

**CHALLENGES FACED BY RURAL-WOMEN ENTREPRENEURS IN VHEMBE DISTRICT:
THE MODERATING ROLE OF GENDER SOCIALIZATION**

By

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DECLARATION

I, Yvonne Karasi student number, 11613081, hereby declare that this dissertation for Masters of Commerce in Business Management at the University of Venda, hereby submitted by me, has not been submitted previously for a degree at this or any other university, and that it is my own work in design and execution, and that all the material contained has been duly acknowledged.

Signature _____

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ABSTRACT

South African economic policies (for example, the National Development Plan [NDP] and Broad-Based Black Economic Empowerment Act [BBBEE]) place high emphasis on promoting entrepreneurial activities. In particular, these policies seek to provide for interventions that minimise challenges faced by entrepreneurs. In spite of this there is a segment of entrepreneurs that continues to experience numerous challenges – women entrepreneurs. The purpose of this study was to analyse the challenges faced by rural-women entrepreneurs. Rural women entrepreneurs in particular face challenges or barriers, which can be categorised under entrepreneurial, socio-cultural, personal, and technical barriers. The notion of gender socialisation can be used as one of several explanations as to why males and females behave differently. This kind of socialisation is also thought to be at the root of gender stereotyping, including chauvinism. This kind of socialisation has been said to influence the degree to which women face entrepreneurial challenges in rural areas. To address this research problem, which focuses on social perceptions, the critical realism paradigm was used. The research methodology used was a quantitative one, with the sample size 151 participants. Snowballing was utilised to locate participants with the desired characteristics. Self-completing questionnaires adapted from previous studies were utilised to gather data. The collected data was analysed using IBM-SPSS. Various descriptive and multivariate statistical tests, including ANOVA, cluster analysis, and factor analysis were used to analyse the data. The data collected indicated that women entrepreneurs with higher levels of gender socialisation ('strongly believe') are affected by entrepreneurial challenges more than those with low levels of gender socialisation. The results also indicated that education plays a key role in changing women's' attitudes towards their gendered roles and how they are socialised from a young age through to adult status. The researcher recommended equal opportunities for both males and females with regard to access to state resources such as education and finance, and access to information about businesses.

Keywords: *Women entrepreneur, rural, gender socialisation, South Africa, entrepreneurship barriers*

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CHAPTER 1: INTRODUCTION AND BACKGROUND

1.1 Background and Introduction

South African economic policies, such as the National Development Plan [NDP] (2012) and the Broad-Based Black Economic Empowerment Act [BBBEE] (2003) place strong emphasis on promoting entrepreneurial activities, in part as a way of redressing inequalities inherited from apartheid (Krueger, Hansen, Michl and Welsh (2011). In particular, these policies seek to provide for interventions that minimise the challenges faced by entrepreneurs (van der Merwe & De Swardt, 2008). For example, the Small Enterprise Development Agency [SEDA] (2004) allocates funding and training opportunities for budding entrepreneurs, while BBBEE promotes access to markets. In spite of these policies and agencies, there remains a segment of entrepreneurs, predominantly women, that continues to experience numerous entrepreneurship challenges (Chinomona & Muzariri, 2015).

Female entrepreneurs, particularly those in rural areas, tend to be more susceptible, or vulnerable, to entrepreneurial challenges compared to urban-based women entrepreneurs. Davis (2011) reports that rural-women entrepreneurs differ from those in urban areas in terms of service delivery and networking (e.g. sharing business information; seeking potential partners; finding mentors and role models), and generally lack the knowledge on how to acquire funding. Ascher (2012) endorses this view, reporting that many women in emerging economies are illiterate and live in poverty, although this situation does not prevent them from participating at a certain level in local economies and becoming entrepreneurs.

Globally, in most economies, including in South Africa, women dominate the micro-enterprise sector, and in both rural and urban areas women's participation in small to medium enterprises contributes substantially to economic development in those areas. Women entrepreneurs therefore can be said to contribute directly to economic growth and poverty reduction. However, in spite of their contributions to the economy, women entrepreneurs suffer various constraints that inhibit them from realising their full entrepreneurial potential (Branch, 2003). Past and recent studies indicate that women entrepreneurs constitute a group of entrepreneurs that faces unique challenges primarily because of gender and socialisation practices within certain societies (Valla, 2001; Department of Trade Industry, 2005; Carter, 2014; Mboweni. K, 2015). This body of research indicates some of these challenges to include the lack of entrepreneurial skills, gender discrimination, work-life

balance, and limited access to finance (Aslam, Latif & Aslam, 2013). These challenges are described in detail in Chapter 2 (Section 2.5.1).

The above-mentioned challenges are most severe in rural areas, where the socio-cultural environment is less favourable for women wanting to engage in entrepreneurial activities than it is in urban areas (DTI, 2005). Against this background, the purpose of this current study is to determine whether and in what ways gender socialisation exacerbates the range of existing challenges faced by women entrepreneurs in South African rural areas such, as the Vhembe District in Limpopo Province.

1.2 Identification of the Research Gap and the Development of the Research Problem

As already pointed out, the entrepreneurial challenges faced by women in business is not an entirely a new field for research. Most studies in this area report on women entrepreneurship challenges in the Western world (Baker, Aldrich & Nina, 1997; Ahl, 2006; Brush, De Bruin & Welter, 2009). Of the small number of studies on women entrepreneurship in emerging economies including South Africa, those by authors such as Chinomona and Muzariri (2015), Wube (2010), and Vinay and Singh (2015) provide useful insights which will be discussed in detail in Chapter 2. Valla (2001), Witbooi and Ukpere (2011), and Mboweni (2015) argue that the reason for this deficiency is that many researchers in the field tend to group women entrepreneurs together as a homogenous cohort in terms of the kinds of social and economic challenges they encounter and the social, economic and geographical contexts in which they are attempting to set up businesses. Mboweni (2015) found that the nature and extent of challenges faced by women entrepreneurs to differ across various demographic factors, such as age, family size, and education level. Building on Mboweni's (2015) and other researchers' findings, the current study is intended to show that the entrepreneurial challenges, and the extent of these which rural-women entrepreneurs face differ in significant and varying respects from those faced by urban-women entrepreneurs. Thus the current study focuses on investigating and attempting to understand the specific nature of the entrepreneurial challenges faced by the former.

Although the majority of studies on women entrepreneurs (Valla, 2001; Witbooi & Ukpere, 2011; Mboweni, 2015) have focused on urban-women entrepreneurial challenges in developed and developing countries, macro-level challenges, such as mobility, access to finance, and markets, have been the focus of past studies, as Table 1 shows, ignoring micro-

level challenges, such as the many personal and social challenges that women entrepreneurs encounter.

1.2.1 Research Gap

Thus It can be concluded that the existing body of literature has largely ignored two pertinent issues pertaining to women entrepreneurs: (1) micro-level challenges of women entrepreneurs in general, and (2) the specific micro-level challenges of women entrepreneurs operating in rural areas. This research attempts to address this gap in the body of existing knowledge on this issue. As a corollary, the study argues that gender socialisation in varying degrees delineates the nature and extent of the micro-level challenges (for example, personal and socio-cultural challenges) that rural-entrepreneurs face.

The research problem refers to a gap in the literature on studies in this area:

While past and current research have identified numerous challenges faced by women entrepreneurs, very few studies have focused exclusively on the specific challenges faced by rural-women entrepreneurs or attempted to identify how gender socialisation affects women entrepreneurs' experience of these challenges.

Thus the aim of this study is to determine how gender socialisation influences the nature and severity of entrepreneurial challenges experienced by rural women in Vhembe District. The specific objectives of the study are:

- 1) To identify the challenges faced by women entrepreneurs in the Vhembe District.
- 2) To ascertain the perceptions of women entrepreneurs in the Vhembe District on entrepreneurial challenges.
- 3) To determine how gender socialisation affects the severity of entrepreneurial challenges among female entrepreneurs in Vhembe District.

1.4 Hypotheses

To answer the above-mentioned objectives, a set of hypotheses was formulated as follows:

H₁: Women entrepreneurs with higher levels of gender socialisation tend to experience higher levels of the following challenges.

- (a) Macro challenges
- (b) Skills challenges

- (c) Micro challenges
- (d) Beliefs and values challenges

H₂: The challenges faced by women entrepreneurs differ across demographic profile in terms of:

- a) Age
- b) Education
- c) Marital status

H₃: Rural women entrepreneurs from Vhembe District are a homogeneous cohort with respect to entrepreneurship challenges, demographics, and gender socialisation.

