



## The Challenges of Rural, Women Small-Business Owners in Limpopo Province: A Case of Makhado Local Municipality, South Africa

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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 motivating aspects that drives women to become entrepreneurs is the flexibility offered by self-employment, women's ability to contribute to the economy of the country and also to be able to contribute to the household income. However, there are challenges experienced by women entrepreneurs in growing their businesses. This may be since 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 jeopardize their long-term business success. Therefore, the aim of this study is to investigate the challenges that women-owned small enterprises face at the Makhado Local Municipality, Limpopo province, South Africa. The study is qualitative in nature and data was collected through the usage of face-to-face interviews with 40 women entrepreneurs. Thirty-six out of 40 women (90%) said that 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 and discrimination from communities, their own husbands and even their close family members. The respondents made the following recommendations: the respondents wanted to be trained in business skills and the training should be needs-based so that the women are offered training tailored according to their needs. They also indicated that they wanted financial support for their businesses from government and its agencies. Participants recommend that the women should be educated first before starting businesses so that they are able to understand contracts and negotiate better. Infrastructure in the form of favourable working conditions and technology should be made available to facilitate the expansion of small firms that are women-owned in the municipality. The study concluded that women have a role to play in business and the economy at large and the municipality and the province should address their challenges.

**Keywords:** *Entrepreneurship; Theory of Planned Behavior; Feminism Theory; Women-Owned Businesses; Small Medium & Micro Enterprises*

## 1. Introduction

For decades, business has been a male-dominated activity, 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 Broad-Based Black Economic Empowerment Act (BBBEE) (2003) and Nation Development Plan (NDP) (2012) encourage entrepreneurship in order to entrepreneurs. Currently, women account for a quarter to a third of all formal economy enterprises globally (International Labour Organization (ILO, 2020; Nxopo, 2014).

According to Gudeta & Van Engen (2017), one of the obstacles women have been meeting is normative standards to care for their families and operate their businesses. 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 and Maziriri (2015) found that impediments to women entrepreneurs included a lack of training and education, access to capital, gender discrimination, negative attitudes, and insufficient resources. 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) Framework (ILO, 2020) 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 aim of this article is to discuss the challenges that female business owners in the Makhado local economy in the Limpopo province.

## 2. Research Problem

In both developing and developed countries, Small, Micro and Medium Enterprises (SMMEs) are regarded to be at the forefront of employment creation and economic progress (Peter & Naicker, 2013). Nonetheless, in South Africa, the survival rate of these SMMEs is low, resulting in a high failure rate (Bhorat, Rooney and Steenkamp, 2018). Women-owned SMMEs fail at a higher rate than their male counterparts (Chiloane-Tsoka, 2013). Noteworthy, there are various challenges and barriers that contribute to high unsuccessful rate for women entrepreneurs in South Africa such as lack of entrepreneurial competencies (Irene, 2017; Kamberidou, 2020). Supporting results by Henning and Akoop (2017) also showed that lack of financial skills and training were ranked as the biggest barriers to keeping female-owned businesses going.

The gender gap is defined as the ratio of women to men participating in entrepreneurship, which narrowed by six percent in 2014 compared to 2012 (GEM, 2017). Gender inequality serves the role of constraint to entrepreneurial ideals or decisions, reducing women's participation in economic activities. This is not limited only to access finance or societal rules, but there are also societal perceptions that affect self-perception levels of women or greater fear of failure (Quiñones, 2016). Women have restricted access to resources such as land, credit, education, technology, networks, information, and markets (Quiñones, 2016). In general, women entrepreneurs have social and operational constraints that continue to restrict them from starting and running economic enterprises (Tuyishime, Shukla & Bajpai, 2015). Women are considered as not separable from the family, and most work of keeping the house in order is assigned to them. Women frequently go into entrepreneurship with small resources available to them. As a result, they are likely to venture into areas like retail or services where the cost of entry is low, so is the growth potential (Mauchi, Mutengezanwa & Damiyano, 2014). Therefore, this study aims to investigate

challenges that women-owned small enterprises face at the Makhado Local Municipality, Limpopo province.

