipality.

### **1.8.2. Research questions**

- What are the obstacles that women-owned SMMEs faced in Makhado Local Municipality?

- What are the factors that can assist women-owned SMMEs to be successful in Makhado Local Municipality?
- What recommendations can be offered to solve the challenges faced by women-owned SMMEs in the Makhado Local Municipality in the Limpopo Province?

## **1.9. SIGNIFICANCE OF THE STUDY**

The study focused on entrepreneurship, which has an impact for Limpopo's economy by contributing to development and poverty reduction. The findings of the study may be useful to policymakers in the Limpopo provincial government, corporate sectors, non-governmental organisations (NGOs), and the public. It can assist the government in addressing issues such as poverty and unemployment. It may also benefit training institutions by providing the knowledge of the challenges that women entrepreneurs face. It also clarifies the benefits of launching a new business, which may encourage women to take advantage of chances to make money by tapping into unexplored markets and unmet demands in the economy. Moreover, this research could provide women with insights that help them run profitable small and medium-sized enterprises (SMMEs) and survive in specialized markets.

## **1.10. DEFINITION OF KEY TERMS**

### **1.10.1. Entrepreneur**

An entrepreneur is a person who launches a new company, taking on the majority of the risk and earning the majority of the revenue. (Filion, 2021).

### **1.10.2. Women entrepreneurs**

A woman who uses her resources, expertise, and talents to launch a new business is referred to as a woman entrepreneur. To satisfy domestic needs and achieve financial independence through industry, women must overcome all obstacles (Nagarajan, 2016).

### **1.10.3. Small Medium and Micro Enterprises (SMMEs)**

**THE NATIONAL SMALL BUSINESS ACT NUMBER 102 OF 1996 SPECIFIES SMMEs ACCORDING TO SIZE AND IN ORDER OF DECREASING. THE ACT CLASSIFIES SMALLER FIRMS INTO MEDIUM, SMALL, VERY SMALL, AND MICRO ENTERPRISES.**

## **1.11. RESEARCH METHODOLOGY**

The methods that were followed in the study are discussed in this section. The section elucidates the tools and approaches that were used throughout the research. Additionally covered are the population, sampling and sample size, research design, data collection techniques, and data analysis methodology. The section concludes with a summary of the study's ethical implications.

### **1.11.1. Research approach**

The present study applied a qualitative research approach for various reasons. Firstly, a qualitative approach does not limit responses from participants; this means that it allows an open-ended conversation between the researcher and the respondents (Creswell, 2015). This approach further provides participants with a chance to elaborate on their responses. Moreover, this approach allowed the researcher to describe the participants' nonverbal actions through observation. The approach was relevant to this study because it allowed women entrepreneurs in Makhado Local Municipality to give detailed responses. The researcher probed, where necessary, and the respondents also asked questions for clarity. The researcher chose the qualitative research method because qualitative research interviews and narratives accord the participants the latitude to define the nature of their experiences and perspectives. Conversely, results from a sample group are applied to the entire population in quantitative research. Because quantitative research is statistically based and structured, it enables researchers to draw conclusions and choose a course of study with confidence.

### **1.11.2. Research design**

Research design is defined as the overall technique used to conduct research that explains a brief and logical plan to approach the research questions of the study (Akhtar, 2016). This is undertaken through the gathering, interpretation, examination, and discussion of data. A research design incorporates what the researcher believes in based on the nature of the knowledge and reality (Thakur, 2021). The methodology used in this study was qualitative phenomenology. According to Bhandari (2020), qualitative research entails gathering and analysing data in order to comprehend ideas, viewpoints, or experiences in relation to their actual environments. A qualitative research method called phenomenological research aims to identify and characterize a phenomenon's fundamental elements. The methodology suspends the researchers' prior assumptions about the phenomenon in order to investigate people's everyday experiences. To put it another way, phenomenological research examines lived experiences to learn more about how people interpret them. In this study, information was collected from the participants and analysed for a clearer understanding. In phenomenological research, no assumptions are made by researchers, but rather an effort is made to understand participants who have lived through that experience (James, 2022). This made the design to be suitable to this study because individuals that were affected by the problem were interviewed, observed and the data were collected from women-owned SMMEs in the Province of Limpopo's Makhado Local Municipality. The researcher was aware of phenomenology's drawback, though, which is that subjective data make it challenging to verify the accuracy of the information and can also be challenging to interpret. (Chirpy, 2017). Phenomenology is a qualitative method that offers a theoretical instrument for study in education. Its flexible activities enable researchers to describe and shed light on complex phenomena, like many facets of the human social experience. The researcher did not use quantitative research design because the goal of a quasi-experimental quantitative research design is to determine the cause-and-effect relationship between two variables. For instance, a study might find that learners in high school who study for an hour each day have a higher chance of receiving good test scores. The researcher first assessed the participants' daily study time (variable one) and then their tested the results (variable two) to draw this conclusion.

### **1.11.3 Study area**

Individuals, groups, people, human products and activities, or the conditions to which they are exposed are all considered research objects. The research object comprises people, groups, people, human goods and activities, or the situations (Welman, Kruger & Mitchell, 2012). The Makhado Local Municipality is located in South Africa's Limpopo Province's Vhembe District. It served as the study's backdrop. 5.8 million people live in the northern South African province of Limpopo. As a result of the new municipality boundary demarcation, Makhado's overall population has dropped from 541 083 in 2022 to 416 728. (Census 2022).

Additionally, the number of households has decreased from 134 889 to 116 371 with about 145 147 registered voters (Census, 2022). Around 200 settlements make up the Municipality, which includes the four official towns of Louis Trichardt, Vleifontein, Waterval, and Dzanani. The main administrative office is located in Louis Trichardt Town, with three auxiliary regional administrative offices located in Dzanani, Vleifontein, and Waterval..

The municipality has 38 ward council members in addition to 37 proportional council members. The executive committee is composed of ten council members, and the municipality council is ex officio made up of fourteen traditional leaders. The municipality also has 38 ward committees that are established and operating properly. In Figure 1, the Vhembe District map is displayed. Three municipal governments, Makhado, Thulamela, and Collins Chabane—make up the Vhembe district.

### **Figure 1. Vhembe District**



**Source ([www.municipalities.co.za](http://www.municipalities.co.za))**

#### **1.11.4. Population and sample size**

Population is the total group from which the researcher wishes to draw conclusions about (Bhandari, 2020). In most cases, a research population has nothing to do with humans. It can refer to a group of elements out of whatever a researcher is interested in, including objects, occurrences, cultures, species, and organisations. The accessible population was from Makhado municipality in the Limpopo Province. The population is approximately 400 women-owned SMMEs, and 40 (10%) women were interviewed.

#### **1.11.5. Sampling method**

Sampling is the process of choosing which group a researcher will actually collect data from for a study. (Babbie & Mouton, 2012:164). Purposive sampling approach was employed as the sampling method in the study. Purposive sampling, also known as judgment sampling, involves selecting participants on purpose based on personal attributes. (Etikan, Musa & Alkasin, 2016), because it is a non-random technique, it does not require underlying theories or a predetermined number of participants. Instead, the researcher determines what information is necessary and searches for subjects who are willing to participate in the study and provide the information based on their expertise or experience. Because there are few and difficult to access women entrepreneurs in the province of Limpopo, this sampling technique was appropriate.

Therefore, in order to identify the study's first participant, the researcher depended on his acquaintances. The database of SMMEs in the Makhado Local Municipality maintained by the Department of Limpopo Economic Development, Environment, and Tourism was used to randomly select the participants. Purposive sampling was employed by the researcher in order to gather information from knowledgeable people.

#### **1.11.6. Research instrument**

An interview guide that was semi-structured was used to gather the data. In semi-structured interviews, the questions are guided by a thematic framework. This method is used to collect data. (Leedy & Ormrod, 2015). Semi-structured interviews are qualitative in nature and are commonly employed as an exploratory technique in marketing, social science survey methods, and other domains. Annexures A and B are the interview guide. Annexure A contained a section that collected demographic information from participants such as age, gender, marital status, and educational status. The annexure's Section B covered the study's areas of investigation. Informants can also freely express their opinions in semi-structured interviews on their own terms. Because semi-structured interviews allow for the preparation of interview questions in advance, many researchers favour using them. This enables the interviewer to show up for the interview competent and ready. The researcher did not use a survey and a questionnaire because these tools collect quantitative data that answer questions regarding "How?" They also help in understanding a large group by using statistical analysis to generalise. They provide quick, effective, and affordable ways to collect copious amounts of data from sizable sample sizes. When measuring a subject's behavior, preferences, intentions, attitudes, and opinions, they work especially well.

#### **1.11.7. Data collection**

The researcher interviewed women entrepreneurs in the Makhado Local Municipality. During the conversation with the participants, the researcher explained more about the study and women entrepreneurs provided their consent to show their interest in participating in the study. Those who agreed to participate were individually interviewed face-to-face. The interview sessions were also audio-recorded. Additional to audio recording, the researcher took notes to keep in touch with everything that

transpired during the interviews. The participants were interviewed in their home language to assure comfort.

#### **1.11.8. Data analysis**

Data were analysed using Thematic Analysis. The primary objective of thematic analysis is to discern recurring themes within the processed information. These themes form the basis from which the researcher can analyse and derive meaning.

### **1.12. ETHICAL CONSIDERATIONS**

**Study designs in research are influenced by a collection of principles known as ethical considerations. There are guidelines that scientists and researchers must follow when gathering data from people.**

#### **1.12.1. Permission to conduct the Study.**

Before conducting the study, the Turfloop Research Ethics Committee (TREC) was consulted for ethical clearance, and the Makhado Local Municipality was also consulted for permission to proceed with the study.

#### **1.12.2. Informed consent**

Before the research began, a consent form was signed by each participant. It became evident to the participants that they could withdraw from the study at any moment. (Creswell, 2014).

#### **1.12.3. No harm/risk**

According to Leedy & Ormrod (2015), researchers must be aware of the impact that their work has on participants in order to safeguard them against unnecessary hazards and harm to their mental well-being. In this sense, the researcher reduced the potential for participant injury by clarifying that there was no right or incorrect answer on the exam and that no personal judgments were to be made. They were informed that there was no set answer for the test and that their answers would not be used to assess or scrutinize their character, intelligence, or integrity in any way.

#### **1.12.4. Respect and dignity**



Hesse-Biber (2016:67) asserts that a number of ethical precepts and regulations have been established to protect people's rights, such as the freedom of information, the right to privacy, the right to dignity, the right to confidentiality, the right to be safe from harm, and the right to self-determination. It is the researcher's responsibility to protect each participant's rights. Numerous international laws and human rights accords have established the need for universal respect for human dignity and personal integrity. This means that basic rights and respect for human dignity cannot be compromised for any reason, not even curiosity, in the pursuit of knowledge. Thus, the focus is on ensuring that all research participants are safeguarded against potential harm resulting from their involvement in the project, including social, physical, and psychological harm. Research indicates that all 40 of them received impartial treatment. By following a predetermined protocol, the researcher conducted the study in an honourable manner.

#### **1.12.5. Privacy**

In this study, participation was entirely voluntary. The researcher is required to maintain strict confidentiality regarding the type and caliber of each person's performance. Every participant was assigned a distinct, arbitrary code number by the researcher, who also labelled any written documents containing that number. (Malovha, 2012).

#### **1.12.6. Confidentiality**

Respondents in this study were assured, according to Malovha (2012), that the information they provided would be kept private and used only for academic purposes.

#### **1.12.7. Voluntary of participants**

Leedey & Ormrod (2014) advised that the researcher should explain the nature of research to the participants and further give them the choice to participate or not. The respondents were informed that their participation in the research was on a voluntary basis.

#### **1.12.8. Anonymity**

The anonymity of the participants is of a paramount importance (Leedy & Ormrod, 2015). Hence, their identities were kept anonymous. The consent forms did not require the participants' names.

### **1.12.9 Honesty with professional bodies**

The researcher must accurately and completely explain the results of the study without misrepresenting what was discovered. No results were falsified to support any claim (Leedy & Ormrod, 2014).

## **1.13. QUALITY CRITERIA**

The following quality criteria served as a guide to the researcher in the present study:

### **1.13.1. Credibility**

Triangulation and member checks help to establish reliability and credibility. Other components involve lengthy conversation with and ongoing observation of research participants. In triangulation, the same research questions are posed to different study participants, and information is gathered from different sources using various methods to address the same questions. A majority of the participants enjoy the check procedure because it gives them a chance to validate their statements and fill in any gaps from prior interviews, and trust is a key component when conducting research (Kumar, 2014).

### **1.13.2. Transferability**

The extent to which research findings may be used or employed in real-life practice, theory, and future research is characterised as the transferability of research findings to various settings (Kumar, 2014:219). The research applies to real-world issues which are shared universally, thus ensuring that the research follows a rigorous scientific protocol. In this way, the study's outcomes could be usable in other settings. Thus, the findings of this study can be transferred to other provinces other than the Limpopo Province.

### **1.13.3. Dependability**

Dependability is defined as the degree to which the research methods are documented and make it possible for someone else to conduct, follow, and evaluate the methods. It also refers to the study findings' consistency and reliability. When using recording devices and taking notes during the research process, the researcher closely followed the study methodology to ensure the reliability of the results (Kumar, 2014).

## **1.14. OUTLINE OF THE RESEARCH REPORT**

### **Chapter 1: Introduction**

The chapter discussed the introduction, background, goal of the study, research questions, motivation, justification, importance of the study, and presentation of the problem. The objective, objectives, study questions, definitions of key terms, and a preliminary literature review were also described in this chapter. The research design, population, sampling technique, data collection, data analysis, and ethical considerations were all covered in this chapter.

### **Chapter 2: Literature review**

The problems, driving causes, and recommendations related to women-owned enterprises were expounded in this chapter.

### **Chapter 3: Research methodology**

The research methodology and strategy utilised to solve the research problem were discussed at length in this chapter.

### **Chapter 4: Presentation of findings**

Chapter 4 dealt presented, analysed and interpreted the findings of the study.

### **Chapter 5: Findings, conclusions, and recommendations**

Chapter 5 presented the summary of the findings, conclusions, and recommendations of the study.

## **CHAPTER 2**

### **LITERATURE REVIEW**

#### **2.1 INTRODUCTION**

The capacity and skill growth of entrepreneurs are essential for the success of small firms and, ultimately, the health of the national economy. To meet domestic requirements and achieve financial independence through entrepreneurship, women must overcome all obstacles (Nagarajan, 2016).

According to Mishra & Kiran (2014), women are gaining social and economic independence and empowerment by starting their own businesses and making equal contributions to the nation's economic progress, which results in general societal changes. Deepa & Divya (2015) proffer that women's entrepreneurship creates jobs and elevates their status. They also increase the wealth of the country as a whole and of families. Therefore, a woman who starts, develops, and manages a company enterprise while willing to take risks is referred to as a woman entrepreneur (Manerkar, 2015).

The study sought to look into the obstacles faced by women-owned small and medium-sized enterprises (SMMEs) in the Makhado Local Municipality, Limpopo province, in addition to the variables that could lead to their success. Recommendations for solving the issues that women-owned businesses in Makhado municipality face were made at the study's end.

## **2.2. DEFINITION OF TERMS**

### **2.2.1. Entrepreneurship**

The modern era has given greater significance to the concept of entrepreneurship, which is recognized globally. The process of launching a new business and taking on all the risks involved in making money is known as entrepreneurship. Gender neutrality is maintained. People go through a series of steps in this process to take advantage of opportunities and add value. (Ratten & Tajeddini, 2018; Ismail, 2016).

### **2.2.2. Women entrepreneurship**

A woman entrepreneur works in the business the globe, runs her own company, and frequently appears as a key member of the group (Kokov & Tameryan, 2016).

### **2.2.3. SMMEs**

According to Stephen & Wasui (2013), among other things, the size of a business and its yearly turnover can be utilised to define SMMEs. For instance, a small firm in Britain is defined as one with less than 200 paid workers and an annual sale of \$200,000 or

less. According to this study, SMMEs are small, micro, and medium enterprises with a majority-black population and were formally allocated for black occupancy under apartheid laws in South Africa (Chimucheka, 2014).

#### **2.2.4 Entrepreneur**

A person who starts a business to manufacture goods or offer services in exchange for extra money is said to be an entrepreneur (Devey, Skinner & Valodia, 2006; 2015; Crush, 2017).

#### **2.2.5 Challenges**

A circumstance needing immense physical or mental effort to finish well, or the event itself (Online Cambridge Dictionary, 2021). It is an unusual or difficult endeavour that puts one's aptitude and skills to the test, although it could be fun or interesting. For women in SMMEs, owning and sustaining a business often presents as the greatest challenge.

### **2.3 THEORETICAL FRAMEWORK**

According to Brink, Van der Walt & Van Rensburg (2012), the theoretical framework is based on a propositional statement that facilitates the organization of studies and provides a framework for a researcher to look at a problem, gather information, and evaluate it using existing theory. Two theories the theory of planned behavior and the feminist approach served as the foundation for this investigation. The disparity between men and women in the business sector was taken into account in the study.

#### **2.3.1 The feminist approach**

Lay & Dalay (2014: 50) characterize feminism as a worldview that honors women and confronts the injustices that society inflicts upon them. They also say that age, gender, race, class, and culture are the main causes of injustices. As demonstrated by Lay & Dalay, feminists seek to alter cultural norms and beliefs that oppress and marginalize women in the social, political, and cultural spheres. (2014:5).

As a result, feminism challenges patriarchal hegemony (Lay & Dalay, 2014:6). Among other things, women's power and access to resources, their capacity to make

decisions both publicly and privately, and their incapacity to express their opinions on matters that impact them are all devalued and discredited in patriarchal societies. The emancipation of women is addressed through an interdisciplinary approach. Mazibuko (2017:16) supports the feminist approach.

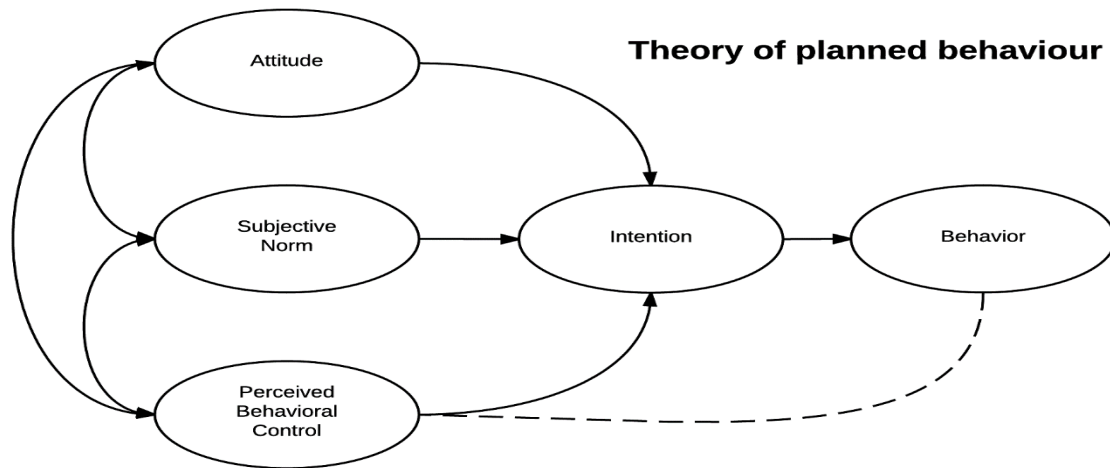
The oppression of women at home, at work, and in political circles is contested by feminist theory. Accordingly, the theory demands that social structures be updated and rearranged to allow women to fully engage in society (Mazibuko, 2017:16). According to Mazibuko (2017), women can only benefit from programs aimed at reducing poverty and underdevelopment if they have access to the financial, political, and social resources necessary to engage in and influence the development process.