1.5 Conceptual Framework

In order to investigate and attempt to resolve the research problem, and to test the set of hypotheses, the conceptual framework consolidating gender socialisation and women entrepreneurship challenges is discussed in detail in Chapter 2:

1.6 Significance of the study

Since UNIDO's "Rural and Women Entrepreneurship (RWE) Development Programme" report was published in 2003, the latest statistics from UNIDO have now revealed that globally women-owned businesses are the fastest growing segment of new business start-ups (Branch, 2003). This report highlighted that between 2007 and 2016 the number of women-owned businesses increased by 45 per cent compared to a nine per cent increase over the earlier periods, as against other businesses. In research conducted in the USA in 2004 by Mattis (2004) on women starting businesses in that country, albeit a study conducted in a developed/industrialised country, showed women entrepreneurial activities to be of strategic importance to the US economy, and possibly to other economies. One of the interesting and significant findings of this study was that black women in the USA at that time formed a larger share of black-owned businesses than did white women's businesses do of white-owned businesses (Mattis, 2004).

In this context, and based on research conducted in India on women entrepreneurship, Bharthavajan (2014) asserts that women in business, particularly in developing countries, have also been recognised as catalysts for poverty reduction, social upgrading, and economic regeneration through job creation. This idea was originally mooted by (Ahmed, 2011; Akhalwaya & Havenga, 2012). A classic example of this advancement is to be found in

the agriculture industry where globally women-farming businesses cultivate more than half of all the food that is grown. In Sub-Saharan Africa, for instance, women produce up to 80 per cent of all basic foodstuffs (Department of National Treasury, 2011). Despite this advancement, women-owned businesses continue to suffer the most challenges in comparison to men-owned businesses. Given the importance of women entrepreneurs for the economy as well as for breaking down stereotypes and barriers to their advancement in business, it is important for this study to identify the challenges faced by women entrepreneurs in rural areas particularly in developing countries, and to focus on one rural area, the Vhembe District in Limpopo Province, South Africa, to do this. In this context, the study envisages that it will contribute not only to the body of knowledge on women entrepreneurs in rural areas of developing countries, but to a deeper understanding of the challenges faced by women entrepreneurs.

1.7 Delimitations of the study

The study will be delimited to the Vhembe District in Limpopo Province. As such, the results of the study may not necessarily be generalisable to other rural areas in South Africa.

1.8 Definition of Key Terms used in the study

Entrepreneur: someone who discovers, exploits, and evaluates opportunities and the coordination of scarce resources to create future goods and services (Casson, 2005).

Women entrepreneurship: a process where women organise all the factors of production, undertake risks, and provide employment to others (Summangala, 2003).

Gender socialisation: is defined as the tendency for boys and girls to be seen, treated, and raised differently within families and societies (Carter, 2014).

Rural Areas: in South Africa these are mostly characterised by the presence of at most one or two small towns, communal land tenure, and villages or scattered groups of dwellings and typically, or often, located in South Africa, in the former homelands (South Africa: National Treasury, 2011).

1.9. Outline of the Dissertation

The dissertation is divided into five-chapters. Chapter 1 has presented a background to, and general historical and theoretical overview of, the research, including the, research problem, conceptual framework, research questions and hypotheses, and the research methodology.

Chapter 2: This chapter reviews the existing literature on the role and contribution of women entrepreneurs, gender socialisation, and the challenges facing women entrepreneurs, particularly in rural areas, and in rural areas in South Africa.

Chapter 3: The methodological aspects of the research are highlighted, including the description and evaluation of the research design and methodology, the sampling method and process, and the data gathering and analysis procedures.

Chapter 4: presents an analysis of the data and discusses the findings in relation to the research question and to the literature reviewed in Chapter 2.

Chapter 5: presents a summary, and discusses and conclusions, of the findings, including their implications and limitations. The chapter concludes with recommendations for government and policy makers in terms of designing and implementing policies to be considerate of the different levels of women entrepreneurs in terms of gender socialisation, as well as for future research on the differences between challenges faced by women entrepreneurs from rural and urban areas.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

This chapter presents a review of the literature concerning concepts of entrepreneurship, women entrepreneurship in particular looking at the historical development of theories, schools of thought, and studies on gender socialisation, and in particular those applying to women entrepreneurs in a range of social, economic and geographical contexts. These studies provide a foundation for the various theoretical explanations and analyses of the challenges faced by women entrepreneurs in both urban and rural contexts, including comparative analyses between women entrepreneurs in these respective contexts. The review discusses in detail literature/studies on the ways in which gender socialisation has influenced and continues to influence, create, and exacerbate the challenges faced by women entrepreneurs in general, but particularly those in rural areas of developing countries.

Additionally, the chapter also discusses the literature dealing with comparisons between certain aspects of women entrepreneurship and male entrepreneurship, and between urban women entrepreneurs and rural women entrepreneurs. In addition, common challenges experienced by women entrepreneurs globally are identified, categorised, and discussed. The chapter concludes by highlighting the research gap identified by the researcher of the current study.

2.2 The Origins of Women Entrepreneurship

The literature shows that historically the notion of entrepreneurship to be gender specific. Early entrepreneurship theorists, such as Schumpeter (1934) cited by De Bruin, Brush and Welter (2006), introduced gender-specific terminology in defining the phenomenon that is now widely known as entrepreneurship, in essentialist terms. The essentialist masculine label appears to have been the provenance of that school of thought which defines entrepreneurship as a vocation confined exclusively to men (Ahl, 2006). In the early 1930s Schumpeter (1934) defined an entrepreneur as a “solitary man”. Long before this essentialist view was articulated by Schumpeter (1934) and dating from the 19th century, women have not been recognised as entrepreneurs. This persistent attitude has engendered, and continues to engender, ambivalence towards, and detracted support from financial institutions and/or government incentives for women in business.

This essentialist masculine view of entrepreneurship has resulted in two things: (1) the tendency to classify numerous male-oriented trades as entrepreneurship (e.g., engineering, construction and marketing). (2) The exclusion of women-dominated activities such as pottery, weaving and hairdressing from the entrepreneurship literature. This, in part, explains the limited number of studies of women in entrepreneurship and women entrepreneurs in the mainstream entrepreneurship literature. Consequently, the development of the sub-discipline of women entrepreneurship – a branch of entrepreneurship focussing on the creation and management of business ventures by women.

2.2.1 Definition of Women Entrepreneurship

A range of definitions exists in the literature of a woman entrepreneur. According to Sharma (2013), a woman entrepreneur is one who starts and owns an enterprise by investing at least 51 per cent of the capital required in the enterprise. Women who innovate, initiate or adopt business actively are also called women entrepreneurs (Brush, 2006). Gordon, Natarajan and Arora (2009) defined women entrepreneurs as a woman, or a group of women, who initiate, organise and operate a commercial enterprise. Many studies done globally (Chinomona & Muzariri, 2015; Mboweni, 2015; Akhlwaya & Havenga, 2012; Wube, 2010; Botha, 2006, Sumaira, Madiha & Muhammad, 2013 & Bajpai, 2014) have found women entrepreneurs to be a driving force of economic development in many developing economies. According to the Finnegan (2015), Commonwealth Secretariat Report postulated that, African women entrepreneurs contribute numerous ideas, innovations, and a great deal of energy and capital resources to their communities, as well as generating jobs and creating additional work and income for suppliers and other spin-off business linkages.

2.2.2 Activities and Domain Areas of Women Entrepreneurship

In the context of women entrepreneurship being seen as the branch of entrepreneurship that focuses on women who engage in entrepreneurial activities and entrepreneurial activities being defined as those aspects associated with the formation of enterprises. Nicolaou, Shane, Cherkas and Spector (2009) categorised the entrepreneurial activities in terms of four primary areas: (1) opportunities recognition, (2) resources allocation (3) venture creation (4) challenges (see Figure 2.1).



Figure 2.1: Women Entrepreneurial activities

Source: Researcher's Own Construct based on the model of Nicolaou, Shane, Cherkas and Spector (2009).

According to this model, women entrepreneurs, as do other entrepreneurs, begin by identifying potential business ideas (which create social value and make economic contribution), a process which can be referred to as 'opportunity recognition'. In their study, and the model of women's entrepreneurial activities which they present, Nicolaou et al. (2009) conceive an important element of entrepreneurship as the identification of opportunities no matter where they are found, therefore making opportunity recognition an important component and foundation of the entrepreneurial process.

