

# Support for female entrepreneurs in South Africa: Improvement or decline?

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## OPSOMMING

Die Witskrif in 1995 van die Departement van Handel en Nywerheid oor 'n nasionale strategie vir die ontwikkeling en bevordering van klein ondernemings in Suid-Afrika het spesiale melding gemaak van die bevordering en bemagtiging van vroue in alle bedryfssektore. Klein ondernemings bied aan vroue toegang tot ekonomiese geleenthede by wyse van entrepreneurskap en indiensneming. Die klem op die ontwikkeling van vroulike entrepreneurs was waarskynlik 'n poging om die wanbalans tussen die geslagte en die besit van besighede reg te stel asook om die probleem van werkloosheid in Suid-Afrika aan te spreek.

Die vraag ontstaan of die posisie van vroulike entrepreneurs met betrekking tot finansiering, konsultasie, opleiding en die verskaffing van infrastruktuur enigszins na die verskyning van die Witskrif verander het. 'n Delphi-onderzoek is onder kenners omtrent die ontwikkeling van vroulike entrepreneurs in Suid-Afrika uitgevoer om hulle siening van steun aan vroue-entrepreneurs vóór en ná 1995 te bepaal. Hoewel daar steeds struikelblokke in die weg van vroue se toetreding tot die besigheidswêreld bestaan, was die meeste respondente in die Delphi-onderzoek van mening dat die posisie van vroue-entrepreneurs verbeter het.

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## INTRODUCTION

According to *The State of World Population* study of the United Nations, Africa is expected to experience an average population growth of 2,7% compared to a world increase of 1,5% and only 0,3% in the developed nations in the 30-year period from 1994 to 2024. The report noted that cities in Africa were growing faster than in any other region of the world. Most of this growth was due to migration and hopes of escaping rural poverty and not really because real opportunities existed in the cities.

*The study concluded that urban migration, especially in developing countries, is virtually unstoppable, and that social and community dynamics will have no other option but to go with the flow. A successful urban future depends as much as anything else on engaging all members of the community, especially women and the poor in a constructive political process.*

The report emphasised that women could play a key role in making cities sustainable in integrated plans that linked balanced development of rural and urban areas to the alleviation of poverty (Nevin, 1996).

The availability of entrepreneurs may be considered the most important prerequisite for economic development in a country. Without entrepreneurs it becomes the task of the state to organise development - without the incentive of potential personal gain. The lack of entrepreneurs often results in a second-best solution (Botha, 1993).

The 1995 publication of the White Paper on the Development of Small Business indicated that the government in South Africa realised the importance of developing entrepreneurship and small businesses. It was stated that small, medium and microenterprises (SMMEs) offered an important vehicle to addressing the challenges of job creation, economic growth and equity in South Africa: "The stimulation of SMMEs must be seen as part of an integrated strategy to take this economy onto a higher road - one in which our economy is diversified, productivity is enhanced, investment is stimulated and entrepreneurship flourishes" (White Paper, 1995:5).

The common image of an entrepreneur is someone who owns a small business. There is widespread acceptance of the notion that entrepreneurship is a variable phenomenon and that it has underlying dimensions. The most frequently cited dimensions are innovativeness, risk taking and proactive behaviour. A contemporary perspective is that entrepreneurs are

found in organisations of all sizes and types and that small-business owners are not necessarily entrepreneurs (Morris & Hooper, 1996). The expressed intention to stimulate entrepreneurship by developing SMMEs is logical, as small businesses may be considered a natural port of entry into the business world (Vosloo, 1994:159).

The White Paper made special reference to the development of female entrepreneurs. One specific objective underlying the support framework of the national small-business policy is to facilitate equalisation of income, wealth and economic opportunities, with special emphasis on supporting the advancement of women in all business sectors. (White Paper, 1995:15).

South Africa is looking for an industrial policy away from import substitution towards employment creation, more equal income distribution and endogenous growth. Small and medium-sized enterprises (SMEs) are expected to be flexible and therefore able to react quickly to liberalisation of the South African economy while playing a decisive role in local economic development (Kesper, 1999).