Gender parity reproduces and maintains the agenda of social and political institutions. The primary objectives of the rural development approach, according to Drolet (2010:19), are to provide people with access, give them the ability to participate in decision-making, and enable them to get the essential services required to meet a family's needs for clothing, food, and housing. However, women are rarely given the opportunity to voice their concerns, demands, or opinions (Drolet, 2010:19). Women-owned small and medium-sized businesses (SMMEs) may be greatly benefited by gender disparities and the understanding that individuals can advance their own development in their communities based on the kind of resources they have.

### **2.3.2 Planned behaviour theory**

The study's theoretical framework was the theory of planned behavior (TPB), which Ajzen developed in 1985 as an extension of the theory of reasoned action (Ajzen & Fishbein, 1980). The TPB was used in the study to anticipate and comprehend behavior better. It claims that people rationally decide which behaviors to engage in based on the information at their disposal (Long & Crowell, 2019). The theory of planned behaviour is illustrated in Figure 2.1 below:

#### **Figure 2.1 Theory of planned behaviour**



Source: (Ryan & Carr, 2010)

Corner (2001); Kan & Fabrigar (2017) define the theory of planned behaviour as a person's intentional intention or choice to invest time and energy into performing a certain task. An individual's drive to accomplish anything is referred to as this intention. Figure 2.1 above illustrates that, in line with Norman & Conner (2017), behavioural intention is a function of three variables: attitudes (an individual's overall assessment of the value of a behaviour), subjective norms (an individual's beliefs about whether family, friends, partners, business associates, and others think that he or she should engage in the behaviour), and perceived behavioural control (a feeling that one has control over one's behaviour). People take part in a certain action for three reasons. Each action is first taken by a person if they believe it will result in something or an outcome they value (attitude). The current study's design indicates that female entrepreneurs started their corporate initiatives a particular habit after realizing they could improve and alter their personal lives. (Norman & Conner, 2017).

In addition, people engage in behaviours if they feel that others (significant others) that they respect, and treasure agree that they should (Norms that are subjective). Within the framework of the present investigation, it was hypothesized that prior to launching their businesses, the female entrepreneurs would first take into account the advice of any or all of the following important people: among others, their friends, family, or business associates (Norman & Conner, 2017).

Finally, behaviour is regarded as being controlled when people feel they have the most control over it. Women business owners who were involved in the study mentioned

that they had all the resources needed to launch their businesses, that there were plenty of opportunities for them to do so, that they had the time, the requisite knowledge, and the necessary skills, that the regulatory environment was favourable, and that if their venture was successful, they would have the backing of significant industry players. (Norman & Conner, 2017).

## **2.4. ENTREPRENEURSHIP AND SMMEs CONTRIBUTION TO ECONOMY INTERNATIONALLY**

The small company sector is one of the major drivers propelling Indonesia's economy. The small business sector adds substantially to job creation, but it may also improve living conditions, promote entrepreneurship, inspire innovation and creativity, and offer new business opportunities (Chimucheka, 2014). In addition, flexibility and low start-ups and operation cost have helped SMMEs establish themselves, reposition themselves, and quickly adjust to market and economic shifts. They can fast increase or decrease in size. Along with surviving the effects of enormous organisations and the idea of economies of scale, SMMEs have carved out niches for themselves that allow them to survive with big businesses. The economic and financial meltdown has been particularly hard on the small business sector. Despite its ups and downs, small business sectors still face several challenges, such as a lack of access to technology and market knowledge, a shortage of human resources, a lack of funding, and an absence of digital and financial literacy (Basyith, Idris & Fauzi, 2014).

In Southeast Asia, SMMEs ownership is at 35% (Zhu & Kuriyama, 2016). According to the BPS website (<https://www.bps.go.id/>), SMMEs in Indonesia specifically make up 93.4% of all enterprises, employ 97.22% of the workforce, and drive economic growth to the tune of 60.34%. According to these statistics, women control 60% of SMMEs in Indonesia, per the Kementrian Koperasi dan UKM site (<http://www.depkop.go.id/>), and they produce 9.1% of the GDP, per the BPS website. Women's entrepreneurship grew faster than men's (Women's World Banking & EBRD, 2014) between 2009 and 2013 (IFC 2017), rising from 42.8% to 47%. Women entrepreneurs can generate new occupations that benefit both themselves and others. Female entrepreneurs will start new companies and will make up 50% of the workforce in 2017 (IFC 2017).

### **2.4.1 RUSSIA**



A strategic objective of the growth of the Russian Federation is to increase corporate innovation activity, as it relates to the nation's goals and strategic objectives for the years up to 2024. Small and medium-sized businesses (SMEs) need to be encouraged to engage in creative activity if they want to increase the competitiveness of regional goods on the global market (The Strategy of SME Development in the Russian Federation for the Period up to 2030, 2016).

According to worldwide innovation indexes (Summary Innovation Index) (Hollanders & Es-Sadki, 2017a), Russia's SMEs have a low level of creativity and are not actively engaged in cooperation with other businesses and institutions. Additionally, the Global Innovation Index (2018); Dutta, Lanvin and Wunsch-Vincent (2018); Breckova and Havlicek (2013) and Breckova (2018) note the availability of business credits and poor investment activity as factors that hinder an enterprise's inventive activity output.

The low contribution of Russian SMEs to the major financial metrics can be used to explain the country's lacklustre growth in innovation. Up to 99% of all enterprises in the European Union's non-financial business sector are SMEs. Their share of the employed population comprise a third of the total, and in 2016, it generated about 40% of the value generated. According to Muller, Julius, Koch, Peycheva & McKierman (2017), only in Russia, SMEs contribute 21.2% of GDP during the same time. They made up 25.6% of the working population in 2015.

The SME Development Strategy for the period up to 2030 for the Russian Federation projects that the percentage will rise to 35% by that time. In addition, the strategy emphasises the little role the SMEs play in the building of fixed assets (5–6% of their all value) and investments in them (6–7% of all fixed asset investments). In Russia, SMEs may actively participate in creative processes, provided the right conditions exist for them to reach their full potential.

In addition to other supportive measures for "mass" firms, businesses that contribute to the progress of the economy, technological modernisation, and innovation receive special attention. The plan recognises the importance of implementing the goal of Encouraging Innovative Activities of SMEs in Russia: Constraints and Development Factors. A total of 28 measures for small businesses generally in addition to their innovative activities due to significant spatial disparities in socioeconomic growth.

A crucial challenge is to compare the inventive activity of small enterprises in Russia with EU nations with high business development levels considering the aforementioned goals for Russia's development. Incentivising female entrepreneurs is increasingly acknowledged on a global scale as having a large positive impact on poverty alleviation, economic growth, and job creation. However, cross-national studies on gender and entrepreneurship often reveal a gender imbalance, with a male predominance (The Missing Entrepreneurs, 2019). Inequality exists in Russia as well; according to various estimates (Development of Women's Entrepreneurship, 2017), women own between 27 and 37% of SMEs business owners. In addition to contributing to the body of knowledge by highlighting measures that could encourage women's successful SME involvement, a better understanding of how gender is represented in Russia's SME sector could also be helpful.

#### **2.4.2 UK**

According to Roland (2018), developed countries also largely rely on SMMEs for their economic growth. This indicates that SMMEs contribute to global economic development in addition to those in countries that are developing. Due to the enormous number of SMMEs that call the UK home, the nation has grown to be called as the "nation of SMMEs". In the initial quarter of 2017, nearly all of businesses in the private sector became SMMEs (Roland, 2018).

In the UK, there had been roughly 5.6 million small enterprises working at the start of 2018. With a combined annual turnover of £2.0 trillion, these businesses supported a total of 16.3 million employees, or 60% of all private sector jobs in the UK. Almost 52% of all private sector turnovers are attributable to this turnover. Currently, compared to more than 10% of men, less than 6% of women working-age participate in early-stage entrepreneurial activities. If there were a 10% increase in female participation in the industry by 2025, the total economic output of women-led SMEs would exceed £180 billion (<https://www2.deloitte.com/uk/en/pages/growth/articles/women-entrepreneurs>).

#### **2.4.3 JAPAN**

Another industrialised nation where SMMEs are seen to be crucial to the growth of the economy is Japan, particularly in terms of its technological advancement. Over the

years, SMMEs in Japan has played a vital role to the steady growth of the economy and the revitalisation of a society that welcomes free competition (Wignaraja, 2015). Wignaraja (2015) indicates the SMMEs businesses in Japan employ about 11.27 million and 22.34 million people, respectively, and account for about 50% of the country's GDP. According to the Ministry of Economy, Trade, and Industry, SMMEs in Japan employed over 33 million people and contributed around 80 trillion Yen to the GDP of the country in 2016. These findings demonstrate that SMMEs, regardless of the nation they operate in, are crucial to the growth of the economy and the creation of jobs.

#### **2.4.4. USA**

Owners of women-owned businesses in the USA are considering a new face of the economy which relies on strengthening women through entrepreneurship or business endeavours. Developed countries all over the world are struggling with the serious issue of underemployment (Ratten & Tajeddini, 2018). Small business owners may therefore act as an engine for economic growth and general development while addressing underemployment by ending the vicious cycle of poverty and offering a variety of employment options.

Given that women are driven, enthusiastic, and have a broader viewpoint, the development of female empowerment through entrepreneurial skills will open new doors for greater standards of living and economic prosperity. In both developed and underdeveloped countries, women have recently started more small companies. Female business owners were reported to make up 37% in the US and the small business associations in 1988, while in the UK, a sharp increase in the number of female business owners increased their share to 70% from the years 1981 to 1987 (Santhiya, 2016). This study investigated what other studies had to say about the difficulties faced by women-owned small and midsize enterprises in the Limpopo Province's Makhado Local Municipality.

#### **2.4.5 MALAYSIA**

The significance of SMMEs to Malaysia's prosperity is becoming clear. Aman, Tahir, Majid, Aziz & Rahmaiti (2011) claim that SMMEs contribute to the growth of significant,

global businesses in addition to providing employment opportunities for individuals in general. In 2010, SMMEs generated 28.4% of the nation's exports and nearly 59.5% of all jobs. The SMMEs in the entire country are expected to make up for almost 97.3% of all businesses and make up roughly 33.1% of the GDP.

#### **2.4.6. BOTSWANA**

In Botswana, business is viewed as crucial to both economic growth and elimination of poverty. As a result, numerous policy frameworks in Botswana provide substantial support for female entrepreneurs. Despite the challenges women face, statistics from many studies carried out in Botswana demonstrate the influence female entrepreneurs have on the company market. According to three independent studies by Kenya Wallstreet (2017); Vanek (2017); Egbele & Deibele (2019), in terms of the rate of women's entrepreneurship activity, Botswana came in second to Uganda at 34.6% of the MasterCard Index and first in Africa at 66.6% for gender equality and at 62.6% for fostering entrepreneurial endeavours conditions for women.

According to studies by the Sundaystandard (2012) and the Central Statistics Office (2009), 56.2% of women work in the formal economy, and 75% of women are more likely to start their own firms. These findings imply that women have a strong desire to start and successfully run their own businesses even in the absence of the barriers they encounter in the corporate environment. Literature also demonstrates that, despite the difficulties experienced by women business owners, Botswana's legal and regulatory environment is favourable for starting new companies (Egg, 2015). Since the 1930s, business creation and maintenance have been seen as crucial aspects of entrepreneurship.

According to Ramadani, Hisrich & Gerguri (2015), entrepreneurship is quickly emerging as a crucial engine of both economic expansion and development in global countries. It is common knowledge that entrepreneurship plays a crucial role in the growth and sustainability of national and global economies (Rao, Venkatachalam & Joshi, 2012). Due to the dominance of male entrepreneurs, women entrepreneurs tend to be seen as an unimportant factor in business while providing several advantages to the industry (Mustapha & Subramaniam, 2015; Ramadani et al., 2015).

## **2.5 ENTREPRENEURSHIP AND SMME'S CONTRIBUTION TO THE ECONOMY IN SOUTH AFRICA**

SMMEs have been significantly improving employment opportunities in South Africa, whose rates of unemployment have recently been high (Malefane, 2013). Malefane (2013) asserts that the creation of SMMEs could contribute to both "satisfying the demographic challenges brought on by fast population growth" and to a decrease in unemployment rates.

According to Sibanda (2013), SMMEs in South Africa are responsible for 45% of the GDP growth of the nation. SMME success is undeniably based upon the owner's talents rather than the capabilities of larger enterprises, it is essential to cultivate entrepreneurial competencies to provide SMMEs a lasting competitive edge (Mitchelmore & Rowley, 2013). SMMEs have been playing an essential part in creating opportunities for employment in South Africa, where unemployment rates have been high (Malefane, 2013).

SMMEs are essential to the macroeconomic development of the developing world, according to this contribution. Improving the skills of entrepreneurs is essential for giving SMMEs an advantage that lasts because micro enterprises (SMMEs) rely mostly on the ability of the owner rather than the capabilities of bigger organisations (Mitchelmore & Rowley, 2013).

## **2.6 WOMEN ENTREPRENEURSHIP**

Numerous academics have been interested in women entrepreneurship recently, as they represent the category of entrepreneurship that is growing the quickest globally. The increasing literature suggests that women can significantly contribute to economic development (Noguera, Ivarez & Urbano, 2013). However, fewer women than men choose to pursue a career in entrepreneurship (Elam, Brush, Greene, Baumer, Dean & Heavlow, 2019), and this gap grows as a country's degree of development rises (Coduras & Autio, 2013). According to Coduras & Autio (2013), women who care about their families the most exhibit unfavourable work behaviours. As a result, women entrepreneurs find it more difficult to reconcile work and family obligations, which is a major barrier to the growth of their businesses.

The opposite has been demonstrated by other empirical data (Rao, 2012; Thébaud, 2015). According to Deepa & Divya (2015), women's entrepreneurship provides jobs, elevates their status; increases the wealth of the country as a whole and of the families. Anwar & Rashid (2012) acknowledge that women's entrepreneurship is a crucial tool for liberation and empowerment in terms of improving the standard of living for women.

## **2.7 CHALLENGES FACED BY WOMEN ENTREPRENEURS**

### **2.7.1. Lack of finance**

Finance is a company's "vital blood" irrespective of how big or little a company may be (Singh, Bhandarker & Rai, 2012). Women entrepreneurs in South Africa have historically faced major challenges due to the lack of the assets they could use as loan collateral and the conventional need of their husbands' consent (Philips, Moos & Nieman, 2014). Numerous South African women are dealing with this issue. The greatest barriers to success for women-owned businesses were found to be money problems and a lack of capital (Leonard, 2013; Mauchi, Mutengezanwa & Damiyano, 2014). According to Mauch et al. (2014), women entrepreneurs find it challenging to get financing due to bank rules and a lack of credit history. Leonard (2013) asserts that most African countries suffer from a dearth of funding available to women entrepreneurs. According to this study, Ugandan women's capability to raise the necessary funds to start a business hinders their capability to actively engage in the economy (Leonard, 2013). Rajkhowa (2020) says that rural women entrepreneurs' money woes have a negative influence on their businesses. Women are not able to start successful businesses due to their low savings and fail to get bank loans.

### **2.7.2. Lack of resources**

To launch a business, an entrepreneur needs to be creative or have access to resources. To begin their companies, entrepreneurs primarily require three sorts of resources: capital, employees, and physical assets (Erasmus, Rudansky, Kloppers & Strydom, 2017). Owing to the participation in the defined groups, women business owners in South Africa struggle notably to overcome this issue due to a lack of resources.

### **2.7.3. Lack of training and management skills**

According to several reports, a lack of training is a barrier to women's business success. According to the findings of a Zimbabwean study, most female entrepreneurs (62%) failed in business because they did not receive management training, which helps to impart crucial business skills (Mauchi et al., 2014). These results are consistent with those of Mandipaka (2014), who found that a lack of managerial abilities prevent women entrepreneurs from thriving.

Chimucheka (2014) defined "self-efficacy" as a person's subjective assessment of their ability to participate in the kinds of behaviours required to engage in a particular performance. Self-efficacy education is essential in entrepreneurship education due to its impact on a person to spot opportunities and embrace them (Akinbami, 2015).

According to Robb, Valerio & Parton (2014), entrepreneurship education can raise students' perceptions of their potential to become entrepreneurs by enhancing their self-efficacy, general knowledge and confidence. Self-efficacy develops through time as SMMEs think about and consider experience. Fulgence (2015) asserts that SMMEs training must put equal emphasis on developing future entrepreneurs' technical skills and confidence to further SMMEs aims.

Economic growth and entrepreneurship have a warm relationship (Akhueomonkhan, Raimi & Sofoluwe, 2013; Cassim, Soni & Karodia, 2014; Harrington & Maysami 2015; Robb & Valerio, 2014). World Bank (2013) indicates that several administrative hurdles, expenses, and complicated governmental laws and regulations have an impact on entrepreneurship in many countries, particularly emerging economies.

In terms of entrepreneurial activity, South Africa is ranked below average, along with nations like Croatia, Poland and Hungary (Global Entrepreneurship Monitor GEM2015). Since South Africa's economy is still evolving, emphasis should be made on the growth of entrepreneurial abilities and skills as well as appropriate policy development (Harrington Ojeifo & Maysami, 2012). According to Cassim, Soni & Karodia (2014), the regulatory regime in South Africa has lately improved.

Entrepreneurship and a culture of entrepreneurship are crucial for the growth of the economy and society (Herrington et al., 2012). Entrepreneurship includes a variety of tasks in addition to starting a firm. It also requires the passion to carry an idea through to maturity and the ability to perceive possibilities and take calculated risks (Ncube &

Zondo, 2018). By their efforts, entrepreneurs enter new markets and increase jobs. They convert concepts into useful, economically viable businesses (Cho & Honorati, 2014). Entrepreneurs are wise risk-takers, doers, rule-breakers, and innovators (Robb & Valerio, 2014).

#### **2.7.4. Family responsibilities**

Most of the women take their own business to cover the expenses of their family since their husbands are not sharing with them this responsibility. The second factor that makes Indian women as entrepreneurs, is the shortage of family income that is why they take the responsibility to generate their own incomes (Ncube & Zondo, 2018).

Female entrepreneurs are both direct and indirect leaders of the community, particularly in developing nations (Bullough, De Luque, Abdelzaher & Heim, 2015). To advance healthy households and children both physically and financially, women can use their income through entrepreneurship to support their goals for the home and family (Bullough et al., 2015).

#### **2.7.5. Lack of Support Structures**

South African female entrepreneurs continue to face issues that are common in developing nations. They include inappropriate infrastructure, poor management and marketing skills, difficult access to markets, poor information technology skills, inadequate access to finance, and difficult access to markets (Deborah, Wilhemina & Ibrahim, 2015).

Many obstacles are “multi-level, interrelated, and can reinforce each other’s effects” (Navarro-Astor, Román-Onsalo & Infante-Perea, 2017). For instance, the construction industry’s masculine looking workplace cultures play a key role in the regular disregard and mistreatment of women. In addition, difficult working conditions faced by women in the sector exacerbate multiple role conflict by making it harder to balance family and work obligations. Thus, it is crucial that the steps necessary be taken to ensure that these obstacles are eliminated. Such actions will open the industry and inspire more women to participate.