In addition, women entrepreneurs engage in the creation of new ventures, a 'venture creation' phenomenon which, according to past research done in the 1990s, involves interaction between the environment and the individuals seeking to engage in entrepreneurial activities and is the core of, or key to, profitable opportunities (Venkataraman, 1997). In support of the above phenomenon, Botha (2006) stressed that, it is vital that more South African women be encouraged to pursue entrepreneurial ventures. However, whether attempting to start a business, or running business ventures, women have been found to face and overcome many challenges which impede the start and/or growth of their businesses, a phenomenon the current study attempts to investigate, in particular, gender discrimination and societal expectations.

2.2.3 Typologies of Women Entrepreneurs

The following sections explain and discuss the typologies of women entrepreneurs as postulated by Lakshmi and Rangarajan (2012):

2.2.3.1 Affluent entrepreneurs

These are said to be women entrepreneurs who come from rich families. They are daughters, daughters in law, and wives of affluent people in society. Many of these, according to Lakshmi and Rangarajan (2012), are involved in beauty parlours, interior decoration, book publishing, and film distribution (Lakshmi & Rangarajan, 2012:20), although this is arguably also an essentialist view. They are described as enjoying family support in carrying out their initiatives and responsibilities. According to this view, affluent women entrepreneurs do not strive for survival, for they already come from rich families. Lakshmi and Rangarajan (2012) elaborate further, saying that the reasons for affluent women entrepreneurs to venture into business include taking a personal vision and turning it into a lucrative business, and by doing so, solving a specifically related career problem.

2.2.3.2 Push factors entrepreneurs

This term describes women entrepreneurs who go in business for entrepreneurial activities in order to overcome financial difficulties. A family economic situation forces them to either salvage and develop an existing family business or start a new venture to improve the economic conditions of the family. Most of these women aim to better their lifestyles by also playing the role of generating income for the family through venturing into small businesses which do not require many skills, or specialised skills e.g. running a spazza shop, weaving and poultry (Orhan & Scott, 2001).

2.2.3.3 Pull factors entrepreneurs

These are women living in towns who take up entrepreneurship as a challenge to engage in something new and to be economically independent. They belong to the group or class of educated women who generally take up small and medium industries where risk is low. Under this category, women often start service centre schools, catering, restaurants, and grocery shops or small supermarkets.

2.2.3.4 Self-employed entrepreneurs

This term refers to economically poor and/or poorly educated women living in rural areas/villages and towns who rely heavily on their own efforts for sustenance. They tend to start small, often domestically oriented enterprises which do not require specialised or technical skills, such as broom making, candle making, providing tea/coffee in offices, ironing clothes, knitting, and tailoring.

2.3 Gender Socialisation and Global Perspectives of Women Entrepreneurship

According to GEM (2007), studies on gender differences in entrepreneurship, such as those conducted by (Wood & Eagly, 2002; Marlow & Carter, 2004), reveal that the rates of women's entrepreneurship are lower than men's. A study conducted in Israel by (Menipaz, Avrahami & Lerner, 2009) showed that a majority of women entrepreneurs suffer from a deep sense of inferiority resulting from social and economic exclusion as well as lack of equality with their male counterparts.

2.3.1 Conceptualising Gender Socialisation

The processes of gender socialisation have been described at length by developmental scholars (Huston, 1983; Ruble & Martin, 1998), and an extensive body of literature suggests that parents play a key role in gender socialisation. Raffaelli and Ontai (2004) found differential treatment between boys and girls by their parents among Latino communities. Further, the study highlighted that children tended to have different household responsibilities depending on their gender. Girls were expected to help around the house; whereas boys were not. Gender role attitudes emerged as the most consistent predictor of parental socialisation.

Many past and more recent researchers see gender as socially constructed and stress the complexity and diversity of the concept (Bockting, 1999; Kimmel, 2000; Maurer-Fazio & Hughes, 2000; Bohan, 2002). It is difficult to capture this complexity because most measures of gender are based on a dichotomous approach that merely sets women and men in opposition and assumes that people believe that differences between them are normal (have become normalised) and 'natural'. Particularly in patriarchal societies, the belief that men and women are fundamentally different is often linked to the idea that there are particular social roles for which men and women are best suited and to gendered power relations (Ruble, Martin & Berenbaum, 1998). In this study, the researcher wishes to gain and provide an insight into the ways in which gender socialisation influences the way that rural women

entrepreneurs encounter the challenges they face in embarking on, and attempting to succeed in, entrepreneurship.

Crespi (2003) conceptualises gender socialisation in terms of the way humans behave and think as being the final product of socialisation. The author described how, from the moment individuals are born, they are moulded into being what society wants them to be. Thus, according to her, society expects certain norms and gender roles for boys (masculinity) which are different to those expected for girls (femininity).

2.3.1.1 Defining Gender Socialisation

Carter (2014) elaborates on Crespi's original 2003 gender socialisation concept, as a more focused form of individuals' treatment of one another, and how they relate to one another in society. This socialisation is manifested in the ways in which children of different sexes are treated by others, both by adults and their peers, to fit into certain predefined gender roles expected of them within the context of a particular society (Carter, 2014). Through socialisation children – and adults - also learn what is socially appropriate and what is improper behaviour for both genders (male and female). Gender socialisation has also been defined as the process of an individual internalising society's values in order to adapt to and survive in one's culture (Gleitman, 2000). This implies that people live their lives in relation to other people's perceptions and/or expectations, or by following certain cultural and religious norms. This follows a popular African philosophy of "Ubuntu"- which says, "a person is a person because of other people" and societal phrase such as "what will people say". In this sense children are 'moulded' by their particular society to adapt to what that society values, not by what their individual or personal values or desires might be.

2.3.1.2 Origins of Gender Socialisation theory

According to scholars writing at the turn of the century, such as Peterson and Hann (1999), and Gleitman (2000), gender socialisation begins the moment individuals are born, and helps answer society's question of whether a baby "is a boy or a girl?" and families more often than not treat new-borns differently depending on their sex (Peterson & Hann, 1999; Gleitman, 2000). Indeed, according to these authors, although they were writing more than 15 years ago, families begin to socialise gender roles even in delivery rooms: boys are dressed in blue while girls are dressed in pink (or other colours that are symbolically attached to gender). These different, gendered approaches and treatment of babies by the family were seen by Wharton (2005) to begin and continue to serve or to shape behaviour patterns and define boundaries as children grow and develop (Wharton, 2009).

In the socialisation process children were and still are said by some psychologists to be introduced to certain roles that are typically linked to their biological sex. The term 'gender role' refers to society's concept of how men and women – and/or boys and girls - are expected to act and how they should behave. Their roles are based on norms, or standards, created by society. Crespi (2003) somewhat essentialist view (it could now be argued) was that all individuals learn gender roles via agencies of socialisation, which are the “teachers” of society. The main agencies in western society, according to a view being widely circulated and accepted by many in the late 1990s, and earlier, are said to be the family, peer groups, schools and the media. With respect to gender socialisation, each of these agencies could be reinforcing the gender stereotypes.

Consequently, according to this view, children would be most likely to choose to play with “gender appropriate” toys (or same-gender toys) even when cross-gender toys are available because parents are said to give children positive feedback (in the form of praise, involvement, and physical closeness) for gender-normative behaviour (Caldera & Sciaraffa, 1998).

2.3.1.3 Stereotyping as part of the socialisation process

Stereotyping is said to be a learned behaviour, which is transmitted or changed, and is regarded by some sociologists and psychologists as part of the socialization process. According to some authors, the 'culture' an individual acquires, and which influences gendered stereotypes, comes through information received in direct and indirect ways from sources such as parents, peers, teachers, political and religious leaders, and the mass media (Macrae, Stangor & Hewstone, 1996; Hibbard & Buhrmester, 1998; Witt, 2000). Stereotyping is said to influence how we perceive each other, especially individuals outside our cultural group. Early theorists who wrote in the early 1980s and in the 1990s put to light that, what people believe to be “normal” is associated with those whom they are hanging out with, which are usually friends and social networks (Brink & Nel, 2015; Sweida & Reichard, 2013).

Stereotypes are assigned to a group or an individual with the conscious or unconscious intent to categorize that group or individual in either a positive or negative way. Unfortunately, as has been debated more recently, the stereotype is more often negative than positive and is often misused in the context of social relations (Mio & Awakuni, 2013). Thus, in terms of the negative stereotype held by many people, from many social and

cultural groups, in the entrepreneurial world, women are considered to be weak and not sufficiently competent to run their own businesses.