According to Scarborough and Zimmerer (2000:16), women face discrimination in the workforce. They argue that small businesses have been offering women opportunities for economic expression through employment and entrepreneurship. This emphasis on the development of female entrepreneurs is understandable if we know that women represent more than 50% of the South African population but own approximately 33% of existing businesses. In fact, male-owned businesses outnumber female-owned businesses by more than two to one (Women's Net, 1999).

#### **OBJECTIVE OF THE RESEARCH AND OUTLINE OF PROCEDURE**

Entrepreneurship and the role of entrepreneurs in small-business development have been popular topics with politicians and policy makers in addressing issues such as finding solutions to unemployment and economic development problems. It remains to be seen, however, whether the words of politicians would manifest themselves in actions. This applies to both the current and the previous governments as South Africa still does not dispose of an extensive entrepreneurial culture.

This paper emphasises female entrepreneurship. Business ownership is much less common among women than men, and the need for entrepreneurial development is consequently much greater among women.

This study aimed to determine whether government initiatives to develop entrepreneurship have improved the position of female entrepreneurs in South Africa. The literature on the development of female entrepreneurship was examined, and a Delphi study was con-

ducted among experts in the field of small-business development. The successes, failures and challenges of entrepreneurship development among South African women were investigated. The findings have been summarised, caveats were pointed out, and recommendations were made for future actions and research.

#### **APPROACHES TO DEVELOPING ENTREPRENEURSHIP**

There should be no difference between initiatives to encourage entrepreneurship among men and women. Recent efforts to emphasise the development of female entrepreneurs could be because men have in the past been favoured when it came to entrepreneurial assistance - at the expense of women. Encouraging female entrepreneurship could in this context be seen as an attempt to tip the scales for a more even distribution of entrepreneurial aid.

General initiatives to encourage entrepreneurial development are discussed in this section. Problems facing female entrepreneurs and initiatives to encourage female entrepreneurship are reviewed.

##### **General initiatives to encourage entrepreneurial development**

There is no consensus on appropriate policy models and the role of the state in encouraging entrepreneurship. Three public policy models have been traced in the literature and are discussed for introduction purposes

**The *laissez-faire* approach** This approach allows entrepreneurial start-up, survival, growth or decline in a market economy to develop spontaneously without any assistance or interference from the state. Whatever happens in the marketplace is seen as part of the business game (Peterson, 1988). It is doubtful whether underdeveloped and developing economies, with limited resources and serious unemployment, can afford the *laissez-faire* approach to small-business development.

**The limited-environment policy approach** In terms of this approach, government participation is limited to creating a favourable tax climate and an enabling economic environment (Peterson, 1988). Although this approach is more encouraging than the *laissez-faire* approach, it may not offer enough to small businesses in the underdeveloped and developing economies. This policy could be appropriate in some countries. Establishing a more enabling economic environment without special assistance in, for example, Poland, caused a large number of entrepreneurs, male and female, to start their own businesses (Zapulska, 1997).

**The strategic interventionist approach** This is the opposite of the *laissez-faire* approach. In this case governments actively encourage small-business de-

velopment through favourable tax concessions (Adibi, 1996; Goodman *et al*, 1992:78; Steel, 1993:43), de-regulation (Buvinic, 1993:295; Goodman *et al*, 1993:78-81; Osei *et al*, 1993:70; Pearce & Sawyer, 1996; Steel, 1993:43), and educational training for entrepreneurs (Bergqvist, 1995; Erwee, 1987; Maas, 1993; Maheda, 1996; Peterson, 1988). The strategic interventionists assume that the basic economic infrastructure is available or being provided (Maheda, 1996; Simoncelli, 1997; Steel, 1993:44, 48). Further aid encompasses financial aid packages (Goodman *et al*, 1992:75-77; Loxton, 1997:1; Maheda, 1996; Mann & Thorpe, 1998; Osei *et al*, 1993:57; Steel, 1993:47), counselling programmes, procurement policies and programmes, and effective business advocacy programmes that alert bureaucrats to the economic benefits of small-business development. There could be additional aids to promote the development of an entrepreneurial culture (Maas, 1993; Pearce & Sawyer, 1996; Simoncelli, 1997; Steel, 1993:39).