## **2.8. LEGISLATIVE FRAMEWORK**

South Africa is one of the nations that ratified global treaties to promote the liberation of women. To compel nations to emphasise gender justice and the progress of women, agreements such as the Beijing Declaration and Platform for Action (1995) were made. By taking part in and becoming a party to the Fourth World Conference on Women, the South African government agreed to several rules, such as the necessity of reducing poverty; the participation of women in economic and social development; the equality of possibilities for women and men in sustainable progress. Despite its attempts to further the goals of equality, development, and peace for all women, the South African government understands that there remain obstacles standing in the path of women's attainment of and enjoyment of equality with men and that the poverty that so many women and children encounter blocks further development (Beijing Declaration, 1996). Nationally, countries like South Africa act in addition to signing up to international agreements and treaties. When South Africa became a democratic republic in 1994, businesses were encouraged to offer compensation to Previously Disadvantaged Individuals (PDIs).

These initiatives that were put into effect asked that PDIs be chosen, that their share of firms increase, and that there be preferred purchase from Black Economic Empowerment. However, businesses were very reluctant to heed this call, and then the government established a legislation compelling them to change their organisational structures such that PDIs are incorporated at all levels (Erasmus et al., 2017). Inequality and discrimination are still challenges in South Africa.

### **2.8.1 The National Small Business Act of 1996 (Act No. 102)**

This Act is under the protection of the Department of Small Business Development. Section 2 of the Act established the National Small Business Council (NSBC), whose primary responsibility is to represent and advance the interests of small businesses. The National Small Businesses Amendment Act 26 of 2003 changed key parts of this law (SEDA), which was updated by the National Small Companies Amendment 29 of 2004 and creates the Small Enterprises Development Agency.

The agency's duties include, but are not limited to, establishing, and implementing initiatives to help small entrepreneurs develop businesses that are profitable, easing

access for small businesses to non-financial resources, and help with capacity building, goods, and services. The National Small Business Amendment Act, Act 29 of 2004 (NSBA) encourages entrepreneurship by making it easier to develop an atmosphere that encourages small enterprises in the country. The Department of Small Business Development works to empower women by assisting them in starting and operating small enterprises, and they accomplish this through Small Enterprises Development Agency (SEDA).

### **2.8.2 Broad-Based Black Economic Empowerment Act Amendment 42 of 2013**

According to Section 1(c) of the Broad-Based Black Economic Empowerment (BBBEE) Act Amendment 42 of 2013, BBBEE refers to the viable economic empowerment of all Black people, especially women, employees, youth, people with disabilities, and those who live in rural areas. This is accomplished through a variety of integrated economic status strategies, including but not limited to, increasing the number of Black people who manage, own, and control businesses. This law (BBBEE Act Amendment 42 of 2013) gives women and other historically marginalised groups the ability to fight for their rights and the support they need from South Africa's 18 levels of government and major institutions so that their businesses can grow.

## **2.9 GOVERNMENT AGENCIES INVOLVED WITH SMMEs**

### **2.9.1. Small Enterprise Development Agency (SEDA)**

By virtue of the National Small Business Amendment Act, Act 29 of 2004, the Small Enterprise Development Agency (SEDA) became a legally recognised organisation. Three goals make up its purpose: The state's small company policy was initially put into place for it to oversee.

Second, a standard and shared national delivery network for small business development is envisaged to be created as a result of the establishment of SEDA. Third, it is hoped that SEDA will bring together government-funded organisations that encourage small enterprises at all levels of government through its many initiatives. According to Madzivhandila & Dlamini (2015), SEDA's role as a representative of entrepreneurial growth is projected to increase and speed up the establishment of entrepreneurship opportunities for those without start-up capital.

### **2.9.2. The Industrial Development Corporation (IDC)**

Industrial Development Corporations (IDC), is a government bank, formed in 1940. The institution's main objective at that time was to foster companies and growth in the economy. The organisation's primary objective is to promote open, equitable economic growth of South Africa and the rest of Africa. This is done through supporting 19 entrepreneurs to build lucrative sectors and businesses based on business ethics (<http://www.idc.co.za>).

According to their 2016 annual report, the IDC has been a key player in subsidising women-owned businesses. Due to the article, the business has set up specific goals for backing women. The objectives were set to boost the funding support for female-owned businesses. The results indicate that the implementation of these targets had an immediate effect. Rather than the intended R600 million, an estimated R1.2 billion in funds was granted.

### **2.9.3. South African Women Entrepreneurs' Network (SAWEN)**

The South African Women Entrepreneurs' Network (SAWEN) has a network venue that the Ministry of Trade and Industry, or DTI, identified and adopted to advance the assistance given to women in overcoming the challenges they encountered when starting, expanding, and maintaining their businesses. The support services that women can obtain from SAWEN ([www.dti.gov.za](http://www.dti.gov.za)) involve operational network discussions, capacity building and training, the provision for pertinent business information and counsel leading to business prospects, and the facilitation of trade tasks and exposure to the global economy.

## **2.10. STRATEGIES THAT CAN ADDRESS THE FAILURE OF WOMEN-OWNED SMMEs**

To hasten the entry of women into the South African industries, both the government and the commercial sector developed initiatives to fast track efforts to support women-owned SMMEs.

### **2.10.1. Private Sector Assistance**

According to the World Bank (2022), Africa is the only continent in the world where more women than men choose to become entrepreneurs. However, in South Africa, women-owned businesses earn nearly 40% less than those owned by men, though more than half the population is female.

Businesses are at the centre of any community since they do not only provide individuals with a means of support but also aid in the creation of jobs. Many women-owned small and medium-sized businesses have been impacted by the COVID-19 pandemic, which has caused some of them to close, leaving their owners without an income and contributing to an increase in unemployment (World Bank, 2022).

There are ways that the business community can help small and informal enterprises in growing while adjusting to a new normal. The key to helping them is implementing skill development programmes. By putting these into practice, the private sector may aid by offering entrepreneurs and those who wish to launch their own enterprises with the necessary skills to provide them a competitive advantage (businesslive.co.za).

### **2.10.2 Government assistance**

The need for entrepreneurship support in South Africa for greater employment and economic growth is long acknowledged, but present programmes and initiatives are not having the intended impact. The elimination of covert and subtle gender discrimination, the revision of preconceived notions and stereotypes about the status of women in a male-dominated economy, the demand for socioeconomic rights, policy, and advocacy are all necessary to close the gap between the rise in women's entrepreneurship and the reality of the scenario (The DTI, 2000). Mr. Rob Davies, Minister of Economic Development, embraced the Modified Construction Sector Code in 2017. The code's objective is to promote several initiatives that genuinely seek to economically emancipate historically marginalised groups. One of these methods is "the setting aside of certain amounts of purchases from suppliers who are a minimum of 51% Black Managed or at minimum 35% Black Women Owned" (The DTI, 2017).

## **2.11. CONCLUSION**

This chapter's goal was to review literature related to the topic under investigation. The review confirmed that women continue to be conspicuously underrepresented in the SMMEs on a global scale. This is true despite the reality that several countries have set up policies to hasten women's enrolment into SMMEs. Women's primary obstacle in SMMEs is that men have more opportunities than women. The review also found that women still face numerous entry-level challenges that contribute to this underrepresentation. These obstacles include sexism, a lack of resources and financial support, a lack of skills, and cooperation and anticompetitive behaviour.

## **CHAPTER 3**

### **RESEARCH METHODOLOGY**

#### **3.1. INTRODUCTION**

The aim of this study was to examine the challenges faced by women-owned SMMEs in the Makhado Local Municipality of the Limpopo Province. The procedures or methods used to conduct research are discussed in this chapter. It covers the design, the research environment, the sampling approach, the data gathering techniques and data analysis. The study's demographic data, research strategy, and study area are also covered in this chapter. The chapter also discusses ethical considerations that were adhered to in this study.

#### **3.2 CHOICE AND RATIONALE OF RESEARCH PARADIGM**

The choice of a study's methodology and design is based on a research paradigm. According to Antwi & Hamza (2015), research starts with philosophical presumptions about what constitutes a valid study and which research techniques are most useful for learning the truth about the assumptions being investigated. According to Kivunja & Kuyini (2017), selecting a research paradigm is the first step. Subsequent decisions about methodology, methods for research, literature reviews, and study design are based on the paradigm. Kivunja & Kuyini (2017) state that various researchers have different preferences for describing the research paradigm and differ in the amount of weight they give it. Research paradigms can be viewed as opinions regarding reality (Abdullah, 2019). Positive and anti-positivist paradigms are the two main types of the study. According to the positivist paradigm, logical analysis should be utilised to explain observations made in the real world (Antwi & Hamza, 2015). Positivists use scientific methods to reach conclusions and generate new information. The positivist paradigm holds that true and factual occurrences can be investigated, seen, and exposed by lucid and reasonable inquiry and analysis, as well as through scientific and empirical methods (Aliyu, Bello, Kasim & Martin, 2014). Interpretationism is a synonym for anti-positivism (Bryman, 2016:26). The anti-positivism view evolves in a gradual and pragmatic method toward an accurate understanding of interpersonal, material, and emotional events (Leedy & Ormrod, 2015:26). According to Bryman (2016:26), the anti-positivism paradigm is concerned about the fictitious recognition of

human deeds rather than the factors that are deemed to act on it. Within the anti-positivist philosophical framework, this study was carried out. The human condition of female small- to medium in size business owners was the inspiration to choose this paradigm.

### **3.3 RESEARCH DESIGN**

The researchers' desire to elicit the experiences of female micro-entrepreneurs working in the Makhado Local Municipality of the Limpopo Province's business environment informed his choice of the phenomenological technique. Neubauer, Witkop & Varpio (2019) assert that a phenomenological research design allows surveyed subjects to express their real-world experiences. The difficulties faced by female entrepreneurs have always existed, which is why the current study investigated them.

This makes the study's design was deemed appropriate because the problems faced by the participants were observed, and information was gathered from women who owned SMMEs in the Limpopo Province's Makhado Local Municipality. However, the researcher was aware of phenomenology's limitations, including the subjective nature of the data, the difficulty in determining the accuracy of the information, and the potential difficulty in interpreting the data (Chirpy, 2017). This descriptive study employed a qualitative research methodology. Descriptive research focuses on the samples of a population to describe its characteristics (Leedy & Ormrod, 2014). Since a descriptive study cannot definitively establish the causes of the 'who, what, when, where, and how' questions that pertain to a particular research subject, this research technique was employed in this study.

According to De Vaus (2006), descriptive research is used to characterise "what exists" regarding the conditions or variables present in a specific setting and to learn more about the state of a phenomenon. According to Babin, Zikmund, Carr & Griffin (2013), a descriptive design is employed to highlight the qualities of individuals, groups, settings, or organisations. Investigations were conducted into the current state of the variables affecting the growth and sustainability of SMMEs.

### **3.4 RESEARCH APPROACH**

Research approaches are strategies for conducting research that span everything from broad assumptions to specific gathering methods to analysis and interpretation (Creswell, 2014). There are several options to keep in mind while selecting research methodology. The primary decision entails choosing an approach for researching a subject. Creswell (2014) adds that this choice should be based on the researcher's philosophical presumptions and the methodologies used for data collection, analysis, and interpretation as well as research designs or procedures of inquiry.

Creswell further indicates that the nature of the research topic or subject matter being studied, the personal experiences of the researchers, and the study audience all have a role in the decision concerning which research approach to choose. The information from respondents might be gathered in a variety of ways. Every technique has benefits and drawbacks, and depending on the situation, certain techniques are preferable to others.

This study used the qualitative phenomenological methodology. According to Bhandari (2020), qualitative research is gathering and analysing data to comprehend ideas, viewpoints, or experiences within their actual context. Participants' information was gathered for this study, and it was analysed for greater clarity. No presumptions are made in phenomenological research; instead, an attempt is made to comprehend people who have gone through that experience (James, 2022).

### **3.5 STUDY AREA**

In line with the Local Government Municipality Structures Act (Act 117 of 1998), Makhado Local Municipality, a Class B Municipality, was created. From 1934 to the present, it was known as Louis Trichardt Town Council. In addition, while historically black and with lower access to services, the neighbourhood used to be white and had relatively greater levels of service (White Paper on Local Government 1998:13). The Makhado Local Municipality intends to foster prosperity, peace, and harmony. It was combined with 3 townships, Dzanani, Vuwani, and Waterval, as well as several rural communities, after the passage of the Municipal Structures Act 117 of 1998.

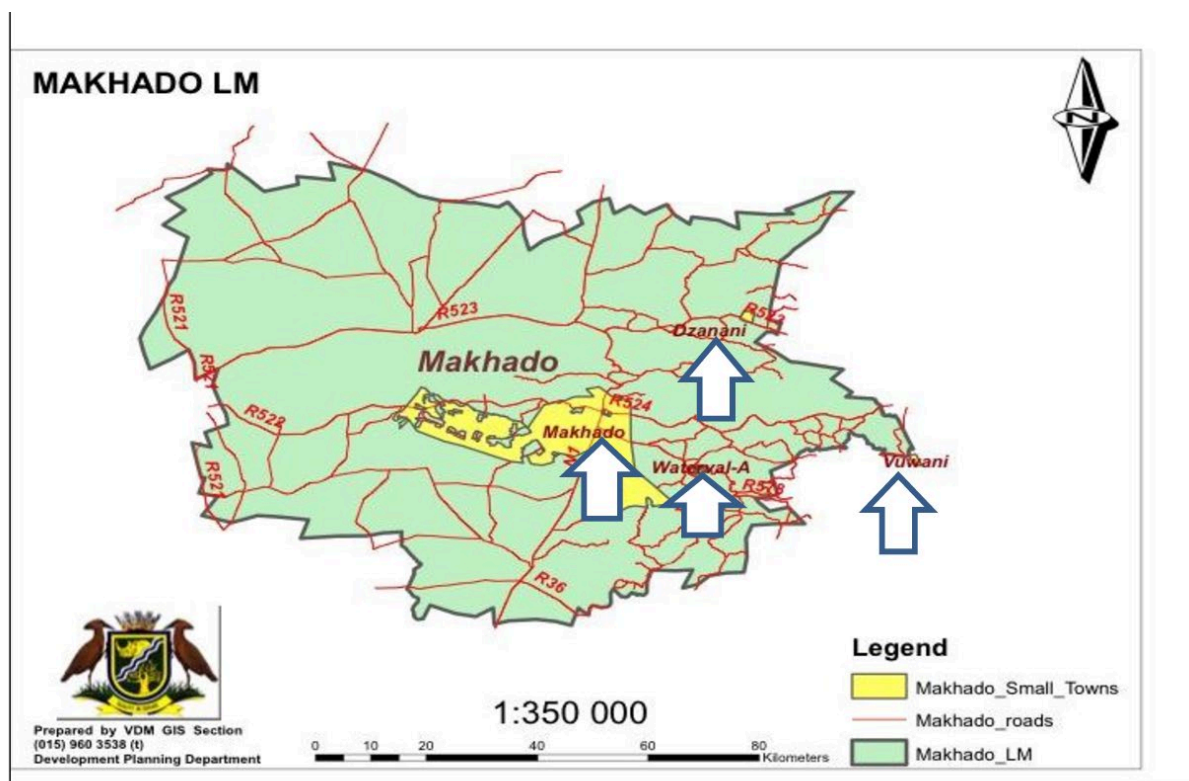
These communities' populations are expanding quickly as more individuals relocate from rural to urban areas. The overwhelming majority of people in these areas fall into



the middle class. Although every home has a car, the road infrastructure has not kept up with the population's tremendous rise. The study area was the South Africa's Limpopo Province and specifically Makhado Local Municipality. This was helpful for the researcher because he was able to understand the participants' language (Motou, 2016).

At about 100 kilometres away from the Zimbabwean border, the Municipality is in the northern part of the Limpopo Province along the N1 Route (coordinates 23° 00' 00" S 29° 45' 00" E). The municipal jurisdiction's 856 738 lands are host to about 516 031 inhabitants. According to the Makhado Municipality Integrated Development Plan (2013/14), it is defined as predominantly rural due to its rural population. Figure 3.1 depicts the Makhado local government in Vhembe District Municipality (VDM).

**Figure 3.1 Makhado Municipality Map**



Source: Vhembe District Municipality GIS Section

Source: VDM Geographical Information System (2016)

### 3.6 POPULATION

Population is everything that can help a researcher discover data that matters to the study (Banerjee & Chaudhury, 2010). A collection of individuals who share traits like

occupation, religion, or ethnicity is referred to as a population (Kovaz, 2017; Singh, 2018). The study's scope determines the research population. As a result, the data for this study originated from the Makhado Local Municipality region, where the study's research population comprised women who ran their own SMMEs.

The population of the Makhado municipality is roughly 516 031. Due to its rural population, it is categorised as mostly rural (Makhado Municipality Integrated Development Plan 2013/14). It was possible to receive a sampling frame from the Makhado Local Municipality, which includes 400 women work in SMMEs. The research area was the Limpopo Province's Makhado Local Municipality.

### **3.7 SELECTION OF SAMPLE, SAMPLING METHODS, AND SAMPLE SIZE**

#### **3.7.1 Purposive sampling**

A non-representative subset of a larger group is created to satisfy a very specific need or goal is referred to as a purposive sample. This type of sample might be useful. However, an explanation of why a particular sample of participants was selected should always be offered by the researcher. The researcher identifies people who fit the criteria for the population of interest after specifying the characteristics of that demographic (Creswell, 2014:157). In purposive sampling, people were chosen, as the name suggests, with a particular objective in mind (Maree, 2020). Because it allowed for more information based on each person's distinctive traits and life experiences, purposeful sampling was chosen as the research technique.

#### **3.7.2 Sample size**

It is important to carefully assess the study's objectives, the kind of data required and the purpose of the enquiry (i.e., whether the researcher is interested in applying the findings or not) when choosing a suitable number of samples. On what constitutes a sufficient sample size for a research endeavour, there is not, however, general agreement (Rahi, 2017). What is available are merely suggestions for what constitutes a sufficient sample in various research methodologies. In qualitative studies, ten to fifteen people are thought to be adequate (Sharma, 2017), but Kumar (2014) believes that 10 participants are sufficient. The researcher utilised purposive selection

techniques to choose 40 participants because it is 10 % of the sample, which is representative enough.

### **3.8 DATA COLLECTION**

Data collection is the procedure a researcher uses to gather the data required to answer the research issue (Korstjens & Moser, 2018). To react to specified inquiries, test hypotheses, and assess outcomes, these kind of data obtained entail obtaining information from the participants on a number of interests (Fusch, Fusch & Ness, 2018). Although possessing a somewhat limited scope, these definitions try to describe what gathering data includes. Creswell (2013) specifies data collection as a series of handles which involve selecting the research site (location), identifying the kind of data needed, selecting the methods to be used to collect the data, and carrying out the tasks necessary for collecting the data. Face-to-face interviews were used to collect data in this study. To fully address the problems based on events, observations, feelings, emotions, thoughts, and economic and social trends, a qualitative approach was used (Aspers & Corte, 2019). An interview schedule, together with a motivating letter detailing the intent of the study and an ethical clearance letter from the Turfloop Research Ethics Committee (TREC), were distributed to the sample of 40(10%) female-owned SMMEs. Therefore, there was a 100% response rate. The technique of collecting data was face-to-face interviews.

#### **3.8.1 DATA COLLECTION METHODS**

The researcher obtained first-hand information from the participants in accordance with the predetermined research questions that served as the study's guiding principles. Guest, Emily & Mitchell (2013) define primary data as first-person participant responses that take the form of narrative recounts of their first-hand experiences with the research topic, whether they are written or spoken. Comments given by individuals about their personal lives and views on the world often constitute qualitative data. According to Taylor, Bogdan & DeVault (2016), the how and why problems must be tackled with the aid of this type of data, which is mostly non-statistical in nature. As a result, the primary websites for the municipality and female entrepreneurs were used to construct the qualitative data. The researcher's interest in the data obtained from the participants' first-hand accounts is apparent from this.