### **3. Theoretical Framework**

#### **3.1 The Feminist Approach**

Lay and Dalay (2014: 50) define feminism as a worldview that values women and critiques and confronts injustices that society perpetrates on women. They further say that injustices are usually based on class, gender, ethnicity, culture, and age. Lay and Dalay (2014: 5) attest that in the political, economic, social, and cultural domains, feminists seek to transform societal values and attitudes that oppress and subjugate women. According to Burton (1985), the origin of feminist theory can be found in the 18<sup>th</sup> century with the growing in the 1970s and 1980s equality movement.

The feminist theory focuses on the issue of the subordination of women in various contexts, whether at home, at work or in political circles. Consequently, the theory demands a restructuring of social systems so that women can actively engage themselves (Mazibuko, 2017). From a feminist standpoint, poverty and underdevelopment efforts benefit women only by enabling them to have access to social, political and economic resources to participate and influence the development equation (Mazibuko, 2017). Castillo (2008) also explains that to do so, work must be done to address unjust (both hidden and visible) relations of power between institutions and communities for disadvantaged women.

Gender equality continues to replicate and sustain the agenda of social and political institutions. Drolet (2010:19) confirms that the rural development approach's basic needs provide access, and allow people to take part in decision-making, to the essential services required for a family's nutrition, houses, and clothing requirements. Nevertheless, women have little real role to play when deciding on their needs, concerns, and perspectives (Drolet, 2010:19). Women owned small medium enterprises can be greatly enhanced by considering gender differences and recognizing that people can promote their own development in their communities depending on the type of resources they have.

#### **3.2 Theory of Planned Behaviour**

The theory of planned behaviour (TPB), which is an expansion of the theory of reasoned action (Ajzen & Fishbein, 1980) developed by Ajzen in 1985, serves as the basis for the study. The study will use the TPB to better understand and forecast behaviour. It asserts that individuals make rational judgments to engage in specific behaviours depending on the facts at their disposal (Long & Crowell, 2019).

Corner (2001) defined 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 1 above illustrates that, in line with Norman and 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). According to the design of the current study, female business owners began their corporate initiatives (a specific habit) after realizing that it may enhance and change their personal life (Norman & Conner, 2017).

Finally, behaviour is regarded as being controlled when people feel they have the most control over it. Women business owners who will be involved in the study mentioned that they had the necessary resources to start their companies, that there were plenty of opportunities for them to do this, that they had the time they needed, basic expertise, and skills, that the regulatory setting was favourable, and that if their company succeeded, they would have the support of important market players (Norman & Conner, 2017).

#### **4. Literature Review**

##### **a. Women Entrepreneurship**

Many academics have been interested in women entrepreneurship recently, as women represent the category of entrepreneurship that is growing the quickest globally. The increasing literature suggests that women can significantly contribute to economic development of any country once they are involved in business (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 Vinay and Singh (2015), women's entrepreneurial ventures create jobs, elevates their status and increases the wealth of the country as a whole and of the families. In conclusion, women's entrepreneurship is a crucial tool for liberation and empowerment in terms of improving the standard of living for women (Anwar & Rashid, 2012) .

#### **4.2. Challenges Faced by Women Entrepreneurs**

##### **4.1. 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 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 which revealed that rural women entrepreneurs' financial problems negatively affect their businesses. The low savings and difficulties in obtaining loan from banks creates financial difficulties which deprive women the opportunity to have successful businesses.

##### **4.2. 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 percent) 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 the findings of Mandipaka (2014) who found that a lack of managerial skills is a barrier to women entrepreneurs' success.

### 4.3. Culture and Family Responsibilities

Women's business effectiveness is hampered by cultural restrictions. According to various studies, family life has a substantial impact on the success of female-owned businesses (Mazibuko, 2017). 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 higher labour burden compared to men. It was further revealed that family responsibilities take a lot of women's time which weighs down 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 weigh their business down. 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).