In the underdeveloped countries and in a developing country such as South Africa, the strategic interventionist approach would be the most appropriate, provided that assistance and expenditure are closely monitored in the light of relatively limited capital resources. The strategic interventionist approach predominates in the White Paper on Small Business in South Africa (1995:24-36). In principle it addresses most establishment needs in the small-business sector and should by implication be suitable for men as well as women of all racial groups. The authors consequently considered the problems facing female entrepreneurs.

### Problems facing female entrepreneurs

Historically the collateral requirements of financial institutions in South Africa and perceptions of risk as well as political factors promoted the totally uneven distribution of loans to blacks and women.

The data on female-owned businesses are limited (Churchill, 1992:585), and the need for further research on female entrepreneurs has been identified as long ago as the early 1980s (Kasarda, 1992:3). Dolinsky *et al* (1993) are of the opinion that most international studies on female entrepreneurs suffered from limitations that precluded their generalisation. Most used convenience sampling, small sample sizes, have a limited geographical scope and individuals were seldom observed over an extended period.

The uneven distribution of business ownership between males and females could to a considerable extent be attributed to entry barriers experienced by females in particular, for example insufficient access to finance and credit facilities (Brown, 1997; Kolvereid *et al*, 1993; Maysami & Goby, 1999; Schutte *et al*, 1995, World Bank Group, 1999). Contrary to the general trend, the UK study of Rosa *et al* (1994) did not support the view that there is discrimination against women when it comes to bank loan applications.

Other entry barriers were insufficient recognition by governments of the role women play in the economies of developing countries in particular (Brown, 1997), limited education and vocational training in developing countries in particular (Chandralekha *et al*, 1995), no collateral and no or a poor credit history, no business track record, lack of legal status (Brown, 1997), family commitments of married women (Hamilton, 1993; Stoner *et al*, 1990), and female entrepreneurs avoiding the male-dominated business sectors (Erwee, 1987; Adams *et al*, 1999).

The problems facing female entrepreneurs in general are recognised by the South African government. The White Paper (1995) emphasises the following aspects relating to female entrepreneurs:

- ◆ Problems female entrepreneurs experienced in the past with regard to legal status and access to finance (White Paper, 1995:12)
- ◆ Special needs of female entrepreneurs with regard to the provision of appropriate infrastructure (White Paper, 1995:32)
- ◆ Special training needs of female entrepreneurs (White Paper, 1995:33)
- ◆ The need for tax concessions to large enterprises to support female entrepreneurs (White Paper, 1995:38)
- ◆ The need to improve the position of female entrepreneurs as an initial high-priority target area in the small-business development effort (White Paper, 1995:48).

In emphasising these problems the government by implication recognised the potential role of female entrepreneurs in the future economic development of South Africa.

### General initiatives to support female entrepreneurship

Based on the problems female entrepreneurs faced, initiatives that aimed to address imbalance in business ownership had to focus on:

- ◆ easier access to finance and credit for female entrepreneurs
- ◆ government recognition of the role females play in the economy (Government assistance was cited as an important contributor to the business success of female entrepreneurs in Singapore (Mayasami & Goby, 1999). Mlambo-Ngcuka (1996) suggested that governments in the Southern African Development Community (SADC) should target females as beneficiaries of government programmes for entrepreneurial development.)
- ◆ business skills training (Dolinsky *et al* (1993) found that less educated women may face financial and human capital constraints that limited their business pursuits.)
- ◆ addressing problems such as lack of collateral and credit history (World Bank Group, 1999) (Buttner (1993) found that collateral requirements for female entrepreneurs in Canada were higher than

for men. A similar trend was identified in South Africa (White Paper, 1995:31.)

- ◆ overcoming problems posed by the absence of a business track record
- ◆ the legal status of women
- ◆ the family commitments of married women
- ◆ helping females to enter male-dominated business sectors.

Ideally all the above should be addressed to improve the position of female entrepreneurs. In South Africa some initiatives resulted from the White Paper on Small Business (1995). The Department of Trade and Industry (DTI) was entrusted with coordinating the implementation of the government's strategy to support the SMMEs mapped out in the White Paper. In September 1995 the DTI set up the Centre for Small-Business Promotion to perform this role. Its major focus was to provide a platform for all levels of government – national, provincial and local – to align their policies and support measures for SMMEs.