Data gathering methods are the methods used by researchers to gather the empirical data (Maree, 2020). In selecting a dependable gathering technique, the type of data the researcher needs to collect should be addressed (Bergin, 2018). Therefore, it is important to consider the main research question when choosing the data collection methods and to match them to the chosen study design (Groenland & Dana, 2020).

In other words, the researcher should determine in advance to what extent the anticipated data collection method corresponds to or appropriately fits with the research strategy. The researcher has a variety of data collection techniques at their disposal, including, among others, surveys, interviews, focus group discussions, evaluations of the supporting documents, and observation. To collect what was needed from the study's participants, the researcher used in-person semi-structured interviews using open-ended qualitative questions structured in an interview schedule.

### **3.8.2 Face-to-face semi-structured interviews**

Face-to-face interactions of a researcher and a participant are known as interviews, in which the researcher asks inquiries, and the participant responds (King, Horrocks & Brooks, 2019). Since the researcher was in attendance and actively involved in controlling the data acquiring process, the process is known as an interpersonal encounter. To be sure, the proper questions were asked, and the right answers were given to keep the interview on the right path, the researcher utilised a semi-structured interview guide for face-to-face semi-structured interviews (Barrett & Twycross, 2018). According to Thomas (2013), a semi-structured interview provides the best of both worlds as far as interviewing is concerned, combining the structure of a list of issues to be covered together with the freedom to follow up points as necessary. Because of this combination, it is the most common arrangement in most small-scale research.

According to Groenland & Dana (2020), a semi-structured interview guide is a document developed by the researcher before data collection that comprises open-ended questions that promote responses from participants. For carrying out the semi-structured interviews with the chosen women entrepreneurs for this study, the researcher prepared his own semi-structured interview guide.

By not adapting or altering it for the purpose of this investigation, the researcher avoided using a procedure that was already in use somewhere. A tailored interview

guide has the added advantage that it was certain to cover the specific subjects that were the study's focus. The researcher got quick access to the data after the interviews because of the semi-structured interview guide that was used for the collection of data for this research (Barrett & Twycross, 2018). The data were collected from 40 women entrepreneurs, which was 10% of the population. According to Mwita (2022), the findings point to five factors that affect data saturation, namely; predetermine codes and themes, sample size, relevancy of research subjects, numbers of research methods and the length of data collection session. Therefore, for this study the sample size was adequate. The research subjects were relevant for the study and the data collection sessions were adequate.

The researcher provided clarification and extra explanations to the participants, where necessary. The interviews proved to be an effective way of communicating with the participants when they were in their own environment, which aided in improving their comprehension of several context-related issues (King, Horrocks & Brooks, 2019).

### **3.8.3 Data collection procedure**

The researcher must carry out a variety of interrelated tasks to acquire access to the research participants (Creswell, 2013). Following the methods below, the researcher was able to locate participants and complete the data collection. On the website of the municipality, the municipal manager's contact details (phone and email) were provided.

This was done due to the municipal manager's crucial role as a gatekeeper of the municipality. Gatekeepers are seen as powerful individuals who have the power to allow a researcher access to research subjects (Patton, 2015). After a good conversation in person with the municipal manager, the researcher asked for permission to speak and meet with prospective participants to obtain their written informed consent to take part in the study. Considering this, the researcher personally distributed written informed consent forms and comprehensive information sheets at each of the jobs of the selected potential participants.

The municipal manager's office supplied a list of small and medium-sized companies run by women with the help of the municipal manager's personal assistant. After getting approval through the secretariat of the city manager, the researcher

approached those who had been identified to enlist them in this study. The 2013 Protection of Personal Information Act's four requirements had to be met; hence, these actions were necessary.

The information sheets and consent forms were then left in the office of the municipal manager after being handed out, filled out, and sent out to the researcher through his email address for the contacted participants from the ward committees who had expressed interest and made a tentative verbal commitment to participate. The researcher was able to arrange interviews and distribute the open-ended qualitative questionnaire after receiving all of the participants' completed, signed, and documented consent papers.

Participants were interviewed during the day at their workplaces (business locations). The interviews were conducted from the 27 March to 11 April and more specifically, from 11:00 a.m. to 14:00 p.m. Participants who did not want to be interviewed filled out the provided open-ended qualitative questionnaires, which the researcher collected from their property. During the in-person interviews, the researcher followed the risk adjustment techniques (actions) to stop the spread of Covid-19.

These precautions included using face masks, hand sanitizer, and keeping a social distance. Before moving on to more serious topics, the interviews began with a general icebreaker to reassure the participants and allay any unspoken worries they may have had about taking part in the study. It is important to highlight that the interviews were taped with the participants' consent to avoid losing the study data.

### **3.8.4 Research data management**

A study cannot be done without utilising research data. It entails the willingness to conduct an analysis and develop reports due to access to the data documented in the interview procedures, researcher field notes, and full transcripts. To ensure that the data were correctly gathered, categorised, archived and maintained, the researcher adhered to established processes (Dunie, 2017). Therefore, data consist of precise information that is maintained and easily accessible.

The procedure of managing research data, which entails a variety of duties, should be completed out with merit to enhance the integrity of the study, foster future investigation and assessment, and enable reproducibility (Chigwada, Chiparausha &

Kasiroori, 2017). An analysis could be incorrect and erroneous, and any conclusions could not be trusted without reliable information management. The researcher needs to have a well-defined research data management plan to safeguard the data from unauthorised access and to guarantee its preservation both during and after the research is complete (Claire, Cruz, Papadopoulou, Savage, Teperek, Wang, Witkowska & Yeomans, 2019).

The study materials such as consent forms, which had been signed, interview transcripts, notes from the field, and interview protocols that had been completed, were arranged in physical folders for easy access (Bloomberg & Volpe, 2016). The transcripts were then stored in a secure cabin with a lock and key at the researcher's workspace. Data sets were created, arranged, and classed in line with specific topics to make identification and access easier. The researcher's dropbox was then used to store them. On the researcher's password-protected laptop, transcriptions containing the processed data and early copies of the study reports were additionally stored.

Draft research reports were downloaded and stored on the researcher's external computer (hard) disk because the technical tools employed in this instance were unreliable. This was done to stop the loss of study data. These measures were taken to protect the study data from illicit access, keep it safe for potential use in future verification, and establish an audit trail (Bloomberg & Volpe, 2016).

### **3.9 DATA ANALYSIS**

In this study, a thematic data analysis approach was applied. According to the emergent themes, the process entails classifying and categorising the data (Bazeley & Jackson, 2013). Thematic data analysis approach determines what the data mean and how they should be filtered out as part of this process (Vaismoradi, Jones, Turunen & Snelgrove, 2016). Understanding the findings of the interviews requires conducting a thematic analysis of the data (Stamatoplos, Henry & Neville, 2016).

Data analysis assisted the researcher in eliminating information that was not pertinent to the study and keeping only that which was. To make the final results more manageable, it is important to understand what the data indicate and how they can be filtered (Vaismoradi, Jones, Turunen & Snelgrove, 2016). A competent researcher examines the data gathered during an interview to pinpoint the major themes and

subtopics. Analysing the outcomes of interviews is a crucial step in the research process (Stamatoplos, Neville & Henry, 2016).

### **3.10 ETHICAL CONSIDERATIONS**

#### **3.10.1 Turfloop Research Ethics Committee**

The University of Limpopo needs an ethics clearance certificate before it can begin collecting data. Consequently, on January 9, 2023, the Turfloop Research and Ethical Committee at the University of Limpopo granted the researcher's request for ethical clearance (University of Limpopo, 2014).

#### **3.10.2 Informed consent**

Participants were told of the study's objectives and processes in order to get their informed consent. Each participant got a copy of the consent forms. The opportunity to express their opinions was given to the participants. The researcher made it clear that it was their choice whether to participate, and they were given advice on how to make an informed choice (Creswell, 2015).

#### **3.10.3 No harm/risk**

In the words of Leedy & Ormrod (2015), in order to protect research participants from unnecessary dangers and harm to their psychological health, researchers have to be aware of the implications of their work. By highlighting the fact that there were no right or wrong answers and that no specific inferences were to be made about the participants, the researcher minimised the danger of harm to them. The questionnaire had no clear-cut answers, and the participants' responses were not used to judge their morality, intelligence, or character in any manner.

#### **3.10.4 Anonymity**

Anonymous data are collected to prevent the information from ever being associated with the source. According to Lancaster (2017), data that have been made "anonymous" mean that the contributor's name, age, gender, time in service, and location have been erased. The researcher promised not to divulge any information that might be used to identify someone and to deliver the most precise and comprehensive data feasible.



### **3.10.5 Confidentiality**

The act of keeping a study participant's identity hidden from other people is known as anonymity (Gibson, Benson & Brand, 2013). Identity elements were secured, include names, names of businesses, addresses and business registration numbers, personnel information, and financial data (Clark, 2017). Participants in research had a right to assume that the researcher would treat any data they gave them in a confidential way. To protect data, the researcher established password-protected files on the laptop.

### **3.10.6 Right to privacy**

Every study should respect the privacy rights of the participants. Whenever personal information about research participants became available during the process, the researcher kept it secret as he had no interest in doing so (Leedy & Ormrod, 2013; Neuman, 2006).

### **3.10.7 Respect and dignity**

Respect toward individuals entails respect for the wellbeing, morals, beliefs, and traditions of the individuals taking part in research as well as for their communities. To do this, the researcher made sure that every interview subject finished a consent form prior to the commencement of interviews. A consent form was utilised to maintain their respect prior to any interviews. The consent form was composed in a layout, language, and manner that the participants were able to understand and choose from when there was no excessive pressure. The researcher respected their feelings and decisions. Du Plooy-Celliers, Davis & Bezuidenhout (2014) defined the right to dignity as the ability to be treated ethically and to be valued and respected for self. Participants were guaranteed of their safety, respect, anonymity, human rights, assertiveness, professionalism, and justice throughout to uphold the principle of dignity.

### **3.10.8 Voluntary participation**

The fact that participation in this study was entirely voluntary and that there was no compensation of any kind made in exchange for it was also made clear to the participants. In addition, participants were made aware that they could cease participating at anytime they wanted to or felt uncomfortable (Yin, 2013).

### **3.10.9 Honesty with professional colleagues**

Researchers must accurately and completely summarise their findings, without purposefully distorting their work or deceiving others about the significance of their conclusions. No matter how ostensibly 'good' a result may seem, a researcher should never make up evidence to support it (Leedy & Ormrod, 2013: 104 – 109).

## **3.11 TRUSTWORTHINESS OF THE STUDY**

Whether the study takes a qualitative, quantitative, or hybrid approach, it must demonstrate that its methods are rigorous to inspire trust in the findings. Variables that should be considered throughout the entire research process include a study's competence and integrity (Gill & Gill, 2020), unity, quality, and meaningful results (Frauenberger, Good, Fitzpatrick & Iversen, 2015), methodological soundness, accuracy, precision, and strictness (Eisenhardt, Graebner & Sonenshein, 2016), and the appropriateness and accuracy of the results (Nowell & Albrecht, 2018). Morse, Barrett, Mayan, Olson & Spiers (2002) argue that without rigour, research loses its importance and is fiction. Therefore, the researcher must ensure that the study's research methodology is trustworthy.

According to Maher, Hadfield, Hutchings & de Eyto (2018), trustworthiness is a criterion used to evaluate a research study's significance, influence, and value. Trustworthiness is the quality, genuineness, and truthfulness of qualitative research findings (Cypress, 2017). Regarding the concept's relevance, dependability, and validity within anti-positivist paradigms, there is not much agreement on the definition of trustworthiness (Maher et al., 2018; Noble & Smith, 2015; Morse et al., 2002; Shenton, 2004). However, it is preferable to disregard the various viewpoints on how to use the terms "trustworthiness," "validity," and "reliability" since they all serve as markers for differentiating between good and bad studies (Golafshani, 2003). Based on the aforementioned claim, the researcher selected the trustworthiness criteria established by Lincoln & Guba (1985), which provides both an illustration and an explanation of the steps taken to establish credibility, dependability, confirmability, transferability, and authenticity. These rigour-ensuring processes should be included to allow knowledge users to evaluate the validity of the study's internal research methodology and its results.

### **3.11.1 Confirmability**

Confirmability is concerned with the accuracy with which the study's conclusions mirror the perspectives of the participants (Smith & McGannon, 2018). According to Morse (2015), confirmability is attained when the findings are as impartial as possible. According to Thomas (2017), objectivity in this context means that the conclusions should not be based on the researcher's bias, prejudice, motivations, views, or even distortions.

Confirmability was attained in this study in the following ways: by making sure that the researcher's personal opinions did not infiltrate the data; hence, the researcher engaged in continuous self-reflection and thought about them. Given that the researcher served as the primary research instrument, a complete decrease in the research process was not feasible (Aquinis & Solarino, 2019). To allow for the investigation of potential biasness, Elo, Kaariainen, Kanste, Pollki, Utriainen & Kyngas (2014) advise the researcher to routinely involve peers in useful discussions of the study findings.

The researcher immersed himself in the data and conducted a rigorous iterative analysis to better understand the contextual meanings entailed in the data. The processes taken to get the study results and make conclusions, as well as the research methodology, were fully detailed.

### **3.11.2 Credibility**

Credibility is connected to truth value and is the same as internal validity (Cypress, 2017). The truth value is used to show the precision and practicality of the results. It attempts to demonstrate the accuracy, validity, and credibility of the study findings (Noble & Smith, 2015). Considering the participants and setting, the researcher must therefore be able to have people accept the findings (Morse et al., 2002). The researcher developed interviewing techniques and put them through a pilot test with one postgraduate candidate and one potential participant who did not take part in the empirical study to ensure the validity of the study.

Through conversations with the study supervisor, peer debriefing was also carried out for the following three reasons: First, to encourage discussion and review of the study process and procedures used. Second, to make it feasible to review the studied data.

Thirdly, to enable comparisons between the data gathered and the conclusions drawn. In addition, two participants were chosen and given a summary of the combined data to think about and evaluate how accurately it captured their expressed opinions. The transcripts, the researcher's field notes, and pertinent literature were triangulated to assess the degree of plausibility.

### **3.11.3 Dependability**

Reliability and dependability are closely connected concepts (Eisenhardt et al., 2016). The likelihood that an independent researcher will arrive at results that are like or comparable to those found in this study is essential to dependability. Forero, Nahadi, De Costa, Mohsin, Fitzgerald, Gison, McCarthy, & Aboagye-Sarfo (2018) reinforce that dependability pertains to the ability of the study to be repeated using the same or similar individuals in the same or a comparable setting. Maher et al. (2018) state that dependability evaluates whether the results of a study can be repeated with the same individuals and in the same setting. According to Gill & Gill (2020), creating dependability needs that the researcher gives a full explanation of the decision-making process and the study setting, even though participants' experiences or opinions do not remain the same over time but rather change constantly. Another researcher will be able to use this information to decide whether the study can be repeated.

This process was created to assist the researcher and the candidate who was consulted in determining if the themes applied to the transcribed material. The decision-making process for the research protocol was also described by the researcher. This is crucial to encourage openness and enable another researcher to understand the objectives and decisions that lead to the choosing and utilisation of approaches over others (Aquino & Solarino, 2018).

### **3.11.4 Transferability**

According to Frauenberger et al. (2015), evaluating how useful or usable the study findings are in a different environment is the essence of transferability. To put it differently, the researcher should evaluate how far the findings may be applied to different contexts or to groups whose members have the same traits as the study's subjects (Forero et al., 2018). To enable a transferability assessment, Noble & Smith (2015) say that transferability is about providing thorough and extensive descriptions of the study surroundings, including the sample handles and selection criteria.

By using a purposive sample to select individuals who were informed about the issue under investigation, transferability was improved in this study. To broaden the scope and improve the relevance of the data acquired, it was essential to use the snowball sample to find new participants (Cypress, 2017). As a result, relevant people were continuously found, and data were gathered until they were saturated, completed and replicated. The interviews were also faithfully transcribed for later analysis.

### **3.12 CONCLUSION**

The justification for the researcher's choice of the exploratory, descriptive, and contextual study designs as well as the qualitative research methodology was covered in this chapter. It further covered the traits of the selected research designs and procedures, the rationales for them, and the importance of their applicability to the study. Constructionism, interpretivism, and hermeneutics were also covered in the chapter as paradigmatic perspectives that generated the researcher's worldview regarding the phenomenon under study. Each paradigmatic viewpoint was defined as well as why it was appropriate for this study. The relationship between ethical issues, preserving and defending the interests and welfare of the study participants was explained. A description of the procedures the researcher used to verify the accuracy of the research design and the results that followed from this examination were also provided in this chapter.

## CHAPTER FOUR

### DATA PRESENTATION, ANALYSIS AND INTERPRETATION

#### 4.1 INTRODUCTION

The presentation and analysis of the data collected are provided in this chapter. This study's main goal was to examine the challenges faced by women-owned small enterprises at Makhado Local Municipality. The chapter is divided into four sections. All the study participants' demographic information was collected for the first component. The biographical data are presented below.

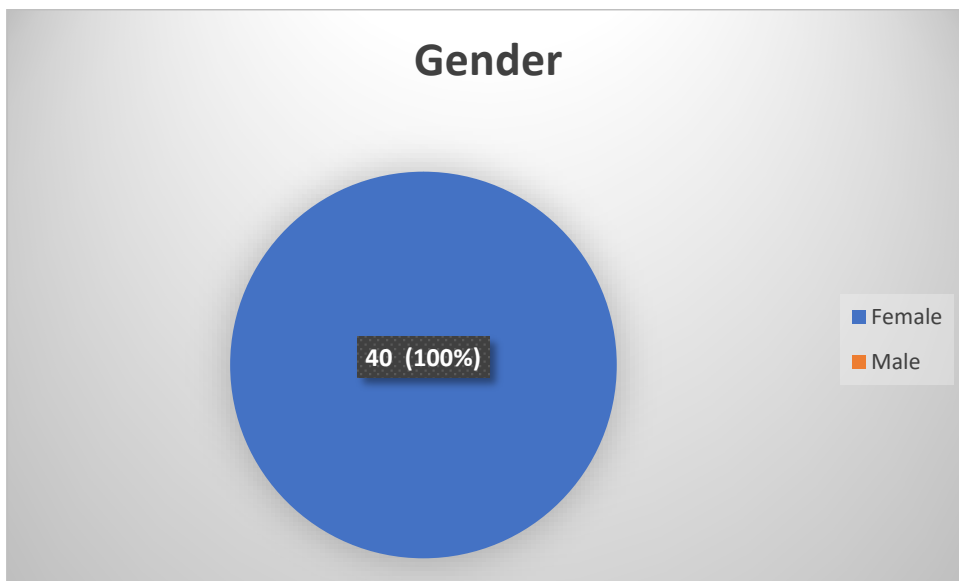
#### 4.2. SECTION A: BIOGRAPHICAL INFORMATION

A total of 40 respondents from Makhado Local Municipality took part in the study. The participants' demographic data includes aspects such as their age, marital status, level of education, and experience. Tables and figures are used to present the data.

##### 4.2.1 Gender

The gender analysis was carried out to highlight which gender the study focused on. All the participants were female owners of SMMEs in Makhado Local Municipality.

**Figure 4.1: Gender**



All forty (100%) participants interviewed were female. The researcher focussed on the right gender. Women struggled for equality and against oppression for centuries.

#### 4.2.2 Age in years

The question's aim was to identify the age of the owner-managers of the small businesses that participated.

