

## CHALLENGES OF WOMEN ENTREPRENEURSHIP AND EMPOWERMENT IN SOUTH AFRICA: EVIDENCE FROM RURAL AREAS

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### Abstract:

This study aims to identify impediments to expanding women-owned businesses in rural areas of South Africa. The study used a quantitative research method to collect data. The study concentrated on 250 female business owners in the rural communities of Hluhluwe, Ulundi, and Eshowe in northern KZN. The study found that the main obstacles to expanding women-owned businesses in rural areas were financial constraints, a lack of education, and inadequate infrastructure. However, these difficulties experienced by women business owners in rural South Africa can be conquered. Overcoming these obstacles could empower women entrepreneurs and stimulate economic growth in rural areas, thus reducing poverty and enhancing the living standards of rural communities. Based on these findings, the study recommends various interventions, such as alternative financing models, targeted education and training programs, and infrastructure development, to support the growth of women-owned enterprises in rural areas. Future research should examine additional issues such as cultural and social hurdles, a lack of access to markets and information, and legal and regulatory restrictions that impede the establishment of women-owned businesses in rural areas.

**Keywords:** Businesses, Empowerment, Entrepreneurship, Knowledge, Women

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## INTRODUCTION

Gender inequality has a long history, especially in business, where women have generally had difficulty accessing the resources, contacts, and markets needed to launch successful businesses (Chinomona & Maziriri, 2015). However, there has been an increasing appreciation of women entrepreneurs' capacity to propel economic development and prosperity in the nation in recent years (Msomi & Olarewaju, 2021). The South African government has implemented various initiatives and regulations to encourage and promote female entrepreneurs. The government introduced the Women Empowerment and Gender Equality Bill in 2011, which intends to promote women's participation in all areas of the economy, including entrepreneurship. With these efforts made by the government to promote gender equality in entrepreneurship, women business owners still face many obstacles that prevent them from succeeding. Financial restraints, inaccessibility to education, and poor infrastructure are just a few of the difficulties they face while trying to take advantage of the same chances as their male counterparts. Qali (2020) notes that women entrepreneurs have made

significant strides in recent years, with many women-owned businesses demonstrating innovation and resilience in the face of adversity. In South Africa, women's entrepreneurship and empowerment have recently become a policy priority. A more detailed investigation is required to fully understand the difficulties female entrepreneurs face in rural areas of the nation, where women's economic engagement is frequently lower than in urban areas. According to the GEM Consortium (2020), along with the Global Entrepreneurship Monitor (GEM) report of 2020, South Africa's entrepreneurship rate was 11.2%, and the country's Total early-stage Entrepreneurial Activity (TEA) rate was 28.5%. However, the women's entrepreneurship rate was only 6.7%, significantly lower than men's 16.5%. In addition, just 10.1% of South African women own established firms, compared to 21.4% of men (GEM Consortium, 2020). These figures demonstrate the gender disparity in entrepreneurship and the need to address the difficulties experienced by women business owners, especially those residing in rural areas in South Africa. This study intends to give evidence-based recommendations to support women's entrepreneurship and empowerment while advancing understanding of the difficulties experienced by female entrepreneurs in rural areas of South Africa.

**Conceptual Framework.** The study used the human capital theory. The concept of human capital theory is premised on the idea that developments are made in human resources to foster productivity and profits. According to Becker (1964), people enter the labor market with different educational qualifications, enabling them to get employed. Nonetheless, this has yet to maintain that they are equipped with the ideas and talents required to compete in the labor market. It is likely why individuals continue to invest in their human capital once they get recruited. On-the-job training differs from publicly scheduled activities like education and other training programs. On-the-job training occurs quietly, such as during a conversation between an experienced worker and an apprentice during the launch or when a subordinate is speaking on behalf of a senior worker who is attending to other matters at work, in contrast to the skills acquired at institutions of higher learning where students attend class, turn in homework, and take exams.