### 4.4. 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 the Indian women as entrepreneurs, is the shortage of family income that is why they are taking the responsibility and undertake business to generate their own income (Ncube & Zondo, 2018).

Female entrepreneurs are both direct and indirect leaders of the community, particularly in developing nations, as a positive force in setting where businesses are being developed (Bullough, De Luque, Abdelzاهر & Heim, 2015). To advance healthy households and kids both physically and financially, women can use their income through entrepreneurship to support their goals for the home and family (Bullough et al., 2015).

### 4.5. Lack of Support Structure

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 (Mauchi et al, 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.

In conclusion, despite the difficulties that many women face at work, they are still in charge of most household management chores. True work-life balance is difficult to attain, particularly for women who believe they must be excellent 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 failure of women entrepreneurship. As a result, the training improved their production and profit while also increasing their confidence in their entrepreneurial ability (Nxopo, 2014). According to a supporting

study by Rudhumbu (2020), entrepreneurship education and training allowed women entrepreneurs to better their knowledge and business skills. Women also lack entrepreneurial role models who could help newer entrepreneurs choose paths and perspectives that are more likely to result in success.

## **5. Strategies to Address Failure of Women-Owned Small-Medium Enterprises According to Literature**

To hasten the entry of women into the South African industries, both the government and the commercial sector developed initiatives to fast track this section discussed several efforts to support women owned small medium enterprise.

### **5.1. 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 SA, 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.

### **5.2. 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 economic emancipate historically marginalized 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).

## **6. The Aim of the Study**

The aim of the research is to investigate the challenges that women owned SMMEs experience in Makhado Local Municipality, Limpopo province. The article will also make recommendations on how to solve the challenges that the women-owned entrepreneurs face.

## **7. Research Methodology**

The 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 (Cresswell, 2013). This approach further provides participants with a chance to elaborate on their responses. This approach is 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 population for the study is approximately 400 women-owned small-medium enterprise, and 40 women were interviewed, which is 10% of the population.

Purposive sampling approach was employed as the sampling method in this research. The purposive sampling technique, also called judgment sampling, is the deliberate choice of a participant due to the qualities the participant possesses (Etikan, Musa & Alkasin, 2016). It is a non-random technique that does not need underlying theories or a set number of participants, but the researcher decides what needs to be known and sets out to find people who can participate in the study and are willing to provide the information by virtue of knowledge or experience.

The participants were drawn from the Department of Limpopo Economic Development, Environment, and Tourism's database of SMMEs in the Makhado Local Municipality. A semi-structured interview guide was used to collect data. A semi-structured interview is a data collection method in which questions are asked within a thematic framework (Leedy & Ormrod, 2015). Data was analysed using Thematic Analysis. The main aim of thematic analysis is to identify common themes from the processed data. These themes form the basis from which the researcher can analyse and derive meaning.

## **8. Data Analysis of Demographic Details of the Respondents**

### **8.1. Respondent's Age**

The question's aim was to identify the age of the owner-managers of the small businesses that participated in the study. Women between the age of 35 to 44 were interviewed which represents 30% of the women small medium owners. These are the middle age women who have the responsibility to take care of their families. Ten (25%) of women were also interviewed from 24 years and below. This means that there is a problem of unemployment in the country. Nine (22.5%) women between 34 to 35 years are 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 are also being taken care by their children and are also on the way of retirement and represent 10% of the participants. The Makhado region is a typical example of a rural area in South Africa and most of its residents are Africans and Blacks. All the female interviewees were of African heritage. Women who are forced by social issues to start and successfully run their businesses since they are the only ones who can support their families. The results support Akhalwaya and Havenga (2012) who found that most women are middle-aged and have only received a high school diploma or less in schooling.

### **8.2. Highest Qualification**

Thirteen (32.5%) women have no matric qualification. Eleven participants (27.5%) have matric which show that the level of education is very low. Eight participants (20%) have diploma, four (10%) have degree, two (5%) have post graduate and two (5) have masters and above. The benefit of having education when entering the business world is that women will be able to solve challenges, they

encounter easy than those with no matric. Education can assist them to be critical thinkers and empowers them to be confident in their decisions.