**Table: 4.1 Age**

Age	Respondents	Percentage
24 years and below	10	25%
34-35 years	9	22.5%
35-44 years	12	30%
44-54 years	5	12.5%
55 and above	4	10%
TOTAL	40	100%

Women between the age of 35 to 44 were interviewed, which represents 30% of the women who owned SMMEs. These are the middle age women who have the responsibility to take care of their families. Ten (25%) women aged 24 years and below were also interviewed. This means that there is a problem of unemployment in the country. Nine (22.5%) women between 34 to 35 years were also taking care of their families. 25 % of women aged between 44 and 54 were also interviewed because these women take care of their children. Fifty-five and more were being taken care of by their children and were also on their way to retirement; they represented 10% of the participants. The Makhado region is a typical example of a rural area in South Africa and most of its residents are Black Africans. All the female interviewees were of African heritage. Women were forced by social issues to start and successfully run their businesses since they were the only ones who could support their families. The results support those of Akhalwaya & Havenga (2012) who found that most women are middle-aged and have only received a high school diploma or less in schooling.

### 4.2.3. Race

To figure out if race influences business ownership or support, owner-managers of small businesses who took part in the study were asked to indicate whether they were black, white, or of another race.

**Table 4.2: Race**

Race	Respondents	Percentage
African	40	100%
White	0	0%
Indian	0	0%
Coloured	0	0%
Asians	0	0%
Total	40	100%

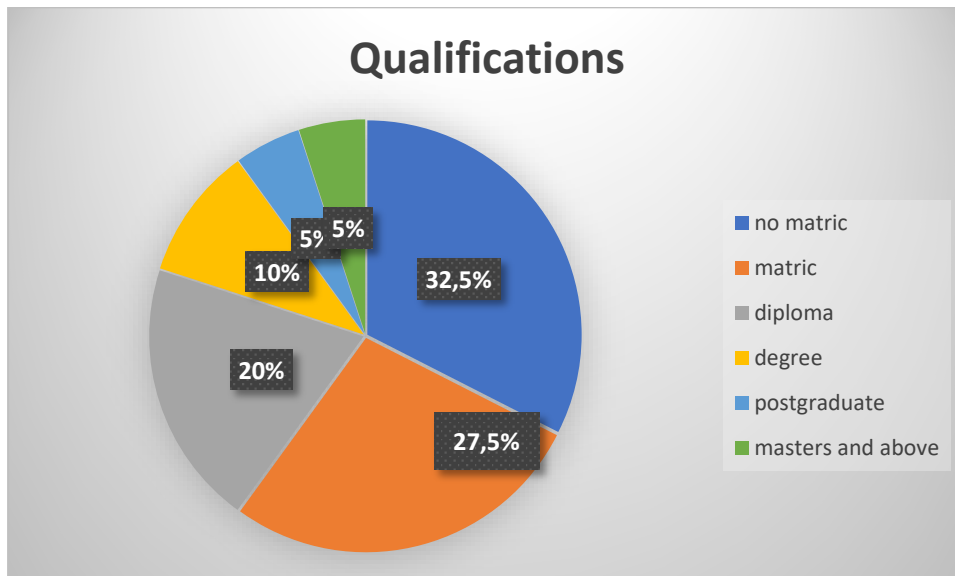
The investigation was done in an area reserved for Africans. In addition, there are SMMEs owned by Africans in rural areas, slums, and urban townships. Like a normal South African township, Africans / Blacks dominate the Makhado Local Municipality. Africans employed by SMMEs try to combat unemployment and poverty. There were no women of other racial groups among the interviewees.

### 4.2.4. Highest Qualification

The research's goal was to assess the academic backgrounds and professional abilities of women-owned enterprises had in place.



**Figure 4.2: Qualifications**

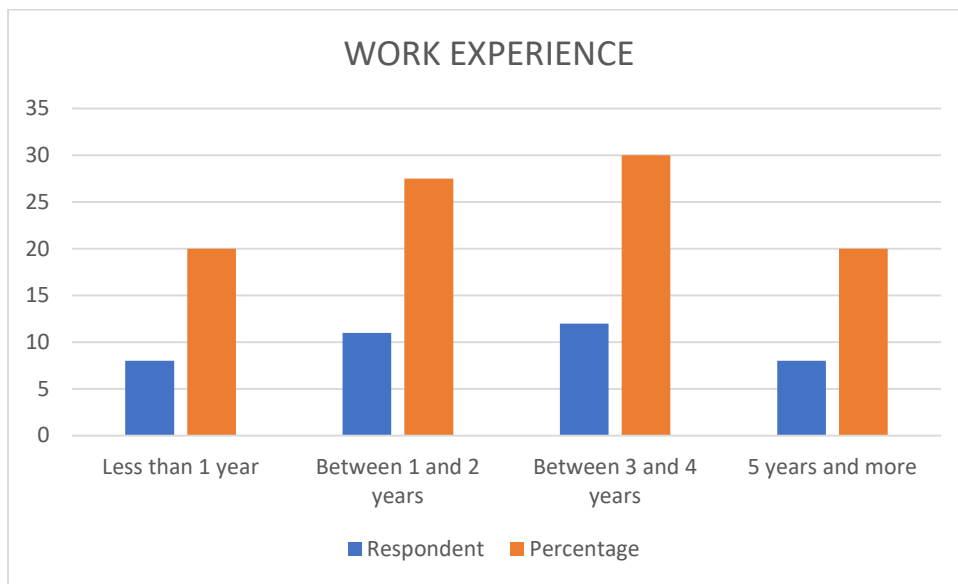


The above table illustrates the qualifications of the participants. 13(32.5%) women had no matric qualification. This can lead to unsafe work environment, unhappy and unsatisfied employees, reduce production and increase staff turnover and loss of customers. Eleven participants (27.5%) had matric, which showed that the level of education is very low. These women also experience a low rate of production and had one effective staff management, which also affected planning, leading, organising and control. Eight participants (20%) had a diploma, four (10%) had a degree, two (5%) had a post graduate certificate and two (5) had a masters and above. The benefit of having education when entering the business world is that women will be able to solve the challenges they encounter easy than those with no matric.

#### **4.2.5. Work Experience**

Work experience of women-business owners.

**Figure 4.3: Work experience**

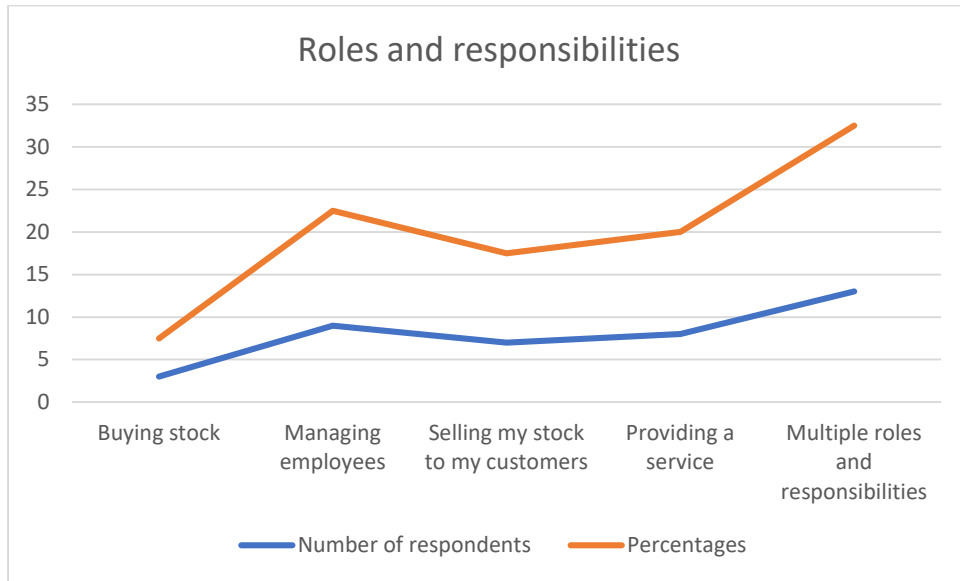


When it comes to the amount of prior experience of the participating women-owned small business, 8(20%) of the owners were at a lower management level before starting their current business, and 5 had experience as supervisors while working in other businesses. 27 company owners were unemployed before starting their own businesses. Experience is very important in the business because if challenges occur, the women owners will know the steps to take to solve the problem. Few had experience, and many had never engaged in any activity. Conclusions based on business and operational data indicate that most businesses have been operating for more than three to four years. Despite being primarily rural, Makhado is considered one of the Vhembe District's growth areas (IDP 2018/19). The Tshakhuma region is where most respondents operate their businesses.

#### **4.6 Briefly describe your role and responsibility in your business?**

The aim of this question is to find out about their duties and responsibility.

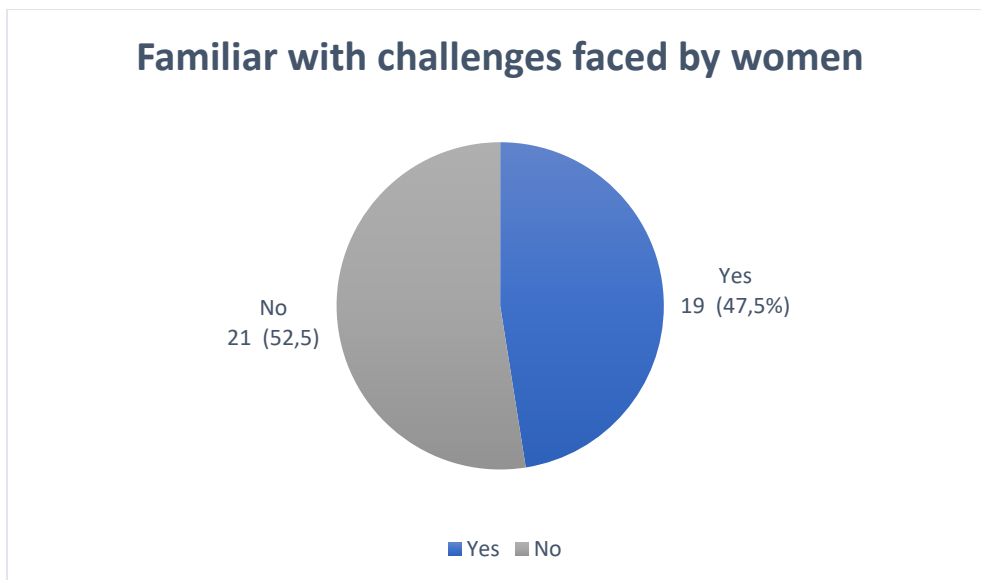
**Figure 4.4: Roles and responsibilities**



Thirteen participants (32.5%) were doing multiple tasks, which were buying stock, managing employees, and selling stock to customers in the business and 8(20%) were providing services such as salon and nails. 9(22.5) of the women were managing their employees so that they provide quality service to their customers. Seven participants (17.5%) were selling stock to customers and 3 were responsible for buying stock. This means that many women entrepreneurs are working hard for their business to succeed.

#### **4.7 Are you familiar with the challenges faced by women entrepreneurs?**

**Figure 4.5: Knowledge of challenges faced by women owner.**



Twenty-one respondents (52.5%) were not familiar with the challenges faced by women entrepreneurs whereas 19(47.5%) were familiar with the challenges that women faced such as financial problems. According to several reports, a lack of training is a barrier to women’s business success. According to the findings of a Zimbabwean study, most female entrepreneurs (62%) failed in business because they did not receive management training, which helps to impart crucial business skills (Mauchi et al., 2014). These results are consistent with those of Mandipaka (2014) who found that a lack of managerial abilities prevents women entrepreneurs from thriving.

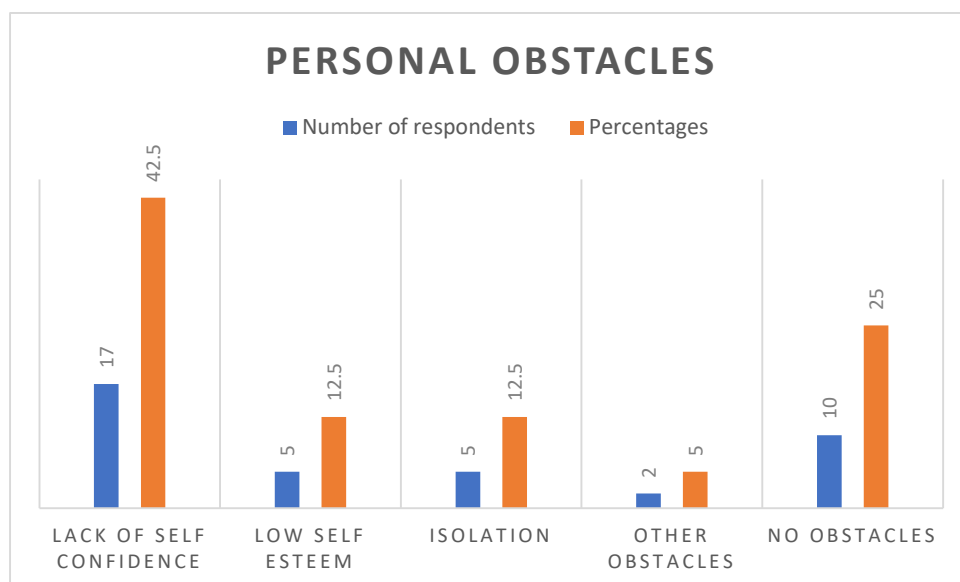
## **SECTION B: DIFFICULTIES FACING WOMEN-OWNED SMALL MEDIUM ENTREPRENEURS**

### **4.3 OBJECTIVE 1: TO EXAMINE THE CHALLENGES THAT WOMEN OWNED SMMES CONFRONT IN MAKHADO MUNICIPALITY.**

The purpose of section B was to find out about the operational difficulties that women entrepreneurs face and their role and responsibilities in the business.

### 4.3.1 Which personal obstacles did you face when you first started your business (e.g., a lack of self-confidence, low self-esteem, or isolation)?

Figure 4.6: Personal obstacles



17(42.5%) of women had personal difficulties when starting their own companies due to lack of confidence.

Respondent A said *“Ndo vha ndi tshi shona na u sa vha na fhulufhelo uri ndi ɔo bvelela”*. (I was shy, not having confidence that I would succeed).

Respondent B said, *“It was very difficult when I started this business because of lack of self-confidence that my business could make it.”*

Respondent C said, *“Self-confidence was my biggest problem”*.

Respondent D said, *“U sa difhulufhela yo vha thaidzo khulwane (Not trusting in my self was my biggest problem).”*

Respondent E said, *“Vhuɔifhulufheli ho vha hu fhasi”* (Self-confidence was low).

Five (12.5%) women owners had a low self-esteem. Respondent A said, *“Muya wanga wo vha u fhasi ndi tshi thoma”* (My self-esteem was low when I started). Respondent B said, *“I could not believe in myself that I could do it”*. Respondent C said, *“I was not sure that I could make it because of unknown results from the business”*.

Five (12.5%) women entrepreneurs were isolating themselves. Respondent A said, "She wanted to be alone". Respondent B said, "I did not want any advice from anyone because I was shy". Respondent C said, "I used to like it when there were many people in my business because people would not notice who was the owner."

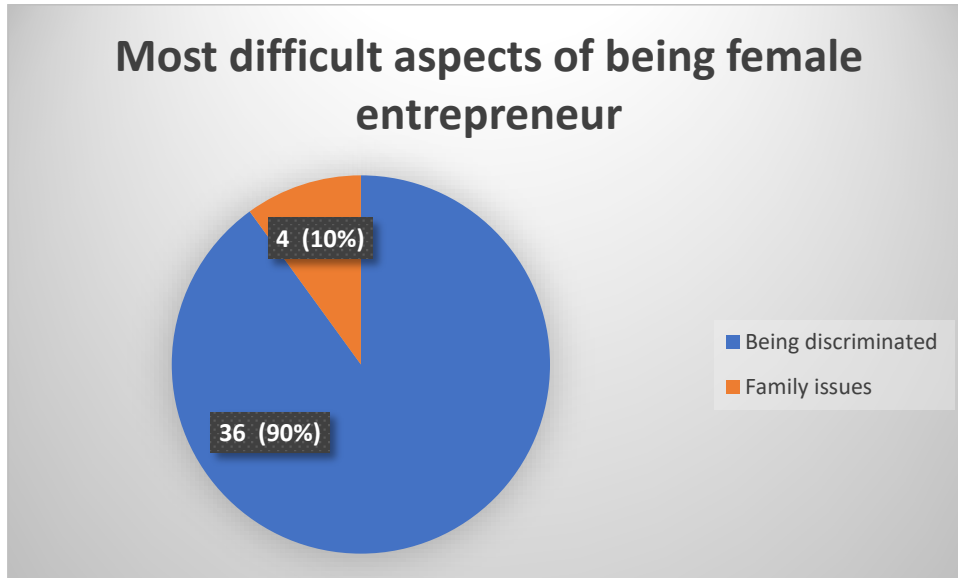
Two (5%) were facing other obstacles that were "multi-level, interrelated, and can reinforce each other's effects" (Navarro-Astor, Román-Onsalo & Infante-Perea, 2017). South African female entrepreneurs continue to face issues that are common in developing nations. Respondent A said, "*Shivering was my thing*" whereas Respondent B said, "*I used to fear people before*".

Other challenges faced by women entrepreneurs include inappropriate infrastructure, poor management and marketing skills, difficult access to markets, poor information technology skills, inadequate access to finance, and difficult access to markets (Deborah, Ibrahim & Wilhemina, 2015).

The researcher agrees with this claim. For instance, the construction industry's masculine looking workplace cultures play a key role in the regular disregard and mistreatment of women. In addition, difficult working conditions faced by women in the sector exacerbate multiple role conflict by making it harder to balance family and work obligations. Thus, it is crucial that the necessary steps be taken to ensure that these obstacles are eliminated. Such actions will open the industry and inspire more women to participate. Ten (25%) women owners did not face any challenges since they had experience in running those business. Respondent A said, "*Business is my thing*". Family business was the solution to many obstacles. Respondent B said, "*I worked for many people who own similar business, so it was easy for me to adapt*". Experience and education play an important role when opening a business because many obstacles can be eliminated. Respondent C said, "*I was born to be a leader and I research everything before I start this business*". This also means that it is important to research so that women owners have knowledge and skills before starting a business.

### 4.3.2 What are the most difficult of being female entrepreneur?

Figure 4.7: Most difficult of being female entrepreneur.



Thirty-six (90%) of women said they had encountered discrimination in various forms, including being told they ought to remain at home and take care of the family because they are women, amongst other forms of bias. Lack of education also plays a role in discrimination; women are being discriminated because they lack access to education due to culture. Respondent A said, "*Vhathu vha a sea ngauri a thi ambi tshikhuwa tsho t̃ambaho*" (*People laugh at me because I cannot speak proper English.*) There are many programmes that can help women owners to write and speak English properly, e.g., Adult Basic Education and Training (ABET).

Respondent B said, "*Some customers want to sleep with me because I am a woman*". Communities and government must fight together to eliminate discrimination. South Africa has laws that fight discrimination such as the right to equality and right to freedom.