Openly observing the transmission of a skill under the constraints of on-the-job training is challenging. According to Becker (1964), on-the-job training falls into two categories: general and specialized. Every firm should use and be required to have general training. It includes writing, computing, reciting, expressing, and paying attention to given guidance. A task requires acquiring a particular ability, which is the goal of specific training. This kind of expertise has a connection to industry.

The comparison of the various levels of training is meant to highlight how they affect wages and employment opportunities (Schultz, 1961). The company could increase an employee's pay in line with the value it places on the output of the trained employee. If the management gives the employee a minor pay increase, the operative could become ensnared by swindlers who might give the employee a generous rise to profit from the lessons the operative has learned. To solve this issue, managers or business owners must give their workers an agreement to sign that connects them to the manager for a particular period. In this manner, the business owner or managers can gain from the offered teaching.

The operative pays when an establishment cannot cover the cost of general training. The employee covers the cost of training by participating in various jobs that allow them to learn and advance. Without training, an illiterate worker's level of productivity is likely to remain constant throughout his or her career. Employees' pay increases as they advance in training (Schultz, 1961).

According to the human capital theory, more education leads to greater efficiency and higher profitability.

**Literature Review.** The significance of women's entrepreneurship in promoting economic growth and development has recently come into greater focus. Entrepreneurs have shown themselves to be strong, adaptive, and creative, but to be successful, they must be sustained beyond the survival stage. According to Mahohoma (2018), entrepreneurship is a crucial source of creativity, innovation, flexibility, and job creation. According to Mandipaka (2014), small businesses are both a means of entrepreneurship and a source of employment and income. Mandipaka (2014) asserts that small enterprises serve as vehicles for entrepreneurship and sources of employment and revenue. Despite this, women business owners in South Africa continue encountering various obstacles that make it challenging to launch and expand their enterprises. Studies have shown that women entrepreneurs are more likely to face difficulty accessing formal sources of finance, such as bank loans and venture capital than their male counterparts (Ojong et al., 2021). It may be due to several things, such as discriminatory lending practices, a lack of collateral, and a bad credit history. As a result, many female business owners are compelled to rely on unofficial funding sources like family and friends, which might restrict their potential to expand their enterprises.

In addition to financial barriers, Derera (2011) approves that women entrepreneurs in South Africa also face challenges related to education and training. Studies have indicated that women entrepreneurs are less likely than men to obtain formal education and training, which may limit their financial management and marketing knowledge and skills. It can make it difficult for women entrepreneurs to manage and grow their businesses effectively and may limit their ability to access new markets and opportunities (Zizile & Tendai, 2018). Another major issue for female entrepreneurs in South Africa is the need for more infrastructure. The absence of essential infrastructure in many rural regions, such as safe roads, dependable electricity, and telephones, can make it challenging for female business owners to run their enterprises successfully. It can result in increased transportation costs, limited access to markets and suppliers, and reduced productivity. Despite these challenges, there are also many potential solutions to support and promote women's entrepreneurship in South Africa. These include providing targeted financial support and training programs for women entrepreneurs and investing in infrastructure development to improve access to markets and services.

Okeke-Uzodike et al. (2018) point out a rising understanding of the significance of advancing gender equality and combating discriminatory behaviors and attitudes restricting women's prospects in the corporate world. In general, women entrepreneurs in South Africa continue to encounter considerable obstacles. However, there is also a rising understanding of the need to encourage and support women's entrepreneurship as a significant force for the development and expansion of the economy (Maziriri et al., 2019).

**The Importance of Women Entrepreneurship and Empowerment.** Women's entrepreneurship and empowerment have gained significant attention recently due to their immense potential to drive economic growth, create job opportunities, and improve social welfare. Firstly, women entrepreneurs can contribute significantly to economic growth. The study of Ahl (2006) states that female entrepreneurs have the affinity to run businesses in sectors crucial for economic development, such as healthcare, education, and social services. Additionally, compared to their male counterparts, women-owned businesses typically have a greater growth rate and job creation potential (Brush et al., 2018).