The National Small Business Council (NSBC), a statutory body to promote and represent the interests of SMMEs, was created in terms of the National Small Business Act, 1996 (Act 102 of 1996). This act illustrated how serious the government was to establish a solid policy framework for small-business development (Ndwandwe, 1998). The NSBC's role was to strengthen small-business associations and create a platform for SMMEs to have a say in government policy (Ndwandwe, 1998). Together with the NSBC, two other development bodies, namely Khula Enterprise Finance and Ntsika Enterprise Promotion, formed the three pillars of the government's strategy to promoting a strong SMME sector (Ndwandwe, 1998). The NSBC was liquidated by the DTI in 1998 (Ndwandwe, 1998). The other two development bodies are discussed below.

**Khula Enterprise Finance Limited** This company was founded in 1996 with the mission to ensure improved availability of loans and equity capital to SMMEs. A subsidiary of Khula, namely Khula Institutional Services, identified specific financing problems among rural women and subsequently launched the Khula Start and Micro Start programmes in 1998 to promote delivery of microcredit to rural women and the poor. These loans range from R300 to R3 500, and 70% of the loans were to go to women (Khula Enterprise Finance Limited, 1999). Khula Capacity Building is also involved in the training of both male and female retail financial intermediaries.

**Ntsika Enterprise Promotion Agency** This agency was founded in 1996 to focus on services such as entrepreneurial and business training, business linkages, and policy and information research. Local business service centres would provide counselling and basic training services as well as business development services that concentrate on setting up manufacturing technology centres. Ntsika has pledged its special support for women's enterprise initiatives (Ntsika Enterprise Promotion Agency, 1999).

Both these institutions were established to promote small-business development, and both suffered growing pains due to "delays in the implementation of otherwise faultless policies". On the positive side, however, government took notice of these problems and subsequently announced the formation of the National Small Business Regulatory Review (NSBRR) in 1998. The NSBRR had to review the impact of current legislation on small businesses (Ndwandwe, 1998). For the purposes of this section - which is primarily concerned with government interventionist policies following the introduction of the Small Business Act of 1996 - no other small-business development initiatives (eg Business Partners, Triple Trust and initiatives by NGOs and banks) are discussed.

The impact of these small-business development efforts on female entrepreneurs, established by way of a Delphi study, is considered in the next section.

#### DELPHI STUDY OF FEMALE ENTREPRENEURSHIP

The lack of data about the impact of small-business development initiatives on the promotion of female entrepreneurship motivated the authors to use a Delphi technique to obtain information. The Delphi technique is a group survey procedure that consists of sequential probing phases to solicit information on a specific topic (Neill & Stout, 1998). The group supplies individual estimates, views or assumptions that are refined and summarised for further rounds of probing or questioning in order to reach consensus (Kotler, 2000:127). The Delphi technique was chosen because it is useful for probing a complex topic among a group of knowledgeable individuals. This technique does not require time and the expense of bringing these individuals together to reach consensus in a systematic manner (Neill & Stout, 1998)

Forty-nine prominent individuals in the field of small-business development - academics, researchers and top-level managers of small-business development agencies and financing institutions - were chosen for the first round of the Delphi survey. The authors assumed that these individuals would know about and understand issues pertaining to female entrepreneurs due to their intensive involvement in small-business research, development, financing and training.

The first round of the Delphi study was conducted in June 1999. The questionnaire was designed to obtain the respondents' opinions on various matters pertaining to identified problem areas. These areas were assumed to pose problems for female entrepreneurs who wanted to enter the business world, and included financial assistance, consulting services, training and infrastructure. The respondents were *inter alia* asked whether they were aware of special projects to encourage or promote the development of female entrepreneurs, and to express an opinion on the position of female entrepreneurs since the release of the White Paper on Small Business Development in 1995. The

questionnaire made provision for comments and suggestions on addressing problem areas.