Respondent C said. "*Banks cannot give me money because I do not have a payslip*". Finance is a company's "vital blood," irrespective of how big or little it may be (Singh, Bhandarker & Rai, 2012). Women fail to access loan due to this problem. Due to the lack of assets, they could use as loan collateral and the conventional need of their

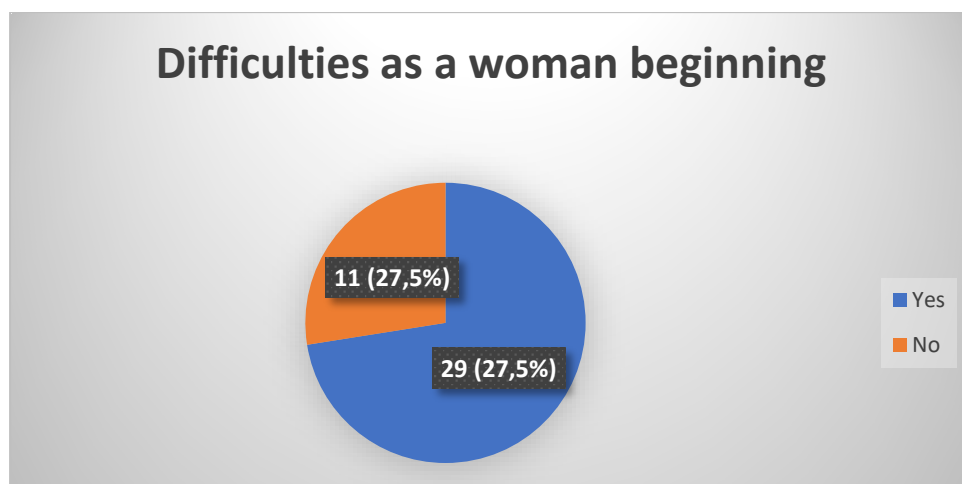
husbands' consent, women entrepreneurs in South Africa have historically faced major challenges (Philips, Moos & Nieman, 2014).

Four (10%) women gave the impression that they were not victims of prejudice. The women were also more responsible and attentive when performing their job. Female entrepreneurs are both direct and indirect leaders of the community, particularly in developing nations (Bullough, De Luque, Abdelzaher & Heim, 2015). To advance healthy households and children both physically and financially, women can use their income through entrepreneurship to support their goals for the home and the family (Bullough et al., 2015).

Male customers discriminate women owners by disrespecting them simply because they are women. Some men sometimes ask for sexual favours, some women are harassed, and unfairly treated by being called derogatory names. Racism is also one of the problems they encounter from customers of other races.

#### 4.3.3 Have you ever faced any difficulties as a woman beginning a business?

Figure 4.8: Faced any difficulties as a woman beginning a business.



Twenty-nine (72.5%) women faced difficulties when beginning their business and the major issue was the lack of knowledge about the sector. Financial challenges and training or lack of education were common problems. Respondent A said, "Money to

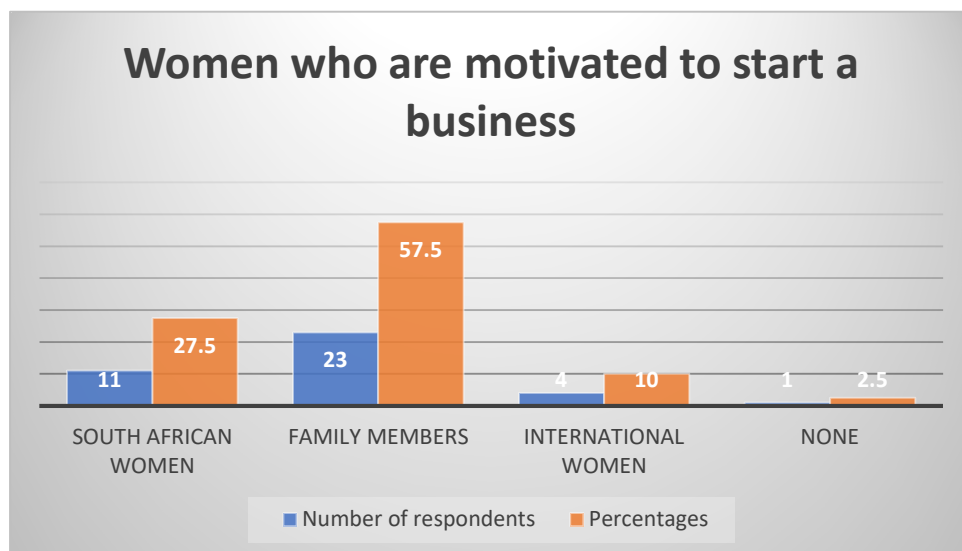


*start a business was a problem to me*". Respondent B said, *"My problem was capital"*. Respondent C said, *"Money was a problem"*. Respondent E said, *"My big problem was to get money to start the business."* Ugandan women's incapability to raise the necessary funds to start a business hinders their ability to actively engage in the economy (Leonard, 2013). Government must come up with a strategy to only fund women owners who are in the rural areas because many of these business owners fail to acquire funding. These women entrepreneurs contribute to the growth, reduce unemployment, reduce crime and reduce poverty.

Eleven (27.5%) of the women did not experience challenges because they knew the industry, and relied on their experience, financial status, family background, knowledge, and training skills. Chimucheka (2014) defined "self-efficacy" as a person's subjective assessment of their ability to participate in the kinds of behaviours required to engage in a particular performance. Self-efficacy education is essential in entrepreneurship education due to its impact on a person to spot opportunities and embrace them (Akinbami, 2015; Fayolle & Gailly, 2008).

#### 4.3.4 Who are the women who motivated you to start your business?

**Figure 4.9: Women who motivated women owners.**



Twenty-three (57.5%) women acknowledged receiving motivation from relatives, and many of them were their mothers. Respondent A said, *"My mother motivated me."* Respondent B said, *"My sister motivates me because she owns a business like this one"*. Respondent C said, *"My mother is my pillar she supports me with everything"*. Respondent D said, *"My sister motivates me to do this"*. Respondent E said, *"Mme*

*anga ndi vhone*” (My mother is the one). This means that family plays an important role in motivating and supporting women entrepreneurs. Many women-medium enterprise start their business because of poverty and unemployment, which they experience in their family and communities.

Eleven (27.5%) participants were motivated by the nation’s strong, accomplished businesswomen, like Hope Ramaphosa, Basetsana Khumalo, and many more.

Four (10%) of women were motivated by successful international businesswomen like Oprah Winfrey and Michelle Obama.

One (2.5%) woman was motivated by her father. The respondent said, “*My father is a businessman*”.

#### 4.3.5 How do you strike a balance between your professional and personal life?

**Table 4.3 Strike a balance between business and personal life.**

Balancing personal life and profession	Number of respondents	Percentages
Very difficult	14	35%
Family support	9	22.5%
Time management	17	39%
Total	40	100%

Due to family obligations, such as caring for children, families, and a lack of time management skills, fourteen (35.5%) women found it difficult to combine their personal and professional lives. Respondent A said, “*It is very difficult I have children to take care of*”. Respondent B said, “*Time is very little, and I cannot manage*”. Respondent C said, “*I cannot manage this thing*”. Respondent D said, “*Tshifhinga ndi tshiṭuku*” (Time is limited). Respondent E said, “*It is impossible to balance the two*”. Training and workshops can assist women owners to manage their time, learn about time management or they can draft timetables so that they can balance the two.

Seventeen (39%) women owners oversaw their home-based businesses, where they sold their products to customers that could only be reached during certain hours, as well as other companies.

Nine (22.5%) women owners got their support from family members such as sister, mothers, father, and brothers. Respondent A said, *“My brother helps me”*. Respondent B said, *“My sister helps me at home”*. Respondent C said, *“My children and my husband help me”*. Respondent D said, *“My family members assists me”*. This means that family is very important in supporting business because it gives the women owners some courage and motivation to have the reason of running the business.

#### **4.4 OBJECTIVE 2: TO EXPLORE THE FACTORS THAT HAVE HELPED WOMEN OWNED SMMES TO BE SUCCESSFUL.**

##### **4.4.1 Have you experienced gender discrimination from financial institutions?**

**Table 4.4 Financial discrimination by financial institutions**

Financial discriminated by financial institution.	Respondents	Percentages
Yes	5	12.5%
No	35	87.5%
Total	40	100%

Thirty-five (87.5%) women indicated that they had not experienced financial discrimination because they had not yet approached a financial institution, while five (12.5%) had experienced financial discrimination by financial institutions. South African female entrepreneurs continue to face issues that are common in developing nations. They include inappropriate infrastructure, poor management and marketing skills, difficult access to markets, poor information technology skills, inadequate access to finance, and difficult access to markets (Deborah, Ibrahim & Wilhemina, 2015). Many women are still facing gender discrimination, sexual abuse, and harassment. Respondent A said, *“I am discriminated because I do not have a payslip”*. Respondent B said, *“Male financial advisors sometimes propose love to me”*. Respondent C said, *“Because I do not work for government, they do not respect me”*. According to Mauch et al. (2014), women entrepreneurs find it challenging to get

financing due to bank rules and a lack of credit history. Financial institutions must also provide loans or financial assistance to women small-business owners at a lower rate to empower women-business owners.

#### 4.4.2 As a woman, what financial challenges do you face?

**Table 4.5 Financial challenges faced by women owner.**

Financial challenges do women owned small-medium enterprise face	Number of respondents	Percentages
Not having enough money	21	52.5%
Failing to provide for the family	4	10%
Customer failing to pay back the money	10	25%
Financial knowledge	3	7.5%
Financial loss	2	5%
Total	40	100%

Twenty-one (52.5%) women face challenges of not having enough money to buy their stock. Respondent A said, *“I do not have money to buy all the things I want for the business”*. Respondent B said, *“I wish someone could give me money to buy more stock”*. Respondent C said, *“Because I support my family, money is never enough”*. Respondent D said, *“I have too much responsibility; so, the money I make is not enough”*. Financial literacy can help women entrepreneurs overcome this issue by providing them with a better understanding of how to save money, budget, and make plans that hold them responsible for their financial decisions.

Ten (25%) women-business owners faced challenges brought by customers who fail to pay back the money they are owing. Respondent A said, *“My customers sometimes fail to pay me on the day agreed and I fail to go buy the stock”*. Respondent B said, *“Vha tshi ̄toḁa tshikolodo vha a lila, mara u badela dololo”* (When they need credit they

beg me but paying is a problem). Respondent C said, *“Tshikolodo tshi a lwisa”* (Credit causes fights). This means that women owners must come with a strategy to push their customers to pay. First, they should not give any customer credit. Second, only trustworthy customers should qualify for credit. Third, loyal customers can pay in advance when they get paid their salaries. Customers who owe must not get more credit.

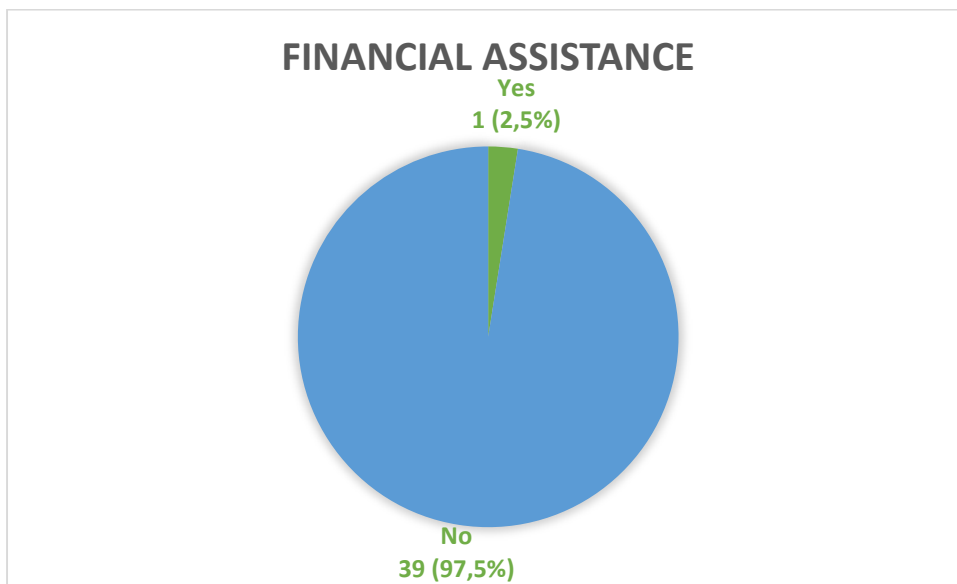
Four (10%) women face challenges of not providing enough to their families. Respondent A said, *“My family is big and I have to support my extended family”*. Respondent B said, *“I make money, but it will never be enough to cover everything in my family”*. Respondent C said, *“Tshelede i dzula i na mushumo u sa athu u vha nayo”*. (Money always has the duties before you get it). This is a social problem that women encounter on their lives.

Three (7.5%) women faced challenges of lack of financial knowledge because they could not draft a budget and buy products, which do not result to profit. Respondent A said, *“My money always does not balance because of the too many needs I have”*. Respondent B said, *“My money just disappears without a trace”*. The solution to women owners is to draft a budget and write down products they bought. Thus, equipping these women with financial knowledge through will assist.

Two (5%) women were failing to make profit in their business, which resulted in a loss. Respondent A said, *“Sometimes, I make a loss for weeks”*. Respondent B said, *“Being a businesswoman is very hard. Sometimes, I make profit and sometimes a loss.”* Women owners must do research on which product or service makes profit. Training is also important so that they learn different methods of marketing their product or services.

#### **4.4.3 What kind of financial assistance have you received from any institutions?**

**Figure 4.10: Financial assistance by any financial institution.**

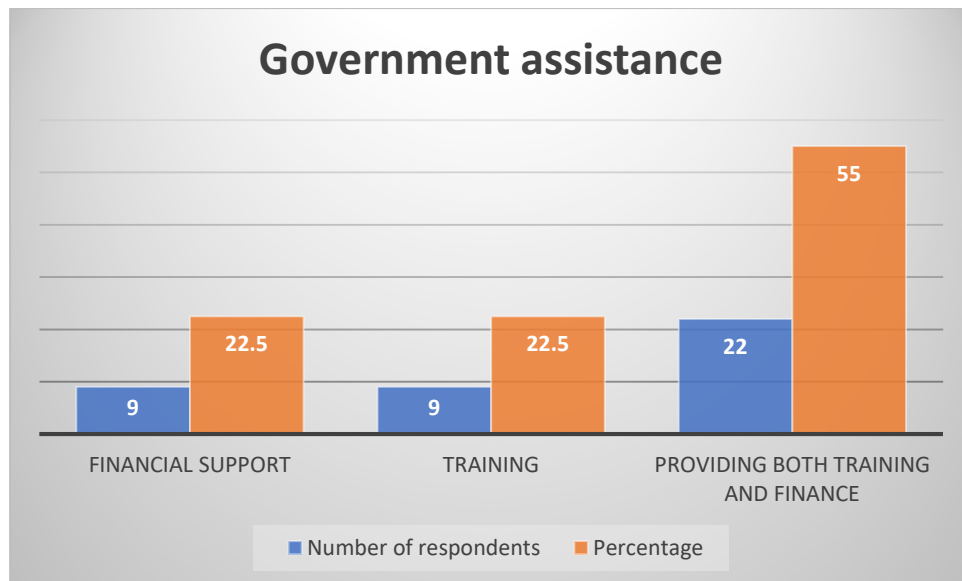


Thirty-nine (97.5%) women have not yet received any financial assistance from any institution while one (2.5%) has received financial assistance from SETA. SETA and SEDA provide financial assistance to small business. Women owners must apply for funding from this institution. This assistance is available to small business that are registered, so women owners must register their business with the relevant institutions. The Makhado Local Municipality still has a problem with the high failure rate of these women-owned small companies, despite funding being set aside to help them through the provision of training, enabling grants, and consultation support services. Even when the government acknowledges the value of women to the economy, it is still important to comprehend their traits, such as their operating environment and business practices. Considering this, the goal of this study was to examine the difficulties experienced by women-owned small enterprises in the Limpopo Province's Makhado Local Municipality.

#### **4.5 OBJECTIVE 3: TO MAKE RECOMMENDATIONS ON HOW TO SOLVE THE CHALLENGES THAT THE WOMEN-OWNED ENTREPRENEURS FACE IN MAKHADO MUNICIPALITY.**

##### **4.5.1 What can the government do to encourage women to start businesses?**

**Figure 4.11: Government Assistance**



Twenty-two (55%) women are saying government must provide both the training and financial assistance. Respondent A said, “*I need help from the government by giving me money and training*”. Respondent B said, “*Government must provide everything which will help me*”. Respondent C said, “*I need workshop and money from government*”. Respondent D said, “*Government must give us knowledge and money to grow our business.*”

Nine (22.5%) respondents said that the government must provide financial support in the form of loan with less interest. Respondent A said, “*If the government fails to give us money, they should loan us money*”. Respondent B said, “*I need money only*”. Respondent C said, “*Money will help grow my business and I will buy more stock*”.

Nine (22.5%) respondents want the government to provide training for free to women entrepreneur. Respondent A said, “*Knowledge is power for my business*”. Respondent B said, “*I wish I can go back to school to learn how to run the business*”. Respondent C said, “*Government must send people to train us on how to run the business*”.

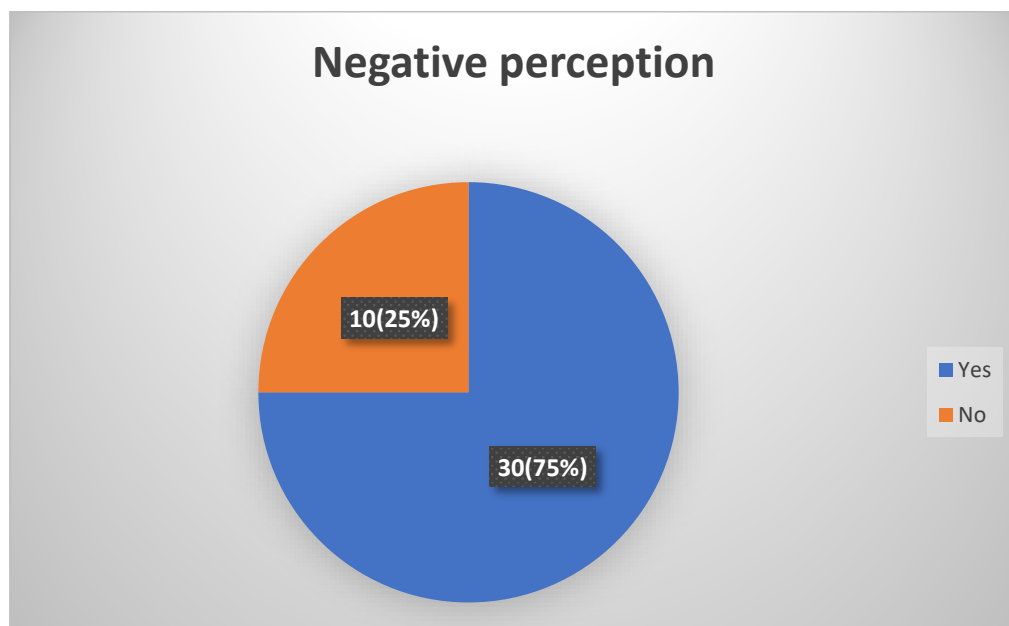
According to several reports, a lack of training is a barrier to women’s business success. According to the findings of a Zimbabwean study, most female entrepreneurs (62%) failed in business because they did not receive management training, which helps to impart crucial business skills (Mauchi et al., 2014). These results are

consistent with those of Mandipaka (2014), who found that a lack of managerial abilities prevents women entrepreneurs from thriving.

According to Mauch et al. (2014), women entrepreneurs find it challenging to get financing due to bank rules and a lack of credit history. These findings are supported by Leonard (2013) who found that most African countries suffer from a dearth of funding available to women entrepreneurs. According to this study, Ugandan women's incapability to raise the necessary funds to start a business hinders their capability to actively engage in the economy (Leonard, 2013). Government must provide both training and funds to help women owners to grow their business, to have knowledge on how to run their small business which will help eliminate poverty and create jobs.

#### 4.5.2 Does society's perspective of women's conventional role, such as wife and mother, have a negative impact on entrepreneurial endeavours?

Figure 4.12: Negative perception regarding women's conventional roles.