Many psychologists and sociologists (Gupta, Turban, Wasti & Sikdar, 2009; Mio & Awukuni, 2013) have seen gender stereotypes as related to cognitive processes in terms of people having different expectations for female and male behaviour. In this way the traditional gender roles help to sustain gender stereotypes and expectations. Common examples of this are seen in the expectation that males are supposed to be adventurous, assertive, aggressive, independent, and task-oriented, whereas females are seen and expected to be more sensitive, gentle, dependent, emotional and people-oriented (Carter, 2014). While common sense accepts that men and women have some biological differences, it is life experience and socialisation that reinforces or contradicts those differences (Basow, 1980; Gupta, Turban, Wasti & Sikdar, 2009). Burn, O'Neil and Nederend (1996), wrote 20 years ago and claimed that, it is gender differential socialization, and the fact that males and females are taught different appropriate behaviours for their gender, that creates and sustains these stereotypes (Burn, O'Neil & Nederend, 1996).

According to studies such as that conducted by Bustard (1996) in the 1990s, at that time, postulated that, children's acquisition and adherence to masculine and feminine gender roles continues into adulthood. Although, in addition to socialisation, there are social/societal reasons why men tend to outnumber women in professions such as law enforcement, the military, and politics, while women tend to outnumber men in care-related occupations such as child care, early childhood education, health care, and social work. These occupational roles are examples of 'typical' African male and female behaviour, derived from various cultural traditions and social norms. However, while adherence to these gendered social roles demonstrates fulfilment of social expectations it does not necessarily reflect personal preference (Diamond & Butterworth, 2009).

In most societies and/or cultures and religious groups, although this has been changing in recent years with the increasing visibility and acceptance by some societies of gay and transgender people, there exists a clear categorisation of what it means to be a male or a female including in the workplace (Cellerino, Borghetti & Sartucci, 2004). Cellerino, Borghetti and Sartucci went on to explain that categorisation of male or female tends to be habitual (socially conditioned) and to influence how individuals define and present themselves to society.

2.3.2 Gender Roles Socialisation Theories

Crespi (2003) describes and explains the various theoretical approaches to gender role socialisation:

2.3.2.1 Reinforcement theory

The theory states that the rewarding by society of the desired actions and punishing the undesired ones, works the same way as operant conditioning. Therefore, the traits that the socialisers want – consciously or unconsciously - to be emphasised in the future are being reinforced. This explains why when one does something considered by society as not the expected or accepted action, one runs the risk of becoming a laughing stock, which explains punishment of undesired acts.

2.3.2.2 Cognitive development theory

Vygotsky theory of 1978 stresses that; social interaction plays a fundamental role in the development of cognition. Thus, the theorists believed that community plays a central role as an agent in the process of socialisation. On the same note, Gleitman, Fridlund & Reisberg, (2000) postulated that, socialisation depends on observational learning, but states that children do not imitate everything blindly; they use intellectual operations to choose useful information and choose to omit what they see as useless or meaningless. Thus, according to this theory, as children observe and learn, they do not indiscriminately accept or acquire everything they are exposed to; they also use their intelligence and reason to eliminate some of the things they feel are not useful to them in terms of operating in society.

2.3.2.3 Social learning theory

Social learning theory, like cognitive development theory, also emphasises observational learning and was much espoused by the behaviourist school of psychology. According to (Bandura, 1977) social learning theory individuals learn by imitation and modelling through such agencies of socialisation as peers and family. Children observe other persons and imitate them, and through this learn something new. According to this theory, gender roles are belief systems that guide the way people process information, including information about gender and gendered behaviour. For instance a girl child learns, through observation, from her mother what is expected of a female by society, including the way she should dress and walk.

2.3.4 Gender Socialisation and Women Entrepreneurship

Entrepreneurship is becoming an increasingly important source of employment for women across countries. As was mentioned in the previous chapter, women play a key role in entrepreneurship for national development. In most of the developing world, women form the bed rock of the society through their entrepreneurial activities (Brush et al., 2009). However, women often tend to be at the receiving end of any negative impacts operating on distressed economies, being mothers and primary carers of children and family members, particularly in the cases of those with fatherless children, or who are widows or single parents. Resultantly, there is a conflict between work and life causing a strain in business or life experiences (work-life imbalance).

In this context, a study by Tsyganova and Shirokova (2010) which explored gender differences in 'efficiency-driven' countries based on the GEM data, revealed a growing number of women-owned businesses, but that the level of male entrepreneurial activity was at that time still higher compared to that of women. From a gender perspective, according to (Lindberg, Lindgren & Packendorff, 2010), this was clearly seen as a 'gender gap' across countries, and often portrayed as a statistical pattern showing differences in prevalence of entrepreneurial activities between the categories of men and women. The authors went on to argue that the reasons for the gender gap were to be traced back to the general cultural gender differences in any society where business start-ups were culturally defined as masculine activities.

Moreover, in this context the expectations of entrepreneurship and innovation from policymakers emphasize high-tech, high growth, individualist ventures – i.e. traditional western, and other, culturally defined masculine ways of doing entrepreneurship (Tsyganova & Shirokova, 2010). Behind the statistical gender gap in entrepreneurship, there is thus a cultural gender gap. All of the cited influences of gender socialisation can be blamed on the gender system. Past author of a decade ago Bacchi (1996) , saw the gender system as the foundation for social patterns identifiable in most societies, patterns that are constituted by two logics; the separation of sexes (segregation) and the primacy of masculine norms.

Although the number of women entrepreneurs is growing in African economies, research has identified that, those women entrepreneurs' enterprises are less likely to grow comparably to their male counterparts. As is described in detail in Section 2.5 below, women entrepreneurs face a wide variety of challenges both in starting and growing their business ventures.

Considering these challenges, entrepreneurial advising, training and education services have been found to play a positive role in venture success (Nani, 2011).

2.4 Global Trends in Women Entrepreneurship

Women's participation in entrepreneurship varies significantly across countries, different phases of the entrepreneurial process, and according to different degrees and sources of motivation. According to GEM (2009), not all economies are committed to facilitating female entrepreneurs due to differences in culture and religion. Globally, women owned businesses constitute between one-fourth and one-third of the business population. The majority of them operate tiny enterprises which still enable them to sustain and improve their quality of life (Coughlin & Thomas, 2002).

2.4.1 Women Entrepreneurs in Africa

With few exceptions, all of the 54 countries on the African continent, are, in varying degrees, facing problems such as illiteracy, poverty, political instability, civil war, corruption, lack of natural resources, and high rates of crime. Women entrepreneurship in Africa, and the circumstances under which it operates, cannot be compared with most of the rest of the world (Global Entrepreneurship Monitor, 2014). In addition to the series of obstacles already mentioned, social and cultural obstacles face the African woman currently trying to rely on her own strength and resources. Women constitute more than 50 per cent of the total population of the African continent and this portion of the population, if provided with the proper training and education, has the potential to play a significant role in the growth of the overall economy of Africa (GEM, 2012).

While most African countries are under-developed, and suffer high levels of poverty, , women can be said to form the backbone of African communities, and to represent the continent's greatest potential source for unlocking economic growth due to the fact that they provide much of the labour force while having the least amount of financial resources (Tadria, 2008). African women have gone beyond making handicrafts to become successful business managers with vast empires translating to high financial returns of over \$50 million and creating millions of jobs (Hughes, Jennings, Brush, Carter & Welter, 2012).

Women make up an important segment of Africa's micro and small business sector. A study conducted by the African Development Bank (ADB) and the ILO (2004) indicates that micro-enterprises with less than 10 employees constituted over 99 per cent of the countries' micro-small and medium-sized enterprises in Ethiopia, Kenya, and Tanzania. Of that, the share of

women business owners was reported to be roughly 65 per cent in Ethiopia, 45 per cent in Kenya, and 43 per cent in Tanzania. GEM reports (2016) showed that women in most African countries start businesses at a lower rate comparably to their male counterparts while women's entrepreneurial activities are greater than 30%.

2.4.2 Women Entrepreneurs in South Africa

South African economic policy places a high value on entrepreneurship (van der Merwe & De Swardt, 2008). In this context, although women entrepreneurs in South Africa make a significant contribution towards the economic development, their contribution has not been sufficiently nurtured and developed. (Mandipaka, 2014) explains that black South African women entrepreneurs in low socio-economic level areas tend to engage in survivalist activities such as sewing co-operatives, chicken farming, candle-making, gardening, arts and crafts. At the same time, most women entrepreneurs in South Africa play a major role in the social and economic well-being of their communities. The Government has now recognised the value of their contribution to their communities by giving them support and promoting a change in their attitudes towards the meaning of work (Herrington, Kew, Kew & Monitor, 2010).