Only fourteen of the 49 individuals identified for the Delphi study completed the questionnaire in the first round. The main reasons for not responding were that serious deficiencies in the available data or a total lack of quantitative information on female entrepreneurs complicated the task of substantiating opinions about the development of female entrepreneurs.

Individual estimates and opinions expressed in the first round were summarised and returned to the same 14 respondents in November 2000 (17 months later). The aim of the second round was to determine whether the respondents would reach consensus. The respondents were asked whether they agreed or disagreed with the summarised views and assumptions set out as statements for round two. Twelve of the 14 individuals approached in round two responded. The second round confirmed the findings of the first round.

## RESEARCH FINDINGS

The two consecutive rounds of the Delphi study produced a high degree of consensus. The findings on the identified special problems of female entrepreneurs who planned to enter the world of business are briefly discussed below.

### Financial assistance

Sixty-four per cent of the respondents were of the opinion that the number of start-up loans to female entrepreneurs had increased since 1995. However, 50% of these respondents said that this increase only applied to microloans and that discrimination was still prevalent with regard to bigger loans. Seventy-one per cent believed that loans had increased since 1995, but half again pointed out that this was mainly true of microloans. Only 57% said that loans to existing female-owned businesses had increased since 1995.

More intense female activity in the business world, an increase in the number of microloans, and the determination of females to succeed were offered as reasons for the increase. The reluctance of financial institutions to assist females was mentioned as a stumbling block. This view was in agreement with data collected in the literature.

### Special problems in obtaining finance or credit

In accordance with the literature survey, the following specific problems were listed of female entrepreneurs who tried to obtain finance:

- ◆ Lack of collateral
- ◆ No credit record
- ◆ Discrimination against women
- ◆ Most assets registered in husband's name

- ◆ Inability to qualify for loans due to stringent criteria applied by banks
- ◆ Lack of business and management experience.

### Consulting services

A small majority (57%) stated that the consulting services provided to female entrepreneurs have increased since 1995. It was emphasised, however, that this increase applied to all businesses. Serious concern was raised about the lack of coordination between service providers and the fact that capable institutions had not been sufficiently empowered by government. As consulting services are deemed an important element in the strategy interventionist approach South Africa needs, this facet has to be addressed.

### Training

A small majority of 57% commented that the training of female entrepreneurs had increased. However, the same percentage expressed the opinion that training to the entrepreneurial business sector had increased in general since 1995. The respondents mentioned no fewer than 25 different training providers. As this could encourage duplication, some coordination is obviously needed to ensure optimal efficiency in the small-business training sector.

### Suggestions on improving the training of female entrepreneurs

- ◆ Specially developed entrepreneurship development programmes
- ◆ Training the trainers
- ◆ Subsidising training
- ◆ Financial institutions including the cost of training in financing
- ◆ Linking training to services such as mentoring and aftercare
- ◆ Training being skills-based
- ◆ Training being sector-focused
- ◆ Training being similar for males and females but open-minded as adaptations could be needed
- ◆ Training in life skills (planning and budgeting skills) for the less educated

### Infrastructure

Most of the respondents (86%) were not aware of any additional infrastructure for female entrepreneurs since 1995. Problems were mentioned with regard to the infrastructure for female entrepreneurs in rural areas, for example water, electricity, roads, communication and business sites, but no specific urban deficiencies were mentioned. It was pointed out that women in the rural areas faced the same problems as men, except that the position of women was worse because of land ownership restrictions. Some of the respondents commented that the ownership problem should be addressed by the Department of Land Affairs. It was suggested that partnerships be formed between infrastructure providers to improve the position in general, and that the GEAR programme be should be "geared

up". Based on the strategic interventionist point of view mentioned in the literature, infrastructure has to be attended to.

### Special projects to encourage female entrepreneurship

Half the respondents were not aware of special projects since 1995 to encourage the development of female entrepreneurs. This response could be attributed to insufficient marketing of these projects, as the respondents who had been aware of such projects mentioned no fewer than 11 projects. These projects have to be promoted better.

### General comments

The majority of the respondents (71%) believed that the position of female entrepreneurs had improved since 1995. They based this belief on the following:

- ◆ Women were now more accepted as equals.
- ◆ Government policies favoured females.
- ◆ Women entered the market at a faster rate than before.
- ◆ Awareness has grown of the need for female entrepreneurs.
- ◆ More people, and consequently more women, were entering the business world.