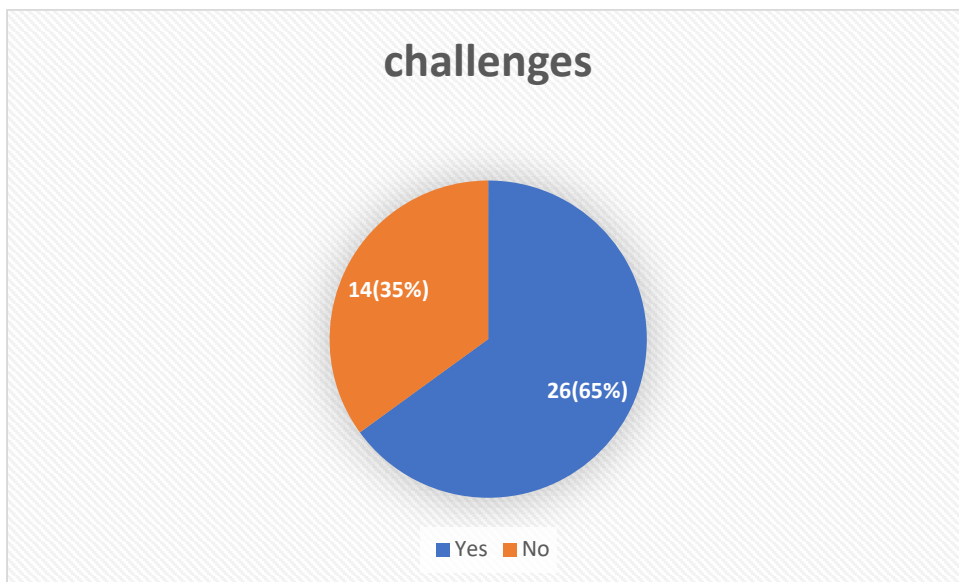
Thirty (75%) women said that the community's perceptions have a negative impact on women entrepreneurs. Respondent A said, "People want us women to be at home taking care of the children". Respondent B said, "My husband does not want me to work". Respondent C said, "People say that a woman alone cannot achieve anything". Respondent D said, "My customers say business is for men but I do not believe them". Respondent E said, "Mishumo ya vhubindudzi ndi ya vhanna" (Business is for men).



Gender biases and stereotypes remain a problem in our communities. There are many initiatives that are used to address these biases and stereotypes, including the use of visible role models. This study explored the perceptions of the stereotypes applied to women professionals who publicly speak about their work in both academic and non-academic setting. This strategy eliminates bias and discrimination to encourage women to start or run their business. Ten (25%) women had never seen any negative perception in the community about women entrepreneurship.

#### 4.5.3 Do you think that women entrepreneurs face more difficulties than men?

Figure 4.13: Do women faces more challenges than men?

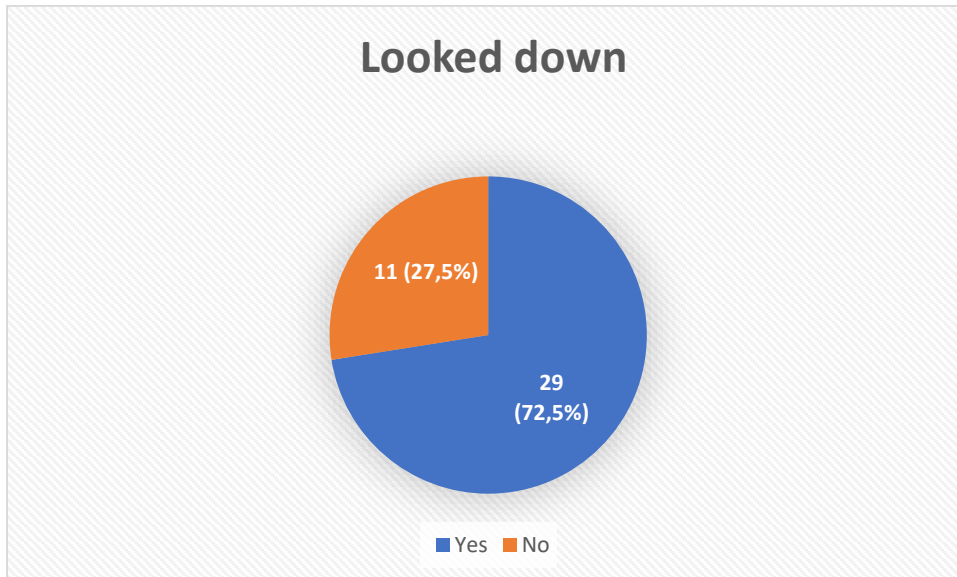


Twenty-six (65.5%) women face more challenges than men. Respondent A said, “*Men have more time than women*”. Respondent B said, “*We were disadvantaged by our culture*”. Respondent C said, “*Men do not go for maternity, but we do*”. Respondent D said “*Men have more connections than us women*”. Respondent E said, “*A man cannot be sexually harassed*”. The numbers show that women face more challenges than men since women were previously disadvantaged by the government and culture. Many careers such as being a businesswoman, an engineer and other careers were not for black women. Women were forced to marry people they do not love due to cultures. The researcher believes that women face more challenges than men. The government is trying to solve this problem by creating platforms to assist women or empower women such as preference of women and gender empowerment. Fourteen

(35%) women owners thought that both men and women face the same problem when running their business.

#### 4.5.4 Do others look down on you because you are a female entrepreneur?

Figure 4.14: Other looking down on female entrepreneur.



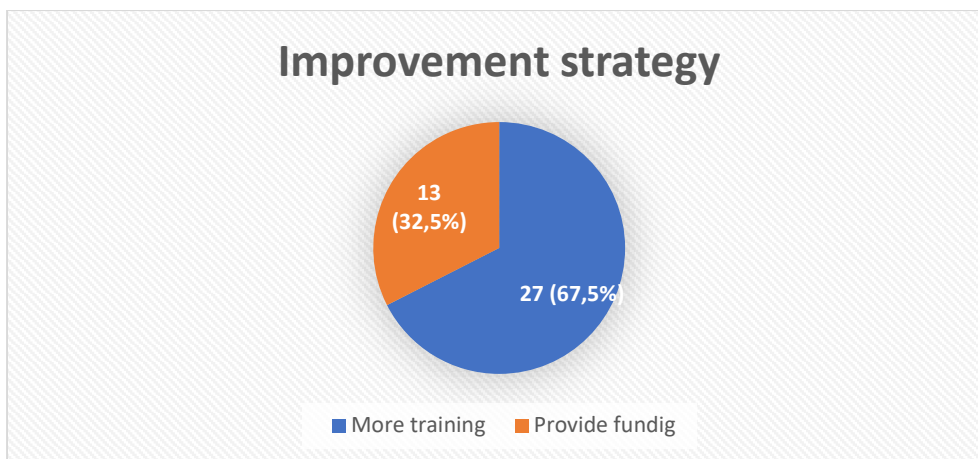
Twenty-nine (72.5%) women had experienced being looked down by either customers or other people. Respondent A said, “*Government workers disrespect us*”. Respondent B said, “*Those who earn more harass us*”. Respondent C said, “*Other customers insult me*”. Respondent D said “*We who own small business are not respected enough that those with big business*”. Respondent E said “*Poor people are not respected here*”. A gender stereotype is a generalised view or preconception about attributes or characteristics, or the role that are ought to possessed by, or performed by women. Community members use gender stereotype, and it is harmful when it limits women’s capacity to develop their personal abilities, pursue their professional careers and make choice about their lives. This shows that there is a gap between men and women in the society. Government needs to work hard to combat stereotypes that purport that women are not capable than men. Eleven (27%) respondents had not experienced being looked down by community members.

## SECTION C: PARTICIPANTS' SUGGESTIONS

### 4.6 TO MAKE RECOMMENDATIONS ON HOW WE CAN ELIMINATE CHALLENGES FACED BY WOMEN-OWNED SMALL-MEDIUM ENTREPRISES IN THE MAKHADO LOCAL ECONOMY.

#### 4.6.1 Can you suggest any improvements on the strategy that can eliminate challenges face by women entrepreneur?

Figure 4.15: Improvement strategy to eliminate challenges faced by women entrepreneur.



Twenty-seven (65.5%) women wanted more training and workshops on how to run their small businesses and on how to improve their business or grow their business. Respondent A said, *"I need more training to run my business"*. Respondent B said, *"More workshops are needed from the government"*. Respondent C said, *"I wish the government can take me back to school"*. Respondent D said, *"Tshikolo tshi vhuṭhogwa"* (Education is important). Respondent E said, *"Government must train us better"*. The researcher agrees with the women-business owners that training is necessary for the growth of their business because their challenges will be minimal when they learn more from training and workshop.

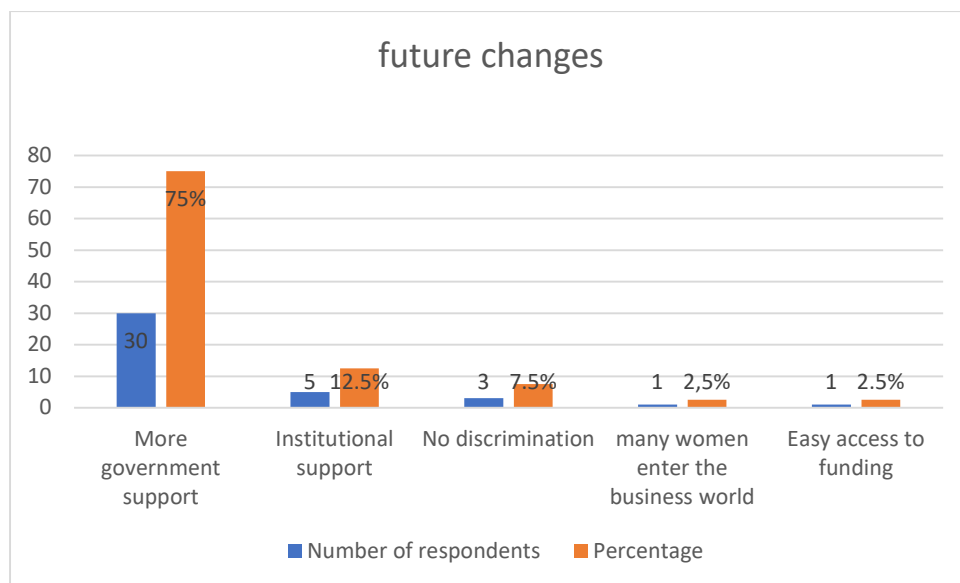
Thirteen (35.5%) women needed financial support from anyone. Respondent A said, *"I need money"*. Respondent B said, *"Government must give me money to grow my business"*. Respondent C said, *"I need a loan"*. Respondent D said, *"Government must provide loans with low interest"*. The greatest barriers to success for women-owned businesses were found to be money problems and a lack of capital (Leonard, 2013;

Mauchi, Mutengezanwa & Damiyano, 2014). The researcher also agrees with the women owners about financial assistance from government and other entities. Therefore, government must assist women owners with finance and training.

#### 4.6.2 As a female entrepreneur, what changes would you like to see?

**Figure 4.16: Future changes**

These are the future changes which women-business owners want to see.



Thirty (75.5%) women entrepreneurs would like to see more government support by means of training, workshop, and financial support. Respondent A said, *“Muvhuso kha u dzhenelele”* (Government must interfere). Respondent B said, *“More money for women small business owner”*. Respondent C said, *“More workshop for women owner”*. Respondent D said, *“More training for us women owner”*. Respondent E said, *“We need loan from government”*. The researcher agrees with the respondents that government must come with ways to address those challenges and eliminate these challenges for the future benefit of women small business owners.

Five (12.5%) women wanted the private sector to support women small business. Respondent A said, *“Businesses must help us with knowledge and financial support”*. Respondent B said, *“Private sector must help”*. Respondent C said, *“Government alone cannot solve the problem, private sector must help”*.

Three (7.5%) women want the elimination of discrimination. Respondent A said, “*Customers must not harass us*”. Respondent B said “*I need respect from customers*”. Respondent C said “*Businesses are for everyone*”.

One (2.5%) woman wanted more women to enter the business world. Respondent said “*I want more women to enter the business world*”. One (2.5%) woman wanted easy access to funding. Respondent said “*I want easy access to funding*”. South African female entrepreneurs continue to face issues that are common in developing nations. They include inappropriate infrastructure, poor management and marketing skills, difficult access to markets, poor information technology skills, inadequate access to finance, and difficult access to markets (Deborah, Ibrahim & Wilhemina, 2015). To launch a business, an entrepreneur needs to be creative or have access to resources. To begin their companies, entrepreneurs primarily require three sorts of resources: capital, employees, and physical assets (Strydom, Rudansky, Kloppers & Erasmus, 2017). Owing to the participation in the defined groups, women business owners in South Africa struggle to overcome this issue due to a lack of resources.

#### 4.6.3 What advice do you have for young ladies who wish to start their own business?

**Table 4.6 What advice women owner have for young ladies?**

Advice to young women	Number of respondents	Percentages
Importance of education	21	52.5%
Respecting customers and provide quality service.	8	20%
More research is important	8	20%
Not to start a business	3	7.5%
Total	40	100%

Twenty-one (52.5%) women wanted young women to start with their education and then enter the business world with knowledge and training. Respondent A said, “*Education first before business*”. Respondent B said “*Tshikolo phanda*” (Education first). Respondent C said, “*Women must have degree before starting their business*”. Respondent D said, “*I think it is important to have qualification first*”. Respondent E said, “*I believe in education first*”. According to Robb and Valerio (2014), entrepreneurship education can raise students’ perceptions of their potential to become entrepreneurs by enhancing their self-efficacy, general knowledge, and

confidence. As SMMEs owners consider experience, their self-efficacy develops through time. Fulgence (2015) found that SMMEs training must focus equal emphasis on developing future entrepreneurs' technical skills and confidence to further SMMEs' aims. The researcher agrees with the respondents that education is important because it will minimise the challenges that women owners encounter.

Seven (17.5%) respondents wanted young women to respect their customers, which is the key to running a successful business. Respondent A said, *"Good customer service is the key for the business success"*. Respondent B said *"Customer service is important in a business"*. Respondent C said, *"Providing quality service is important"*. Respondent D said, *"Good service is important for the business"*. The researcher agrees with the respondents that quality service is important for the business. It provides direct connection between customers and the business. It retains customers and extracts more value from them. Businesses can recoup customer acquisition costs by providing top-notch customer service.

Eight (20%) respondents advised that young women must first conduct research on which sector they want to start their business before venturing into business, as there are more challenges in the business world. Respondent A said, *"It is better to research first the kind of the sector or the business first, so that it eliminates challenges"*. Respondent B said, *"Research a business is important first"*. Respondent C said, *"know the business first before you start it"*. The researcher agrees with the respondents that before starting off any project or business, one must do research. Every business has its own set of targets so that businesswomen can understand the business, behaviours, expectation, and the customers.

Three 3(7.5%) did not want young women to start their business but to be employed by companies and government because business has many challenges. Respondent A said *"Young women must work for government it is hard here"*. Respondent B said, *"I want young women to go to school and get a job at a big company"*. Respondent C said, *"Business has up, and down so young women must get a job from the government"*. Young women must enter the business world and grow the economy by creating more jobs. Every environment has challenges which must be solved by experience, training, and research. It is very important to have education before entering the business, which will eliminate the challenges faced by women owners.

Respecting customers and providing quality service are also very important in the business world.

## **4.7 CONCLUSION**

Operating in small businesses present several difficulties for women in South Africa. Despite the assistance of the government, they frequently do not get enough support. The researcher thinks that the government ought to take greater action to get rid of obstacles that stand in the way of women's success. By doing this, they can raise their standard of living. In addition, regardless of the work they do or where they do it, women must be included in all aspects of development activities. By doing this, the difficulties faced by women who run small businesses might be lessened. According to survey results, few women turn to non-financial organisations like SEDA for business advice. These organisations can provide women with the knowledge and resources because they need to launch their own business, including assistance with networking and marketing. The growth of these firms depends on networking, and these institutions may take part in it. The reason that the researcher chose the theory of planned behavior was because individuals act rationally, according to their attitudes, subjective norms, and perceived behavioural control. These factors are not necessarily active or consciously considered during decision-making but form the backdrop for the decision-making process. Thus, participants respond differently due to their experience, qualifications, age and marital status which also contribute to their decision-making.

## **CHAPTER 5**

### **CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 INTRODUCTION**

In this chapter summarises the findings, makes recommendations, and draws the conclusions of the study. The beneficiary will have a copy of the research report's findings, conclusions and recommendations.

#### **5.2 DISCUSSION OF THE RESEARCH FINDINGS**

All the participants were black women. Most women who run their own small enterprises do so because they are compelled by external forces to care for their families. Many households are being headed by women, as such, women play a very critical role in their families.

The findings indicate that a large percentage of businesswomen are middle-aged, even though young women are also entering the business world, which is very exciting. It is also a positive contribution to the economy in that it reduces unemployment and poverty.

The demographic results indicate that Africans dominate the Makhado local region. This study only focused on black women since they face more challenges than other races in the region.

The findings indicated that thirteen (32.5%) respondents lacked matric or a grade 12 qualification. The second group of women had matric only and could not further their studies due to various challenges such as teenage pregnancy, poverty, unemployment and abuse.

The findings indicate that many women-owned small businesses were starting out for the first time. Most enterprises had been operating for about three and four years, according to business and operational data findings. More women with less experience are starting to venture into business since unemployment is very high in South Africa, and the government alone cannot employ every person. People or women must create their own jobs and employ other women.



The findings indicate that most women have a variety of positions and duties, which show that women are hardworking, dedicated people and are capable of facing any challenges when they put their mind to anything. Other women are also managing their employees, which affirms that women can be managers.

The findings indicated that numerous women are not aware of the challenges they face, resulting in most women dropping out of school, lacking educational knowledge and training. The findings show that 47.5% participants knew the challenges faced by women entrepreneurs since their educational level is better. Government and other institutions must provide training and workshop to women to assist them.

### **5.3 OBJECTIVE 1: TO EXAMINE THE CHALLENGES THAT WOMEN OWNED SMMES CONFRONT IN MAKHADO MUNICIPALITY**

The findings indicated that women face personal obstacles that include their inability to create business plans, a lack of management and accounting abilities, pressure from sociocultural issues and familial responsibilities. Training and education can eliminate this obstacle faced by women at the beginning of their business journey.

The findings also indicate that even while more women are joining the workforce, there is still a gender disparity in many professions. This could be related to the departure of the “place of women was in the kitchen” era.

Lack of municipal backing is one of the main issues that small businesses run by women face. There is insufficient infrastructure. Women face financial difficulties at the beginning of their business. There is also the lack of knowledge within the sector which women want to operate. This results in many businesses’ failure. There are several challenges that women must face before they can reach financial stability, even though there is no doubt about their interest in beginning enterprises. As a result of social and cultural conventions, they must contend with ignorance, hatred and intolerance.

The findings show that family members are the major motivators of women to start their small businesses. Since poverty and unemployment are the challenges which many South Africans are facing, women venture into small business to support their families.

The findings show that many small businesses operate during the day, especially early in the morning and afternoon; thereafter, women must focus on their family. Hence, other women find it very difficult to balance the two due to family issues such as abuse, relationships problems, and too much pressure at their workplace. Few women also get support from their family members who help them with home duties.

#### **5.4 OBJECTIVE 2: TO EXPLORE THE FACTORS THAT HAVE HELPED WOMEN OWNED SMMEs TO BE SUCCESSFUL.**

The findings indicated that thirty-five (87.5%) women owners have not experienced discrimination because they have not gone to financial institutions to request money and the fact that they do not have payslips also discouraged them from going to financial institutions. Few participants affirmed they faced prejudice because they are women and could not afford to pay the bills. Despite the obvious interest that women have in starting their own businesses, they still have a long way to go before their small enterprises can be lucrative. They must contend with racism and prejudice along with societal and cultural attitudes, ignorance, and lack of expertise.