Secondly, women's entrepreneurship can help reduce poverty and inequality. Women entrepreneurs can create employment opportunities for themselves and others, particularly for marginalized groups such as women and youth (Kayanula & Quartey, 2000). Women entrepreneurs can also drive innovation and social change, creating products and services that address societal problems (Welter & Smallbone, 2011).



Thirdly, women's entrepreneurship can help empower women, promoting gender equality and social justice. Entrepreneurship can give women economic independence, decision-making power, and autonomy (Kabeer, 1999). It can also challenge gender stereotypes and norms, encouraging women to participate in traditionally male-dominated industries (Gupta et al., 2018). However, there are some obstacles that women business owners must overcome, such as their limited access to networks, markets, and finance (Dutta & Sobel, 2016). Women also tend to have lower education, training, and experience than their male counterparts, hindering their entrepreneurial success (Minniti, 2005).

According to Cant and Wiid (2013), entrepreneurship in rural areas is vital for economic growth, especially in developing countries like South Africa, where there are significant challenges related to employment and income distribution. Sub-groups of women in this situation that need special consideration include young women, those from historically underrepresented groups, women with impairments, and those living in remote locations.

Women entrepreneurship is considered an essential tool for empowering women, as Maheshwari and Sodani (2015) noted that it plays a significant role in enabling women's empowerment. When people have access to job opportunities, they are less likely to engage in criminal activities as they have a means of making a living. Thus, encouraging entrepreneurship in rural areas can benefit social welfare and economic growth. Therefore, there is a need to promote policies and initiatives that support women's entrepreneurship and empowerment, including improving access to capital, training, and networks and addressing gender norms and stereotypes. Women's entrepreneurship and empowerment can significantly impact economic growth, poverty reduction, and social justice, making it an essential area for further research and action.

**Challenges Facing Women Entrepreneurs in South Africa.** According to Maheshwari and Sodani (2015), small firms do not run smoothly since the owners are unaware of registering their companies. The government ought to spread this knowledge. Running a firm can become challenging if the finances are available or well managed (Nkomo et al., 2017). Yenilmez (2018) attests that a lack of appropriate capital prevents small business growth. According to the World Bank (2017), ineffective inventory management hinders women entrepreneurs' expansion ability. It occurs because most of them need help to contact their customers daily to motivate them for continuous patronage, cannot implement special promotions, need to learn how to regulate the prices of goods they sell and have new product features. IFC (2019) expresses concern about crime that impedes the growth of small businesses.

Women engaging in small businesses are hurt or traumatized due to these crimes, which include robberies, break-ins, and vandalism. As a result, losses suffered by their business include the price of enhancing security or fixing damage and paying out impacted employees. According to AfDB (2020), robbery is a crime that affects small businesses, primarily women entrepreneurs. Customers and employees are also victims of violence during robberies. According to the study, 60% of personnel working for them experience robberies occasionally. According to Fakir (2018), many small business owners in townships need help to get funding and a reliable income. They consequently need better credit histories, which causes insufficient funds. These factors seriously threaten the growth of small firms. Small businesses face many challenges, including a lack of financing, contributing to their delayed growth (Mbhele & Ngcobo, 2018). Kariuki and Marongwe (2017) and Mosavel et al. (2019) note that small firm owners, expressly women, commonly lack managerial experience and education. They are unable to satisfy society's future needs.

Thekwane and Nkomo (2017) add that a need for more skills and competencies is prominent among the reasons impeding their business growth. According to Singh and Raghuvanshi (2012), their lack of management knowledge, frequently resulting in poor management judgments, was a

significant roadblock to their commercial success. Poor infrastructure (location), according to Ali and Salisu (2019) and Ghouse et al. (2021), inhibits the development of small businesses. These are bad roads, inadequate water supplies, and inconsistent power supply. Lack of information and communication technology has decreased customer satisfaction and severely constrained small business growth (Banihani, 2020; Noor et al., 2021). Barbutiu, Wakanuma, and Dhameeth (2021) state that infrastructure presents a significant challenge to small enterprises by providing access to roads, sufficient power, water, sewerage, and telecommunication services. They claim that inadequate or substandard infrastructure hinders the expansion of small businesses.