### 8.3 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 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 have experience, and many have 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.

### 9.Data Analysis of Challenges Facing Women-Owned Small -Medium Enterprises

The purpose of section is to discuss the challenges which the women entrepreneurs face, the roles that they play and responsibilities in the business.

#### Question 1: Which Personal Obstacles Did You Face When You First Started Your Business?

The problem for business owners is that 17 (42.5%) of women had personal challenges when starting their own companies, which is lack of confidence.

Respondent A said *“Ndovha nditshi shona na u savha na fhulufhelo uri ndido bvelala “ ( I was shy, not having trust that I can succeed )*

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

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

Respondent D said, *“ U sa di fhulufhela yovha thaidzo khulwane. (Not trusting in my self was my biggest problem”)*

Respondent E said, *“ Vhudi fhulufheli hovha hu fhasi.” (Self-confidence was low)*

Five (12.5%) of women owners has low self-esteem. Respondent A said, *“ Muya wanga wovha u fhasi ndi tshithoma” (My self-esteem was low when I started”)*. Respondent B said, *“ I could not believe in myself that I can do it”*. Respondent C said, *“ I was not sure that I can 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 use to like when there are many people in my business because people will not notice who is the owner.”*

Two (5%) were facing other obstacles that are "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”*. Respondent B said, *“ I used to fear people before ”*.



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).

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 steps necessary be taken to ensure that these obstacles are eliminated. Such actions will open the industry and inspire more women to participate. Ten (25%) of women owners did not face any challenges since they have 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.

### **Question 2: What Are the Most Difficult Circumstances 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 athi ambi tshikhuwa tsho tambaho*". ( *People laugh at me because I cannot speak proper English.*) There are many programmes which 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 which fight discrimination such as the right to equality and right to freedom.

Respondent C said, " *Banks cannot give me money because I don't have payslip*". Finance is a company's "vital blood," independent as to how big or little (Singh, Bhandarker and 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 (Moos, Nieman, & Philips, 2014).

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

Male customers discriminate women owners by disrespecting them since they are women. Some men sometimes ask for sexual flavours, sometimes they are being harassed, unfair treatment by calling them with names. Racism is also some of the problems they encounter from customers of other races.

### **Question 3: How Do You Strike a Balance Between Your Professional and Personal Life?**

Due to family obligations, such as caring for children, families, and a lack of time management skills, fourteen (35.5%) women find it difficult to combine their personal and professional lives.

Respondent A said, "It is very difficult because 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 tshituku". (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 timetable to their life so that they can balance the two.

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

Nine (22.5%) of women owners get 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 when supporting the business. It gives the women owners some courage and motivation to have the reason of running the business.

#### **Question 4: Have You Experienced Gender Discrimination from Financial Institutions?**

Thirty-five (87.5%) women indicated that they have not experienced financial discrimination because they have not yet approached a financial institution, while five (12.5%) have 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, "Am discriminated because I don't have payslip". Respondent B said, "Male financial advisor sometimes proposes love to me". Respondent C said, "Because I don't work for government, they don't 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.

#### **Question 5: As a Woman, What Financial Challenges Do You Face as an Entrepreneur?**

Twenty-one (5.25%) women face challenges of not having enough money to buy their stock. Respondent A said, "I don't have money to buy all the things I want for the business". Respondent B said, "I wish someone can 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 money which I make is not enough". To solve this problem, financial knowledge can help women owners to reach their goals by better understanding how to budget, save money, and women can create plans that set expectations, hold them accountable to their finances.

Ten (25%) of women-business owners face challenges 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, "Vhatshi toda tshikolodo vha a lila mara u badela dololo". (When they need credit they beg me but paying is a problem). Respondent C said, "Tshikolodo tshia lwisa". (Credit causes fights). This means that women owners must come with strategy to push customers to pay. First, they should not give any customer credit, second, only trustworthy customers qualify. 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 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 dzulela ina mushumo u sathu u vha nayo"*. (Money always have the duties before you get it). This is a social problem which women encounter on their lives.