The findings revealed that most women face challenges of not having enough money to buy their stock and four participants reiterated that even when they can sell everything, they fail to provide everything they want at home. Ten participants said that their financial challenges emanate from customers who buy on credit but fail to pay them on time and others fail to pay at all, which results in financial problems because they will not have money to buy stock again. Three participants spent their money on unused items like clothing because they had the financial ability to know how and when to spend it. Two women faced the challenges of not making enough profit because of theft, rotten fruits and not having enough customers to support them. The researcher believes that training can eliminate these challenges. Many women who operate small enterprises have not received any aid from the government or a financial institution.

The findings indicated that almost all the women owners have not received financial support from any institution, and only one have received it. Government must continue to ease the rules and regulations for financial institutions to assist small businesses. As small business contributes to the economic development, reduces crime, reduces unemployment and fights poverty. SEDA and other government entities must draw

policies, which only focus on rural development. Though Tshakhuma Place is mainly a rural area, it is one of the growth points for the Vhembe District (IDP 2018/19), and most respondents establish their businesses there. To deal with this issue, an expanded strategy should be developed to encourage and keep track of financial transactions.

### **5.5 OBJECTIVE 3: TO MAKE RECOMMENDATIONS ON HOW TO SOLVE THE CHALLENGES THAT THE WOMEN-OWNED ENTREPRENEURS FACE IN MAKHADO MUNICIPALITY**

The findings indicate that majority of women want both funding and training from the government. Government must provide those together with other institutions to enhance women entrepreneurship.

The findings indicate that the community's perceptions have a negative impact on women entrepreneurs because many people still believe that a women must only take care of the children and not work. Women cannot start a successful business, as this career is believed to be reserved for men. However, ten women had never experienced any negative perception in the community about women entrepreneurship. This type of problem will take time to be eliminated due to cultural differences. The government must continue to teach communities that women are also capable of doing anything they want.

The findings indicate that a majority of women face more challenges than men because men have more advantages than women. For instance, many men do not take care of their children and men do not suffer discrimination like women. Government must continue to empower women so that their challenges can be eliminated completely. Due to the number of women-owned enterprises in the informal sector, these businesses frequently face a variety of problems while trying to operate them.

Twenty-nine (72.5%) women experienced people looking down on them because their business was not big and could not make more profit. Women-business owners lack the money to purchase many of the things they desire, such as luxury automobiles and clothes. Eleven (27.5%) women made more money than those who worked for the government and other institutions, and people did not treat them less favourably.

## **SECTION C: PARTICIPANTS SUGGESTIONS**

### **5.6 TO MAKE RECOMMENDATIONS ON HOW WE CAN ELIMINATE CHALLENGES FACED BY WOMEN-OWNED SMALL-MEDIUM ENTREPRISES IN THE MAKHADO LOCAL ECONOMY**

The findings indicated that a majority of the participants wanted more of training to improve their situation. Financial support is also needed so that women-business owners can buy more stock, equipment and improve their business.

The participants also needed government support, as the municipality was not providing support to women-owned SMMEs in the Tshakhuma area. In Makhado Local Municipality, the municipality provides non-financial help to women-owned small businesses. While the government recognises the significance of women in the economy, it is still essential to comprehend their distinctive traits such as their environment and work style.

The findings indicated that many participants encourage education first before starting business. The researcher also supports this idea as it also eliminates easy or obvious challenges that women face in business.

### **5.7 Conclusions from the demographic data**

All women who participated in this study were very happy to give the researcher their personal information such as their age and educational information, which made it easy for the researcher to conduct this research.

### **5.8 Conclusion from objective 1**

Discrimination can be eliminated when working together as a community and the government must assist to eradicate it in South Africa. Many women face challenges when opening their business and even operating small businesses. Self-motivation and dedication can be a solution to these challenges.

## **5.9 Conclusion from objective 2**

Financial support for women is very important as it eliminates the social challenges that women owners face. Women need financial assistance from all directions.

## **5.10 Conclusion from objective 3**

Women must be respected and given opportunities like men. Government must provide workshops, and organise campaigns to encourage more women to enter the business world.

## **5.11 RECOMMENDATIONS**

### **5.11.1 Needs-based training**

Some training that the municipality offers is not needs-based. Thus, a need assessment for the kind of training that is needed in the nearby municipality of Makhado should be done. This will assist women in learning the necessary skills.

### **5.11.2. Managerial training**

Women-business owners will be able to improve their individual skills as leaders and managers to their business, and make better decisions in their business if they are trained managerially.

### **5.11.3. Women networks**

To make sure that their operations operate effectively, established women-owned small businesses should establish networks to help other women in business. Additionally, they need assistance to penetrate international markets. The town must put aside money for grants so that women-owned small businesses can continue their education. To ensure that they offer pertinent education and training to women-owned small enterprises, LEDA should conduct research on the areas where they fall short and provide the require help.

Every business needs to use computers and mobile devices to grow, but technology is one area where training is rarely provided. Several efforts should be launched by the Department of Trade (DTI) to promote women-owned small enterprises in the Makhado region. The programmes should also include how women operate and the difficulties they face in juggling work and family obligations.

#### **5.11.4 Infrastructure assistance**

The Makhado Local Municipality should encourage female business owners by providing them with infrastructure. Infrastructure in the form of favourable working conditions and technology should be made available to facilitate the expansion of small firms. The city must continue looking for new funding sources. Innovations occur in smaller organisations because they are more receptive to fresh concepts, and therefore, women-owned SMMEs should be accorded infrastructure to encourage innovativeness.

#### **5.11.5 Awareness**

Awareness campaigns should be undertaken so that women-owned small enterprises are aware of the laws that apply to them and of their rights. Information sharing on business discussions, local radio, and local newspapers are other ways to raise awareness.

### **5.12 SUGGESTIONS FOR FURTHER RESEARCH**

Future studies should explore the basic beliefs that guide women entrepreneurs in Makhado Local Municipality, Limpopo Province, South Africa. Future studies should also investigate the difficulties that women business owners in South Africa and other provinces encounter when working in the various industries.

### **5.13 CONCLUSION**

In today's market, particularly in the informal sector where they are so prevalent, women company owners face a variety of challenges. There is a need for a comprehensive strategy to address these issues that have become apparent. Even though money has been set aside to support such firms through training, enabling grants, and consultation support services, the failure rates of women-owned small businesses still persist in Makhado Local Municipality.

Although the government has acknowledged the economic contributions made by women, it is still important to comprehend their distinctive qualities, such as their culture and preferred modes of operation. Therefore, the goal of this study was to examine the difficulties experienced by women-owned small enterprises in Makhado Local Municipality, Limpopo Province, South Africa.

To address this issue, a comprehensive strategy should be developed to support and track commercial activity among female-owned enterprises in the Makhado Local Municipality. Although historically men have held the majority of corporate ownership roles, new evidence indicates that the participation of women is on the rise. The notion that a woman's 'place was in the kitchen' is fading; for example, could be one factor behind this rise.

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Enq: Netshikhudini M  
0763080725  
mutwenim@gmail.com

P O BOX 89  
Tshakhuma  
0951  
30 January 2023

Direction corporation service department

Makhado local Municipality

Makhado

0920

Dear sir Solomon Magaga

#### PERMISSION TO CONDUCT RESEARCH AND SMMEs DATABASE

I am a registered student at University of Limpopo (Turfloop Graduate School of Leadership) for Master of Business Administration degree. Part of my curriculum is conducting research. My topic is: An investigation of the challenges faced by women-owned Small-Medium Enterprises in the Makhado Local Municipality of Limpopo Province. My supervisor is Prof Lethoko MX.

The following are requested for research purposes:

1. Permission to conduct research on the SMMEs within Tshakhama market.
2. SMMEs Database according to their categories. This includes formal and informal SMMEs as there will be a comparison between the two.
3. SMMEs' names will be kept confidential.
4. Questionnaires and interviews will be conducted for data collection.
5. The proposed time for data collection is 03 march to 10 March 2023.

Attached is the confirmation letter from the university.

Your support in this research study is highly appreciated

Yours sincerely

Netshikhudini M

Student no



# MAKHADO MUNICIPALITY

*Vision: A dynamic hub for socio-economic development by 2050*  
*Mission: To ensure effective utilisation of economic resources to address socio-economic imperatives through mining, agriculture and tourism*

## INTERNAL MEMORANDUM

RefNo.: 5/3/1 & 5/4/2

Enquiries: T Manthlana

**TO: THE MUNICIPAL MANAGER**  
**FROM: CORPORATE SERVICES DEPARTMENT**  
**(HUMAN RESOURCE DIVISION)**  
**DATE: 20 NOVEMBER 2023**

**SUBJECT: REQUEST TO ALLOW MR NETSHIKHUDUNI M PERMISSION TO CONDUCT RESEARCH UNDER THE TITLE: AN INVESTIGATION OF THE CHALLENGES FACED BY WOMEN-OWNED SMALL - MEDIUM ENTERPRISES IN THE MAKHADO LOCAL MUNICIPALITY OF LIMPOPO PROVINCE.**

### STRATEGIC OBJECTIVE

Good Governance and Administrative Excellence

### PURPOSE

To seek approval by the Municipal Manager in respect of Mr Netshikhuduni M to be granted a permission to conduct study research based on the subject mentioned above.

### DETAILS

Mr Netshikhuduni M of student No: 200402265 who is currently enrolled for master's degree of Business Administration in the University of Limpopo is hereby requesting a permission to conduct research on an investigation of the challenges faced by women-owned Small - Medium Enterprises in the Makhado Local Municipality of Limpopo Province. Attached herewith please find a copy of the request letter on that regard marked Annexure "A" for your perusal.

### COMMENT

It is therefore recommended for Mr Netshikhuduni M to be granted a permission to conduct the above-mentioned research, subject to best practice and conventions for students that undertake research on council's records viz:

1. Research activities will not disturb the normal operation of the Municipality.
2. Prompt and timely arrangements must be made with the Departmental Head concerned when assistance is required.
3. Copy of the research findings / thesis must be submitted to the Municipality.
4. The Municipality has no power over research conducted with community members and this part will be performed with the community at their own free will.
5. Research will be for a period of six months which can be extended for a further period determined by the Municipal Manager.
6. Confidential records / information must not be reflected in thesis documents.
7. The collection of data for research will be conducted based on prior arrangements to be made before the meeting with the Director Development Planning.
8. The Municipality is indemnified against any claims for damages by the applicant which may result directly or indirectly from the research activity.
9. Research information may not be used for any form of publication media other than the applicant's studies expect with permission of the Municipality.
10. The Authorization is granted in line with provisions of the Municipality Access to Information Manual read with the Promotion to Access to Information Act, and the National Archives Act and approved by the relevant Head of the Department (HOD) with regards to the classification of information.

### FINANCIAL IMPLICATIONS

None

### POLICY

It's part of Training and Development

# INTERVIEW SCHEDULE

## SECTION A: DEMOGRAPHIC QUESTIONS

For each of the following questions, please select the appropriate answer or the one that applies to you.

1. What is your gender?

Male	Female

2. What is your age?

24 years and below	25 – 34 years	35 – 44 years	44 – 54 years	55 and above

3. Race

Black	White	Other

4. What is your highest level of education?

Matric	Diploma	Degree	Postgraduate	Other

5. How many years of being an entrepreneur?

Less than 1 year	Between 1 and 2 years	Between 3 and 4 years	5 years and more

6. Briefly describe your roles and responsibilities in your business?

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7. Are you familiar with the challenges faced by women entrepreneurs?

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**SECTION B: CHALLENGES FACED BY WOMEN-OWNED SMALL-ENTREPRENEURS**

**Objective 1: TO EXAMINE THE CHALLENGES THAT WOMEN OWNED SMMES  
CONFRONT IN MAKHADO MUNICIPALITY.**

1. Did you face any personal obstacles when you first started your business (e.g., a lack of self-confidence, low self-esteem, or isolation)?

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2. What are the most difficult aspects of being a female entrepreneur?

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3. Have you ever faced any difficulties as a woman beginning a business?

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4. Who are the women who motivated you to start your own business?

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5. How do you strike a balance between your professional and personal lives?

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**Objective 2: TO EXPLORE THE FACTORS THAT HAVE HELPED WOMEN OWNED SMMES TO BE SUCCESSFUL.**

1. Have you ever being discriminated against because of your gender by a financial institution?

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2. As a woman, what financial challenges do you face?

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3. What kind of financial assistance have you received from any institutions?

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**Objective 3: TO EVALUATE THE SOCIAL SUPPORT WOMEN-OWNED SMALL-MEDIUM IN THE MAKHADO LOCAL ECONOMY.**

1. What can the government do to encourage women to start businesses?

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2. Does society's perspective of women's conventional roles, such as wife and mother, have a negative impact on entrepreneurial endeavours?

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3. Do you consider that women entrepreneurs face more difficulties than men?

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4. Do others look down on you because you're a female entrepreneur?

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**SECTION C: PARTICIPANTS SUGESTIONS**

**OBJECTIVE 4: TO MAKE RECOMMENDATIONS ON HOW WE CAN ELIMINATE CHALLENGES FACE BY WOMEN-OWNED SMALL-MEDIUM IN THE MAKHADO LOCAL ECONOMY.**

1. Can you suggest any improvements on the strategy that can eliminate challenges faced by women entrepreneur?

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2. As a female entrepreneur, what changes would you like to see?

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3. What advice do you have for young ladies who wish to start their own business?

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**Dear participants**

Netshikhudini Mulalo is my first and last name. I am enrolled at the Turfloop Graduate School of Leadership at the University of Limpopo to pursue a Master of Business

Administration degree. You were chosen to take part in this study because, as a female entrepreneur, you play a significant role in the Makhado Local Economy, and your contributions will help us better understand the challenges that women confront.

The interview is part of my academic study and has no bearing on my current position as a teacher with the Limpopo Department of Education.

Female entrepreneur interviews will be conducted in a physical setting with the participants.

Your identities will be kept private, and there will be no right or wrong answers. Please be as truthful as possible when answering the questions. It should be noted that the interview is optional. If you do not feel comfortable participating in the study, you have the option to opt out. The interview is expected to last between 20 and 25 minutes. I'd want to reassure you that ethical considerations have been implemented and will be maintained throughout the study to respect participants' right to privacy.

The advantages of the study are to empower women-medium enterprises with knowledge and also access to funds which will assist their business to grow.

Would you are to participate in this interview? Please indicate your answer by ticking one of the following:

Yes	1
No	2

Thank you

—  
Netshikhudini mulalo

Cell no. 0763080725

Email address: mutwenim@gmail.com



**TURFLOOP GRADUATE SCHOOL OF LEADERSHIP**  
Private Bag X1106, SOVENGA, 0727, South Africa  
Tel: (015) 268 3735, Fax: (015) 268 3774, Email: [TGSL@ul.ac.za](mailto:TGSL@ul.ac.za)

**To:** Netshikhudini M (██████████)  
MBA Candidate: TGSL

**From:** Prof SK Mokoena  
Chairperson: School Research Higher Degrees Committee (SRHDC)

**Date:** 05 September 2022

**Subject:** Outcome of the School Research Higher Degrees Committee (SRHDC) meeting

Dear Netshikhudini M

Your research proposal titled “An investigation of the challenges faced by women entrepreneurs in the Makhado local economy of Limpopo Province”, served at the Turfloop Graduate School of Leadership (TGSL) Research Higher Degrees Committee meeting, which sat on 02 September 2022.

The following are the committee’s comments regarding your proposal:

Comments	
	<ul style="list-style-type: none"><li>• Clarify the difference between small business owners and entrepreneurs.</li><li>• Aim of the study - replace women with SMME owners</li><li>• To interview 40 people might be a challenge.</li><li>• Ethical clearance - unbundle confidentiality and anonymity.</li><li>• Voluntary participation should be included on the consent form.</li><li>• Check the structure of the document.</li><li>• Mention that women become poster people for leadership within their communities, once they become successful. They become involved in matters relating to domestic violence and counselling of young girls because they are seen as leaders. They plough back to their communities.</li></ul>



<b>UNIVERSITY OF LIMPOPO</b>
Office of the Faculty Research Professor Prof TS Setati
<b>02 November 2022</b>
PRIVATE BAG X1106, SOVENGA, 0727
FACULTY OF MANAGEMENT AND LAW

**University of Limpopo**  
**Faculty of Management and Law**  
**OFFICE OF THE EXECUTIVE DEAN**  
Private Bag X1106, Sovenga, 0727, South Africa  
Tel: (015) 268 3947, Email: [fml\\_postoradoffice@ul.ac.za](mailto:fml_postoradoffice@ul.ac.za)

02 November 2022

Netshikhundini M (●●●●)  
TURFLOOP GRADUATE SCHOOL OF LEADERSHIP  
MASTER OF BUSINESS ADMINISTRATION

Dear M Netshikhundini

#### FACULTY RATIFICATION OF APPROVED PROPOSAL

I have pleasure in informing you that the Faculty of Management and Law has ratified the decision for the approval of Masters Research proposal. The research proposal has served at the School Higher Degrees Committee meeting on 02 September 2022, and it was approved as follows:

*Title: An Investigation of the Challenges Faced by Women Entrepreneurs in the Makhado Local Economy of Limpopo Province.*

Note the following: The study

Ethical Clearance	Tick One
Requires no ethical clearance Proceed with the study	
Requires ethical clearance (Human) (TREC) (apply online) Proceed with the study only after receipt of ethical clearance certificate	✓
Requires ethical clearance (Animal) (AREC) Proceed with the study only after receipt of ethical clearance certificate	

Yours faithfully,

Prof TS Setati

Research Professor: Faculty Research Higher Degrees Committee

CC: Supervisor, Prof MX Lethoko; Programme Manager, Dr MF Rachidi; Acting Director of School, Prof SK Mokoena.





**University of Limpopo**  
Department of Research Administration and Development  
Private Bag X1106, Sovenga, 0727, South Africa  
Tel: (015) 268 3766, Fax: (015) 268 2306, Email: trec@ul.ac.za

**TURFLOOP RESEARCH ETHICS COMMITTEE**  
**ETHICS CLEARANCE CERTIFICATE**

**MEETING:** 09 January 2023  
**PROJECT NUMBER:** TREC/27/2023: PG

**PROJECT:**

**Title:** An investigation of the challenges faced by women-owned Small-Medium Enterprises in the Makhado Local Municipality of Limpopo Province.  
**Researcher:** M Netshikhudini  
**Supervisor:** Prof MX Lethoko  
**Co-Supervisor/s:** N/A  
**School:** Turfloop Graduate School of Leadership  
**Degree:** Master of Business Administration

**PROF D MAPOSA**  
**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.**



**UNIVERSITY OF LIMPOPO**  
**TURFLOOP CAMPUS**

Faculty: Humanities  
School: Languages and Communication Studies  
Department: Languages



Private Bag XI106  
Sovenga  
0727  
Tel: +27 15 268 3564  
Cell: 073 597 4602/0697110718  
E-Mail: [moффat.sebola@ul.ac.za](mailto:moффat.sebola@ul.ac.za)

29 November 2023

**TO WHOM IT MAY CONCERN**

This letter serves to certify that I have edited a research dissertation entitled: “AN INVESTIGATION OF THE CHALLENGES FACED BY WOMEN-OWNED SMALL-MEDIUM ENTERPRISES IN THE MAKHADO LOCAL MUNICIPALITY, LIMPOPO PROVINCE” by MULALO NETSHIKHUDINI. A version of the manuscript with the evidence of my editorial interventions has been sent to the author and is also available in my records.

I trust you will find the editing quality in order.

Best regards

*Sebola, M*

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Dr MOFFAT SEBOLA