**METHODS**

Questionnaires gathered data via a 5-point Likert scale. All of the questions were closed-ended to aid the quantitative approach. The population of interest comprised 250 small and medium-sized enterprises owned by women in the rural regions of northern KZN, specifically Hluhluwe, Ulundi, and Eshowe. A convenience sample of 250 female entrepreneurs from these areas was selected. Data analysis was carried out using the SPSS 27, and the results were presented using graphs and tables.

**RESULT AND DISCUSSION**

The findings present the effect of expanding women-owned businesses in rural areas of South Africa. The results give an insight into the influence of women's businesses in rural areas. The results show the perception of rural women on factors affecting women's entrepreneurship.

**Table 1.** Financial factors affecting women's Entrepreneurship in rural areas.

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	144	57.6	57.6	57.6
Agree	52	20.8	20.8	78.4
Neutral	30	12.0	12.0	90.4
Disagree	19	7.6	7.6	98.0
Strongly disagree	5	2.0	2.0	100.0
Total	250	100.0	100.0	

According to Table 1, the majority of participants (57.6%) concurred that among the prominent concerns affecting women's entrepreneurship in rural South Africa is the problem of capital to manage their operations. Facts deduced correlate with research of a similar nature carried out in Tanzania by Nkwabi and Mboya (2019) and in Kenya by Kamunge et al. (2014), where financial constraints and a lack of capital access were highlighted as significant obstacles to entrepreneurship success. Singh (2012) discovered that capital, regardless of the size of the business, is essential to its success, while the inability to obtain credit to operate the business, as pointed out by Anton and Boston (2017), is a cogent barrier that militates the running of efficient business operation. In the view of Garankuwa, Turton, and Herrington (2012), significant financing levels were made available when business owners met the credit requirements. However, how to expend the funds for the right cause can be problematic for entrepreneurs.

**Table 2.** Education factors affecting women Entrepreneurship in rural areas of South Africa.

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	121	48.4	48.4	48.4
Agree	72	28.8	28.8	77.2
Neutral	23	9.2	9.2	86.4
Disagree	25	10.0	10.0	96.4
Strongly disagree	9	3.6	3.6	100.0
Total	250	100.0	100.0	

Half of the respondents (48.4%), according to the findings in Table 2, agreed that a significant hurdle for small firms is the need for more knowledge. It is because education is essential for acquiring the necessary skills and knowledge to successfully run a business, such as stock control, costing, marketing, and relevant technical skills. Providing efficient and effective services that satisfy customers is essential, leading to maximized returns and retention. These results align with a study carried out in the Western Cape by Mugobo and Ukpere (2018), where it was discovered that the education variable substantially impacts managing a firm. The researchers found that rural entrepreneurs need help with rural-urban relocation, unappealing pay offered by rural businesses, talent retention, and skill shortages. Similarly, Chinomona and Maziriri (2019) found that lack of education and entrepreneurial skills are significant challenges facing female entrepreneurs in the formal and informal sectors. These findings support those of Mukwarami and Tengeh (2017).