Three (7.5%) of women face challenges of financial knowledge because they cannot draft budget and buying product which don't result to profit. Respondent A said, *"My money always doesn't balance because to too many needs, I have"*. Respondent B said, *"My money just disappears without a trace"*. The solution to women owners must draft budget and write down product which they bought. So financial knowledge by training women owners will assist.

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

#### **Question 6: What Kind of Financial Assistance Have You Received from any 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 which are registered, so women owners must register their business to 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 while 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 South African province of Limpopo's Makhado Local Municipality.

#### **Question 7: Does Society's Perspective of Women's Conventional Role, such as Wife and Mother, Have a Negative Impact on Your Entrepreneurial Endeavours?**

Thirty (75%) of women are saying they community's perception have 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 doesn't want me to work"*. Respondent C said, *"People say that a woman alone cannot achieve anything"*. Respondent D said, *"My customers say business are for men and I don't believe them"*. Respondent E said, *"Mishumo ya vhubindudzi ndi ha vhanna"*. (Owning a business is for men).

Gender bias and stereotypes are the problems in most communities. There are many initiatives which are used to attempt to address these biases and stereotypes, including the use of visible role models. This study explores the perceptions of the stereotype applied to women professionals who publicly speaks 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%) of women have never seen any negative perception in the community about women entrepreneurship.

#### **Question 8: Do Other People Look Down On You Because You Are a Female Entrepreneur?**

Twenty-nine (72.5%) women have experienced being looked down by either customers or other people. Respondent A said, *"Government employees disrespect us"*. Respondent B said, *"Those who earn more harass us"*. Respondent C said, *"Other customers insult me"*. Respondent D said *"Some of us who*

own small businesses are not respected enough that those with big business”. Respondent E said “*Poor people are not respected here*”. A gender stereotype is a generalized 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 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 address this issue to stereotype that women are not capable than men.

Eleven (27%) respondents have not experienced being looked down by community members. Their experience of not being look down on must also be experienced by other women who are experiencing being looked down, which is a bad experience.

### **Question 9: Can You Suggest any Improvements That Can Eliminate Challenges Face by Women Entrepreneurs?**

Twenty-seven (65.5%) of the women entrepreneurs want more training and workshops on how to run their successful small business and 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 vhithogwa*”. (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%) of women want 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.

### **Question 10: As a Female Entrepreneur, What Changes Would You Like to See?**

Thirty (75.5%) women entrepreneur 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 want 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%) of women want the elimination of discrimination. Respondent A said “*Customer must not harass us*”. Respondent B said “*I need respect from customers*”. Respondent C said “*Businesses are for everyone*”.

One (2.5%) woman wants more women to enter the business world. Respondent said “*I want more women to enter the business world*”.

One (2.5%) wants 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 (Rudansky, Kloppers, Erasmus & Strydom, 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.

## **10. Recommendations**

The respondents made the following recommendations:

### **10.1. 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.

### **10.2 Managerial Training**

Women-business owners will be able to improve their individual skills as leaders and managers to their business. They will make better decisions in their business.

### **10.3 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 as they work 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 also make sure that they conduct research on the areas where they fall short.

Every business needs to use computers and mobile devices as a best to grow, but technology is one area where the value of training was never given. 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 have juggling work and family obligations. One of these is the requirement for task delegation training for women-owned enterprises.

### **10.4. Infrastructure Assistance**

The Makhado Local Municipality should encourage and nurture female business owners. 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. Many contend that most innovations occur in smaller organizations because they are more receptive to fresh concepts.

### 10.5. Awareness Campaigns

In conclusion, 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.

### 11. 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 have consequently 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 exist 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.

Therefore, 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 are on the rise. The notion that a woman's "place was in the kitchen" is fading, for example, could be one factor.

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