It was mentioned on the negative side, however, that women were still facing discrimination in the absence of support systems and difficulties in obtaining loans from financial institutions. This corresponded with the general trend mentioned in the literature.

### Barriers to entering the business world

The respondents believed that female entrepreneurs faced the following problems in this regard:

- ◆ Access to finance
- ◆ Lack of collateral to obtain loans
- ◆ Lack of business experience and training
- ◆ Lack of support from families
- ◆ Lack of acceptance in the community and male prejudice
- ◆ Lack of management skills
- ◆ Poor access to information and advice
- ◆ Lack of entrepreneurial spirit and knowledge in the field of business.

These barriers correspond with those mentioned in the literature. Many of these can be overcome by female-focused assistance programmes steered by the government and the private sector.

## CONCLUSIONS AND RECOMMENDATIONS

The findings have to be interpreted with caution in view of the fact that the response rate in the first round of the Delphi study was less than satisfactory. Despite this limitation, however, the corroborating

findings may claim convergent validity in terms of previous studies mentioned in the literature survey.

The following corroborating findings in the empirical study and the literature survey apply:

- ◆ Women struggled to gain access to finance.
- ◆ They lacked collateral to qualify for loans.
- ◆ They had insufficient business experience and training (corresponding with previous findings in developing countries).
- ◆ They received little support from their families.
- ◆ They were not accepted in their communities and were subject to male prejudice.
- ◆ They lacked the required management skills, often due to a history of discrimination in their careers.
- ◆ They had poor access to information and advice.
- ◆ They lacked an entrepreneurial spirit and had insufficient knowledge about their chosen fields of business.

The research aimed to determine whether the position of female entrepreneurs has improved in South Africa. The following statements are based on consensus among the respondents in the second round of the Delphi study:

**Financial assistance** Financial assistance to female entrepreneurs has improved but only in terms of micro-loans. Many barriers still existed with regard to small, medium and large loans.

**Consulting services** The provision of consulting services has increased slightly, but coordination and funding were needed to utilise resources optimally.

**Training** The provision of training has increased slightly, but again coordination is needed to avoid duplication and to improve the quality and efficiency of the available services. Additional financial assistance is needed for training.

**Infrastructure** The provision of infrastructure to female entrepreneurs has not improved and serious problems still existed in rural areas. The land ownership issue with regard to females in rural areas has been mentioned as a problem, but is being investigated in the National Small-Business Regulatory Review.

**Special projects to encourage female entrepreneurship** Few of the respondents were aware of such projects, but eleven projects were in fact mentioned and this emphasises the need for promotion.

**General comments** Although little has changed in the position of female entrepreneurs in South Africa since the publication of the White Paper in 1995, the respondents did comment that there has been some change for the better. There have been some acceptance by communities, more government policies, greater awareness of the role female entrepreneurs in the economy, and more business start-ups. Many barriers to female entry into the business world still exist, however. Most of these barriers correspond

with the findings in the literature survey and are therefore not unique to South Africa.

## OPPORTUNITIES

Apart from addressing the barriers to female entry into the business world, the following were suggested in the course of the empirical survey to improve the development of female entrepreneurs in South Africa:

- ◆ Focus on the provision of modular training programmes in basic business skills.
- ◆ Develop the competitive advantages of women in the service, sewing, knitting and tourism industries.
- ◆ Advocate changing roles in families, emphasising that it is acceptable for women to become entrepreneurs.
- ◆ Build self-confidence through motivational linkages.
- ◆ Eradicate obstacles in the regulatory environment that discriminate against women.
- ◆ Concentrate on capacity building and support access to finance, information, training, advice and consulting services.
- ◆ Pay special attention to the plight of female entrepreneurs in rural areas (training, finance, infrastructure and land ownership).

## CAVEATS

- ◆ Unsatisfactory response in the first round of the Delphi study
- ◆ Absence of a national register of female-owned businesses
- ◆ Inability to use a representative sample of female entrepreneurs in the study

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