In South Africa gender inequality continues to be a problem in terms of South African women being able to have the same rights and advantages as South African men. A large proportion of women entrepreneurs in South Africa have to date been excluded from access to credit, ownership of land, and to educational opportunities and skills development (South Africa, 2005). Most South African women entrepreneurs living in rural areas contribute substantially to the rural economy. Though women may be entrepreneurs in their own rural homes, it is difficult for them to branch out and have access to a building or structure from which to run a business. According to Mandipaka (2011) it is because of problems getting finance to open their own businesses that women entrepreneurs outside of traditional communities in rural areas are mostly found doing jobs such as catering, fashion designing, cooking, and being wedding coordinators while those in low socio-economic level rural areas are engaged in subsistence entrepreneurial activities which do not require education or specialised skills.

2.4.3 Women Entrepreneurs in Rural Areas

In rural areas, the realities of a declining resource base and of agricultural economies, combined with lack of employment opportunities, have resulted in more women becoming interested in self-employment (Warren-Smith & Jackson, 2004). Rural women increasingly run their own enterprises, yet their socio-economic contributions and entrepreneurial

potential remain largely unrecognized and untapped (Kelly & Osayanmo, 2005). They are concentrated in informal, micro-size, low productivity, and low-return activities (International Labour Organisation, 2010).

South African rural-women entrepreneurs in the agricultural sector do not only face higher poverty rates but, they also often have little to no resources available to them, with access to water, irrigation tools, and seedlings a constant challenge. In support of this statement, Dlula (2014) argued that, for those women who want to establish their small businesses in the agricultural sector, many women struggle to gain access to financial assistance to start their enterprises. This is mainly because they often lack assets to put up as necessary surety (collateral security).

Based on a study done in rural India, Mishra and Kiran (2014) advocate for women in rural areas receiving encouragement and support from family members, government, society, and male counterparts (Mishra & Kiran, 2014). With the right assistance from these groups, women would be able to join the main stream of the national economy, thereby contributing to the economic growth of a country.

The South African government does provide incentives or support groups to assist women entrepreneurs, for example include the Women Entrepreneurs Fund (WEF), and the Isivande Women's Fund and Imbewu Fund, but often women in rural areas lack the information and knowledge of such privileges and opportunities.

2.5 Challenges Faced by Women Entrepreneurs

Starting and operating a business involves considerable risks and effort for any entrepreneur, particularly in view of the high failure rate. Perhaps the risk is even higher for a woman entrepreneur, who not only has the problems associated with being in a traditionally male-dominated area, but also often lacks the education and training needed in this specific field (Botha, 2006).

Men and women both experience personal, domestic, and social problems but women record more difficulties. This is especially true in respect to lack of self-confidence and to not being taken seriously, particularly when confronted by providers of funds (Nieman & Nieuwenhuizen, 2009). In Africa, in the context of women as producers and entrepreneurs, particularly in rural areas, African women have access to fewer resources than men. For example, relative to men, they tend to have less access to land, credit facilities, and education and training facilities (Katepa-Kalala, 1999).

Additionally, the extent and form of women's participation in the market is different from that of men entrepreneurs. The reasons are strongly linked to the social roles and positions of women in different societies. Women entrepreneurs in poor/developing countries suffer from gender discrimination in society and in terms of customary or traditional laws, an underdeveloped enterprise culture, inadequate support systems for businesses, and underdeveloped markets and infrastructure (Solomon, 2010). South Africa as an emerging economy has not been spared from these barriers to woman's participation in the economy.

Studies, such as those conducted by Mandipaka (2014) and Botha (2006), found that many of the women entrepreneurs in their studies considered that the challenges they were facing stood in the way of the success of their business and profitability. Mandipaka (2014) shed more light on stereotyping as a factor in hindering women entrepreneurs, as one of the challenges that women entrepreneurs continue to suffer. Stereotyping continues to overshadow the significant progress that has been made by women entrepreneurs over the previous years. The government of South Africa has been unable to solve the socio-economic issues of high unemployment and poverty reduction because of the constraints that hamper entrepreneurship, women entrepreneurship as the current study is exploring (Agbenyegah, 2013).

2.5.1 Categories of Challenges Faced by Women Entrepreneurs

The literature reviewed, including studies conducted on woman entrepreneurs in various geographical, economic, and social contexts, identifies several challenges faced by women entrepreneurs. Some of the challenges they face have been categorised by a range of authors (Valla, 2001; Aslam, Latif & Aslam, M, 2013; Mboweni, 2015). These include cultural/religious customs, and socio-cultural factors, social and personal problems, technical and financial problems, entrepreneurial/business related factors, and infrastructural, educational and occupational, role barriers, as well as behavioural barriers. Table 2.1. provides a summary of the thematic analysis of the challenges faced by women entrepreneurs, as identified in the literature reviewed. These challenges have been classified into nine categories: entrepreneurial factors, personal factors, technical factors, socio-cultural, infrastructural, educational and occupational factors, and role and behavioural barriers (Valla, 2001; Aslam et al., 2013). Based on studies undertaken in South Africa, the above-mentioned nine categories were consolidated into four categories.

Table 2.1: Thematic analysis of women entrepreneurship challenges

Author	Year	Challenges	Context/ Sample
Mboweni	2015	<ul style="list-style-type: none"> ○ Finance ○ Market ○ Gender ○ Family support 	<ul style="list-style-type: none"> ○ Urban ○ South Africa ○ n = 126
Vinay, Divya & Singh	2015	<ul style="list-style-type: none"> ○ Finance and markets ○ Management problems ○ unawareness of support and incentives ○ mobility constraint ○ access to policy makers ○ statistical invisibility 	<ul style="list-style-type: none"> ○ Developing country ○ India ○ n=265
Chinomona & Muzariri	2015	<ul style="list-style-type: none"> ○ work-life balance ○ training and education ○ finance and market limitations 	<ul style="list-style-type: none"> ○ South Africa ○ Urban ○ n=30
Summaira, Madiha & Mahummad	2013	<ul style="list-style-type: none"> ○ securing finance ○ personal problems ○ family/work role conflict ○ lack of entrepreneurial skills 	<ul style="list-style-type: none"> ○ Pakistan ○ n=120
Wube	2010	<ul style="list-style-type: none"> ○ Premises/land ○ Finance and training ○ Conflicting gender roles ○ Social acceptance 	<ul style="list-style-type: none"> ○ Pakistan ○ Urban area ○ n=203
Botha	2006	<ul style="list-style-type: none"> ○ finance ○ gender discrimination and bias ○ lack of support structures 	<ul style="list-style-type: none"> ○ South Africa ○ Urban ○ n=180
Valla	2001	<ul style="list-style-type: none"> ○ Socialisation ○ Market and finance ○ Family-work conflicting roles 	<ul style="list-style-type: none"> ○ South Africa ○ Urban ○ n=225

These categorises are elaborated on and discussed in the following sections.

2.5.1.1 Macro challenges (Business-related challenges)

Business-related challenges that women entrepreneurs face include aspects such as lack of finance, lack of collateral for acquiring funds, lack of funding from outside sources including from the state, access to policy makers, inability to network, and lack of access to markets (Chinomona & Muzariri, 2015). A few of the key issues facing new and growing women-owned enterprises in developing countries are similar to those in the United States, a developed/industrialised country. These include access to capital, access to information, and access to networks (Ayadurai, 2006). In Korea, women business owners experience financing difficulties, together with the effort to balance work and family as their most difficult tasks.

Financial barriers constitute one of the most important obstacles women face when attempting to set up and develop a business. Women entrepreneurs in low socio-economic areas, particularly rural areas in South Africa have been particularly disadvantaged in this respect in the past as the majority do not own any property or assets to be able to use these as collateral on loans. They need their husbands' permission to enter into financial arrangements (Phillips, Moos & Nieman, 2014). Female entrepreneurs, particularly in rural areas, often experience difficulties accessing relevant financial products and services due to a lack of supply of appropriate products, of information, and of understanding of their needs, together with lack of collateral.

A study conducted by Bajpai (2014) on gender equality in India, a developing country, found that financial institutions are generally sceptical about, and reluctant to accept, the entrepreneurial seriousness and abilities of women entrepreneurs. Thus, women entrepreneurs in developing countries such as India are suffering from a lack of financial resources and working capital with which to establish and sustain their small businesses. Women often have fewer opportunities than men to gain access to credit for various reasons, including the financial institutions' unwillingness to accept household assets as collateral, together with negative perceptions held by loan officers of female entrepreneurs (Haq, 2000).