**Table 3.** Infrastructure Challenges affecting women Entrepreneurship in rural areas.

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	62	24.8	24.8	24.8
Agree	103	41.2	41.2	66.0
Neutral	45	18.0	18.0	84.0
Disagree	30	12.0	12.0	96.0
Strongly disagree	9	3.6	3.6	99.6
<b>Total</b>	<b>250</b>	<b>100.0</b>	<b>100.0</b>	

24.8% of participants, as shown by the data in Table 3, agreed that infrastructure facilities are impacting the expansion of women-owned businesses in South Africa. All participants agreed that toilet services are in poor condition and need improvement. These results align with a study by Moos and Sambo (2018), which found that infrastructure provision is crucial for human development. It increases productivity and long-term economic growth. Mugobo and Ukpere (2018) found that the transport and communications infrastructure in many rural areas is insufficient to support sustainable rural growth, which is also reflected in the poor condition of infrastructure, such



as electricity and transportation in South Africa, as confirmed by Leboea (2018). Legas (2015), on the other hand, stressed the importance of infrastructure for thriving entrepreneurship, which is in line with the findings of Bhorat et al. (2018) in South Africa, who found that bad roads not only make travel difficult but also raise the cost of vehicle maintenance. These results concur with Mugobo and Ukpere (2018), who found that a lack of business properties, such as offices, warehouses, and factories, is a significant problem for many rural firms in the Western Cape.

## CONCLUSION

The study found that female business owners in rural South Africa faced numerous difficulties. The facts ascertained revealed that poor infrastructure, a lack of knowledge, and financial constraints are the main obstacles to expanding women-owned businesses in South Africa's rural areas. The results further show how important financial considerations, a lack of knowledge, and inadequate infrastructure are significant hindrances to expanding women-owned businesses in South African rural areas. The government and key stakeholders must prioritize these issues to support women's entrepreneurship in rural areas. It can be done by implementing efficient policies and programs. Access to finance is crucial to support women entrepreneurs in their business operations, and policymakers need to facilitate this through credit facilities and other financing options. Education and entrepreneurial skills training are equally essential, particularly in technical aspects of business management, including marketing, costing, and stock control, that can enhance service delivery and customer satisfaction. Developing and upgrading infrastructure facilities, such as transportation and communication, is fundamental to promoting entrepreneurship in rural areas.

These measures will empower women entrepreneurs and stimulate economic growth in rural areas, reducing poverty and enhancing the living standards of rural communities. In conclusion, addressing the barriers of financial factors, lack of education, and poor infrastructure is crucial in promoting women's entrepreneurship and empowerment in rural areas of South Africa. By prioritizing these issues, policymakers and stakeholders can create a conducive environment that supports and empowers women entrepreneurs in rural areas, leading to sustainable economic growth and development. According to the survey, the main obstacles to developing women-owned businesses in rural areas are more financial support, education, and adequate infrastructure.

In light of the study's findings, the following suggestions are suggested to promote the expansion of women-owned businesses in the South African rural areas:

- Increase access to finance for women-owned enterprises in rural areas through micro-finance institutions, government grants and loans, and partnerships with financial institutions.
- Develop financial literacy programs and provide training on basic accounting and financial management to women entrepreneurs in rural areas.
- Create awareness campaigns on the importance of financial planning and record-keeping for the sustainability and growth of women-owned enterprises.
- Expand educational opportunities for women entrepreneurs in rural areas, including vocational training, entrepreneurship courses, and mentorship programs.
- Increase access to technology and internet services in rural areas to improve educational and business opportunities.
- Encourage public-private partnerships to improve infrastructure in rural areas, including road networks, telecommunications, and sanitation services.
- Provide tax incentives and other benefits to companies that invest in rural infrastructure development.

- Increase government spending on rural development programs and services, including healthcare, education, and housing.
- Develop initiatives to reinforce the development of women-owned enterprises in specific industries, such as agriculture and tourism, by providing resources and market access.
- Develop stronger collaborations between the public and commercial sectors to enhance the economic and social climate for women business owners in rural areas.

It is anticipated that by putting these suggestions into practice, the difficulties experienced by women business owners in rural South Africa can be overcome, fostering their growth and aiding in expanding the nation's economy. Thus, future research should examine additional issues such as cultural and social hurdles, a lack of access to markets and information, and legal and regulatory restrictions that impede the establishment of women-owned businesses in rural areas. In order to fully understand the challenges women business owners face in rural areas, it is crucial to comprehend the additional obstacles they encounter.

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