Women also lack the ability to tap into new markets as this requires expertise, knowledge, and contacts/networks. Often women, in particular those in developing countries and in rural areas, lack access to training and experience on how to participate in the market place and are therefore unable to market goods and services strategically (Day-Hookoomsing & Essoo, 2003). Thus, women-owned SMEs in developing countries are often unable to take on both the production and marketing of their goods. In addition, they have often not been exposed to the international market, and therefore lack knowledge about what is internationally acceptable (Naser, Rashid Mohammed & Nuseibeh, 2009).

Since most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information (Wube, 2010). Most existing networks are male dominated and sometimes not particularly welcoming to women, preferring to be exclusive. This lack of networks also deprives women of an awareness of, and exposure to, good role models. Few women are invited to join trade missions or delegations due to the combined invisibility of women-dominated sectors or sub sectors, and of women as individuals within any given sector (Haq, 2000).

Women tend not to belong to, and even less reach, leadership positions in mainstream business organizations. Their input into policymaking through lobbying is thus limited. Women's lack of access to information also limits their knowledgeable input into policymaking (Winn, 2005).

2.5.1.2 Beliefs and values

The challenges presented by societal, cultural and religious beliefs and values can be viewed in the context of the negative attitude that many societies have towards encouraging women to engage in business. Bereni (2009) wrote about western women, described how the societal thinking that women are supposed to fulfil homely duties and not be in business (i.e., gender socialisation), together with lack of family support, restricts women from starting their own businesses. For many women customs and social problems render them traditionally subordinate to their husbands and to men in terms of ethics, social- cultural values, motherhood, and subordinate gender based discrimination.

The basic role of women, other than those in the new 'westernised', urban middle class, in most African countries remains largely that of child bearing and rearing. Traditionally in Africa women were not allowed to own or inherit land. Sinha (2005), in a study on women entrepreneurs in South Asia, argued that traditional gender role expectations and patriarchal attitudes (which also come into play in social conditioning) in many developing nations make it more difficult for women to relieve themselves of family responsibilities. Thus, tradition, custom, and social conditioning in developing economies inhibits the confidence, independence, agency, and mobility of women. This is still the case in many emerging economies in developing countries. For instance Makombe (2009), in a study on the entrepreneurship development and empowerment of women in Tanzania, reported that under customary law women in both rural and urban areas in that country continue to be trapped in the dependency syndrome on men when starting or running a business.

Similarly, many South African women living in low socio-economic level areas, as in many other developing countries, are subjected to patriarchal practices (Mathur-Helm, 2005). The socio-cultural values in these societies/communities, together with – in many cases – the persistence of customary law, define women as inferior to men and as such assign to them the position of minors in both public and private spheres of life. This creates an inequality of power relations between men and women. Khuele (2005), mentioned in his study that, although the African National Congress (ANC) led government has placed a considerable degree of emphasis on gender equality at policy and legislative levels, patriarchy continues

to have deep and entrenched traditional and psychological and cultural roots in many societies and communities in the country.

Some men in some countries often justify their dominance even in the business arena in terms of religion and the Bible (Adesua-Lincoln & Woldie, 2004), as has been the case in Nigeria where access to equal opportunities between men and women are often hampered by social and customary traditions and constraints, as well as religion, household chores and traditional responsibilities.

2.5.1.4 Challenges related to skills

Apart from lack of access to finance and to viable infrastructure, and the non-availability of raw material, their lack of related skills, or a society's perception of a lack of skills with regard to women entrepreneurs, together with un-skilled group members/members of a network, present a major technical and business problem to women entrepreneurs. Aslam, Latif and Aslam (2013) argue that the major problem faced by women entrepreneurs in Pakistan, and one related to their development and utilisation of their entrepreneurial skills, is the shortage of, and lack of access to, electricity. Women entrepreneurs are still not considered sufficiently skilled or efficient to handle labour and logistic issues in self-owned business enterprises. A study conducted by Bajpai (2014) on rural communities in India showed that such a society would prefer men to handle such issues.

Related to the perceived and real lack of the requisite skills for starting and sustaining a business, a low-level risk taking attitude, on the part of the communities, lack of skills also affects women's decisions to get into business. (Sapienza, Zingales & Maestriperi, 2009) explained that, in terms of women socialisation many deciding or planning for a career would prefer a safe risk free job than setting up a business venture of their own. Thus, in many societies women are considered, both by society and by women themselves due to their social conditioning, to have low risk-bearing ability. In many 'traditional' societies, from childhood, parents take decisions for their daughters, and after marriage their husbands take over this role. In this context, the daughter/wife is protected throughout and thus her risk bearing ability – and/or perception of it - gets reduced. In turn, women are seen to be more risk averse than men, and thus this attitude becomes both a self-fulfilling prophecy and a barrier to entrepreneurship (Bharthvajan, 2014).

In Uganda women entrepreneurs in rural areas suffer from a lack of training and advisory services that would allow them to develop and to upgrade their managerial and technical skills, skills which would help them to solve immediate production problems, thus improving productivity and increasing profitability (United Nations Industrial Development Organisation, 2003).

Lack of access to technology, and problems related to intellectual property protection are related to women entrepreneurs' real and perceived lack of skills and of opportunities to develop the skills necessary to developing a small business which is more than a subsistence, unskilled one. The lack of computer knowledge of both the owner of a small business, and her employees is a major problem as computer skills are a crucial part of the business (Bharthvajan, 2014).

Lack of Technical knowhow- Management has become a specialised job which only efficient managers perform. Women entrepreneurs sometimes are not perceived to be efficient in managerial functions such as planning, organising, controlling, directing, motivating, recruiting, coordinating, and leading an enterprise. Therefore, the perceived and real limited managerial ability of women has become a problem in terms of their running the enterprise successfully, as (Aslam et al., 2013) have described in their study conducted in Pakistan.

2.5.1.5 Micro challenges

Micro challenges include all those barriers that affect women entrepreneurs as individuals in their personal capacities. As has been mentioned, women business owners in Sri Lanka, for example, experience financing and the effort to balance work and family as their most difficult tasks (Ayadurai, 2006). Valla (2001) categorises personal challenges into role barriers and behavioural barriers.

Role barriers

A significant constraint to married women entrepreneurs is that of family commitments, both in modern/westernised societies and in traditional societies. Based on studies done in developed countries such as the USA and the UK, Winn (2005) argued that, married women in these developed countries, especially those with children, live in two worlds: one at work and one at home. She found that child rearing responsibilities can interfere with the best of entrepreneurial intentions. However, in a recent study conducted in Alexandra Township in Johannesburg, Mboweni (2015) found there to be unmarried women who have been in business who are not affected by the role barrier compared to those with children and

married. Thus it seems that family obligations at home can hinder women from becoming successful entrepreneurs in both developed and developing nations.

Very few of those women entrepreneurs who are faced with the responsibility of having children, with home/domestic duties, and responsibilities towards older dependent family members, are able to allocate all their time and energies to their business. Mboweni (2015) reports this situation in his study by showing how the intensity of the role barriers faced by women entrepreneurs differ according to the number of children a woman has. In other words, women with more children are expected by their husbands or society, or by themselves (their social conditioning) to be more committed to rearing their children, in comparison to having only one child, which would make that family responsibility/role a more easily manageable one.

Behavioural barriers

These include aspects such as risk aversion, fewer opportunities for skills development, negative self-image, and low confidence (low entrepreneurial intentions). Running a business is very risky for any entrepreneur, and even more so for women entrepreneurs who not only have to survive in a male-dominated environment, but also often lack the education and training for surviving in this field (Phillips et al., 2014). The possibility exists that a commonly held perception in some communities/societies persists that African women give, or are expected to give, more emphasis to their motherly role and family / home responsibilities rather than to venturing on a career or business enterprise. Some of the literature confirms that skills training and business education have a positive effect on enterprise performance (Cheston, 2002).

Many women entrepreneurs lack training and education both in developed and developing countries (Suprava, 2016). Acquiring the relevant skills and knowledge in terms of managing a business venture can be particularly difficult for women, since they often have a double burden, carrying both the work burden and childcare responsibilities. Due to these and other constraints on their time and energy, women are often educationally less well-equipped to manage some kinds of businesses (Mandipaka, 2014).

Additionally, lack of self-confidence, of will power, of strong mental outlook, and an optimistic attitude – real or perceived by others and by themselves - amongst many women in various countries, cultures and social classes can create fear of making mistakes while doing work which can lead to ‘low entrepreneurial intentions’. Peng, Lu and Kang (2012) in a report on a

survey they conducted on the influence of entrepreneurial intentions on university students in xi'an China define entrepreneurial intentions as constituting a mental orientation towards entrepreneurship which takes the form of a desire, wish and hope all of which can influence their choice to engage in entrepreneurship as a career. Lack of desire to become an entrepreneur may become a barrier to those women who believe – according to custom, tradition, religion – that their place is in the home rearing children, taking care of the elders, and doing household duties.

Furthermore, the educational level of family members, including that of husbands, can also influence the willingness or motivation of some women to participate in the field enterprise. (Singh, 2014), in a study conducted in India on the role of women entrepreneurs in that country found that husbands attempting to control their wives, for fear that they will become independent limited women's agency. This phenomenon tends to be prevalent in rural areas, particularly in developing countries, where societies and communities do not encourage women to be independent and where women are exposed to higher, or more intense, levels of gender socialisation. This is in line with evidence from Ascher (2012) in a study he conducted of women entrepreneurs in both developed/industrialised economies, and those in developing countries/economies. He reported that, many women in developing countries, while able to contribute to local economies and to the informal sector, remain illiterate and live in poor communities. The process of operating a business for women can be very difficult in both the formal and informal sector because she often lacks the skills and education. Jalbert (2000) in her study on women entrepreneurs in both developed and developing countries, reported that many women entrepreneurs, particularly those involved in a country's transformation from a command to a market economy threatens were experiencing high levels of gender inequality as a result of lack training and education. These were creating problems not only for them to set-up and run business enterprises, but to be competitive in a market economy.

Often women are told by family members and others that they cannot make it in the business arena, and that they should accept their subordinate status. As a result they end up lacking confidence in their own agency and capabilities. Bharthvajan (2014), in a study involving women entrepreneurs in India, endorses this view showing how in India and in other developing countries, at home family members do not have much faith in women possessing decision-making abilities. Similarly, as Rutashobya (1995) found in a study she conducted twenty years ago in Tanzania, women, in many traditional societies in particular, have been socialized to be subordinate to men. In many traditions, women are raised to see their ultimate role in life as that of wives and mothers. They are socialized to be non-

argumentative, passive, and to easily and uncomplainingly accept defeat (Rutashobya, 1995). Inevitably this kind of socialisation significantly affects their self-confidence, achievement-motivation, and their willingness to take risks, qualities that are closely linked to success in business

2.6 Proposed Conceptual Model

The conceptual model, was formulated, based on those in the literature, and is intended to provide clarity on the ways in which gender socialisation influences the challenges with which women entrepreneurs are confronted, particularly those in rural areas in developing countries, and with specific reference to in one rural area of Vhembe District, Limpopo Province. The theoretical framework, in addition to guiding the formulation of the research questions, and the data collection and analysis, aligns with the literature reviewed.

2.6.1 Research Gap in the Literature

As was described in chapter 1, past studies (Ahl, 2006; Baker, Aldrich & Liou, 1997; Brush & Welter, 2009; Chinomona & Muzariri, 2015; Wube, 2010; Singh, Vinay & Divya, 2015; Valla, 2011) have focused on urban women entrepreneurship challenges in western economies and developing countries. All the mentioned authors postulated that a macro-level challenge (e.g., mobility, access to finance and markets) has been the major focus of past studies. Moreover, these authors ignored the micro-level challenges that women entrepreneurs endure. Therefore, it can be concluded that two major issues pertaining to women entrepreneurs have been ignored. These are: (1) micro-level challenges of (2) women entrepreneurs operating in rural areas.

Following this, this research attempts to address this gap in the literature both on this research and on the body of knowledge in this area. As a corollary, the proposal argues that gender socialisation moderates the extent of micro-level challenges (e.g., personal and socio-cultural challenges) that rural women entrepreneurs face.

The research problem was thus formulated to read:

2.6.2.1 Problem Statement

Although past research identified numerous challenges faced by women entrepreneurs; very few studies, however, have focused exclusively on challenges faced by rural women

entrepreneurs. Furthermore, very few studies attempt to identify how gender socialisation affects how women entrepreneurs experience entrepreneurship challenges.

The aim of this study is to determine how gender socialisation influences the nature and severity of entrepreneurial challenges experienced by rural women entrepreneurs in Vhembe District. To achieve this research objective, hypotheses are formulated as follows:

H1: Women entrepreneurs with higher levels of gender socialisation tend to experience higher levels of challenges.

- (a) Macro challenges
- (b) Skills challenges
- (c) Beliefs and values challenges
- (d) Micro challenges

H2: The challenges faced by women entrepreneurs differ across demographic profile.

- a) Age
- b) Education
- c) Marital status

H3: Rural women entrepreneurs from Vhembe District are a homogeneous cohort with respect to entrepreneurship challenges, demographics and gender socialisation

2.5.3 Conceptual Framework

In order to resolve the research problem and hypothesis, the following conceptual framework consolidating gender socialisation and women entrepreneurship challenges was proposed in Figure 2.2:

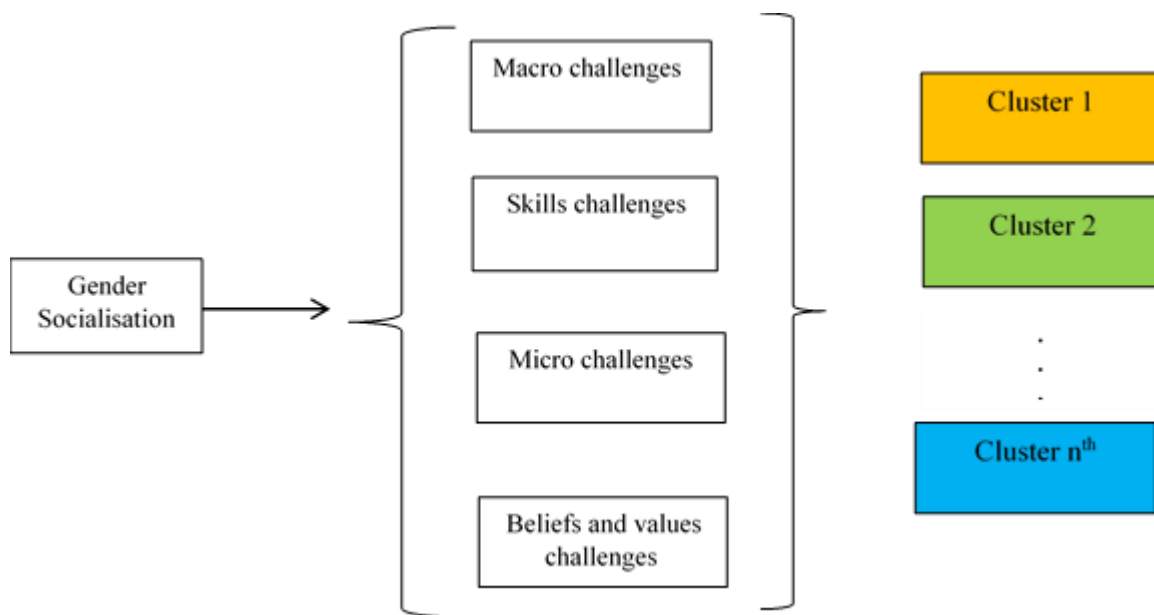


Figure 2.2: Conceptual Framework

Source: Developed for the study from the literature

The unique set of challenges that rural women entrepreneurs face in business has been outlined (Figure 2.2) and categorised in sections 2. 1

The conceptual framework of these challenges facing women entrepreneurs presented in Figure 2.2 above assumes that the level at which rural women entrepreneurs are affected by entrepreneurial challenges is influenced by the level at which society and women in their personal capacity view gender socialisation. In this regard, as has been shown in the literature (Mboweni, 2015), women with higher levels of gender socialisation, particularly those living in ‘traditional’ societies, tend to be more vulnerable to entrepreneurial challenges in starting or running their own ventures as they tend to hold on to traditional values and norms in terms of their domestic roles and subordinate status to men .At the same time, as has been mentioned, if society projects a negative attitude to women in businesses it impacts on the women in terms of not having self-confidence to even attempt as they will be regarded as immoral acts by society. Thus, the differences in the levels of how women are socialised brings about the homogenous groups (clusters - 1 up to infinite) on how gender socialisation influences the challenges they face in business.

2.7 Conclusion

This chapter highlighted the various challenges encountered by women entrepreneurs in a range of contexts attempting to establish, manage and sustain their businesses, both in

developed/industrialised countries and market economies, and in developing countries and emerging economies. The literature review guided the formulation of the theoretical framework, research problem, and the formulation of the research hypotheses and of the research objectives. The chapter also reviewed that literature on the actual and potential contribution of women to economic development in various kinds of economies, and the ways in which gender socialisation impacts on society as well as how it influences the challenges faced by women entrepreneurs (conceptual framework).

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the research methodology used in this study. To answer the particular kind of research hypothesis of this research, this study utilised a descriptive research design and a quantitative research method. A self-completion structured questionnaire was used to collect data from research respondents.

3.2 Research Paradigm

A paradigm is the “basic belief system or worldview that guides investigators [or researchers] to study, understand, and report research (Guba & Lincoln, 1994). According to Sobh and Perry (2006), there are four different paradigms of science/research – positivism, realism, constructivism, and critical theory. Positivism may be regarded as a research strategy and approach that is rooted in the principle that truth and reality are free and independent of the viewer and observer. Positivists hold the viewpoint that the world conforms to permanent, unchanging laws or rules of causation and happenings (Pollack, 2006). Positivism on another note, according to Stahl (2007), appears to be a weak or deficient foundation for research and investigation in drawing nuanced or in-depth conclusions. For instance, there are a number of problems regarding induction, initiation, and general applicability. Further points of critique and analysis address the epistemological problems ensuing from positivist ontology (Lee & Baskerville, 2003).

Constructivism paradigm differs sharply from positivism. With the constructivist paradigm, reality is ‘constructed’ by the researcher and places more emphasis on the existence of multiple worldviews that result from the interaction, contact, and communication among people (Bailey, 2006). Researchers prescribing to the constructivist school of thought often talk about the processes of interaction among individuals – about social interaction and engagement. They also focus on the specific contexts in which people live and work, in order to come to an understanding of the historical, cultural, and social settings of the participants (Thomas, Menon, Boruff, Rodriguez & Ahmed, 2014).

Critical theory researchers assume social reality to be historically and socially constituted and to be produced and reproduced by people (Myers, Montgomery & Anderson-Cook, 2009). The aim of the critical researcher is to openly critique the status quo and to focus on the conflicts and constraints in society. Thus, the critical theory paradigm encourages evaluators to question and evaluate the cultural, political, social - and gender -assumptions underlying the phenomenon being investigated (Reeves & Hedberg, 2003).

The research paradigm used in this study, the realist paradigm, holds the philosophical position that reality exists independently of the researcher's mind: there is an external reality (Bhaskar, 1978). The external reality consists of abstract phenomena that, while they have their origin in, or are born of, people's minds, exist independently of any one person – external reality is largely autonomous, although created by humans. Realist researchers acknowledge differences between the 'real world', and their view of it, and try to construct various views of reality in terms of which views are relative to a particular time and place (Riege, 2003).

3.2.1 Justification for the realist paradigm

The realist paradigm is utilised in this study since it addresses a research problem which pertains to the social aspects of persons (real- life phenomena). Krauss (2005) explains the aim of a realist paradigm being to generalise a research' study's findings about people's perceptions of their settings. For realism researchers, there is always an external reality that people other than the participants have experienced and have experienced before. Accordingly, the challenges per se that the women entrepreneurs participating in the current study were facing are – according to the literature – assumed to have been experienced by other women before. However the current study is not intended to duplicate other research but, given the number of windows on the realities of women entrepreneurs in a range of different context, this field of research lends itself to a plethora of research studies (Healy & Perry, 2000). Kazi (2003) saw the desire and purpose of realist research as being to develop a family of answers from an exploration of several contingent contexts and different reflective perceptions of participants.

Neither a positivist nor a constructivist research paradigm were utilised for this study, these paradigms being considered as limited in terms of the kind of research question posed, although some of the principles of these which were considered to be of value to the study were incorporated. The positivist paradigm lacks the element of subjectivity both on the part of the participants and the researcher in interpreting social reality and its inflexibility to unexplained phenomena. The positivist belief does not take critical thinking into account in the process of investigating a research problem. Constructivism places certain limitations on the researcher's explorative process: one is limited to his/her way of thinking and would not take into sufficient consideration the external environment, historical contexts, or societal perceptions.

The realist approach shares the principles of both positivism and interpretivism in that it accepts the existence of a reality independent of human beliefs and behaviour and that human behaviour requires acknowledgement of the subjectivity inherent in humans (Vosloo, 2014). To resolve questions raised in critiques of the other paradigms (positivist and interpretivist), in terms of researching human behaviour within an historical and social context, the researcher used the realist paradigm.

3.3 Research Design

Blumberg, Cooper and Schindler (2011) define research design as the blue-print for fulfilling objectives and answering research questions. A research design is best described as the overall plan according to which the respondents in a proposed study are selected, as well as the means of data collection and/or generation (Lewis, 2015). A design provides a clear framework for the research methods as the basis for data interpretation and analysis. A research design thus constitutes the sample selection and the collection, measurement, and analysis of data.

Since this research seeks to gain an accurate understanding of a real-life phenomenon - challenges faced by women entrepreneurs and the effects that gender socialisation has on the challenges faced, a descriptive research design is selected. A descriptive research design is suited for this study as it is aimed at describing characteristics of specific phenomena that is, entrepreneurial challenges of rural-female population of South Africa (Malhotra & Birks, 2007; Blumberg, Cooper & Schindler, 2011).

This descriptive survey research design was employed in this study to investigate and assess the challenges that rural women entrepreneurs face In Vhembe District, Limpopo Province, South Africa. A descriptive research design specifies the methods for selecting the sources of information and for collecting data from those sources(Malhotra & Birks, 2007) The three types of (interrelated) descriptive research are observation, survey research, and correlational research as illustrated graphically in Figure 3.1:

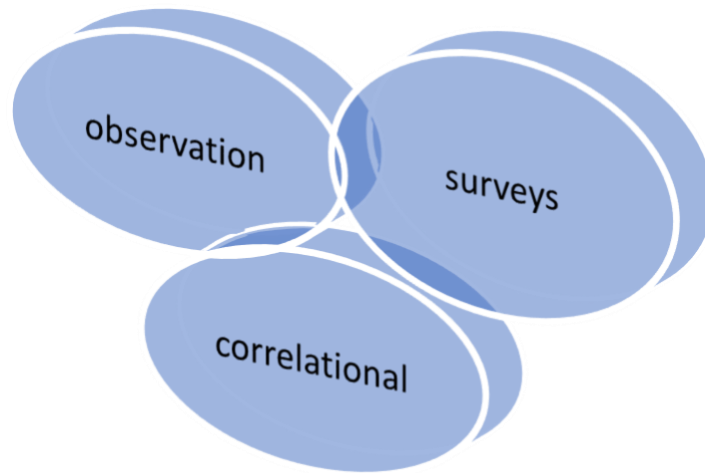


Figure 3.1: Descriptive Method

Source: Compiled for this study

In employing the descriptive survey research design, the survey techniques used were based on the use of structured questionnaires distributed to a sample of the research population. In a survey the respondents who constitute the sample may be asked a variety of questions regarding their behaviour, intentions, attitudes and perceptions, awareness, motivations, and information requested on their demographic and lifestyle characteristics. These questions may be asked verbally, in writing, or online/via email; the responses may be obtained in any of these formats (Malhotra & Birks, 2007).

The ultimate goal of survey research is to learn about a large population by surveying a sample of the population. With this method a researcher poses a series of questions to the respondents the study, summarises their responses in percentages, frequency distribution, and may incorporate other statistical approaches. The questions for this study are in the form of structured questions, the answers to which respondents were requested to write in the blank spaces provided on the questionnaire. This questionnaire was the instrument used to collect the data for this quantitative research study.

The research method used in the current study was a quantitative one. Quantitative methods deal with numbers and anything that is measurable in a systematic, quantifiable way to investigate phenomena and their relationships. According to Weimann, Tustin, Van Vuuren and Joubert (2007) quantitative research methods are used in research to answer questions within measurable variables with the intention of predicting, explaining and controlling phenomena. In addition, this type of research corresponds to identifying the characteristics of

an observed phenomenon, or exploring correlations between two or more entities (Creswell, 2009).

The quantitative method typically begins with:

1. data collection based on a hypothesis or theory
2. application of descriptive or inferential statistics.

3.3.1 Justification for using a Descriptive Research Design

The reason for using this design was described nearly twenty years ago by Hungler (1999) as referring to studies that some researchers believe have the potential to portray as accurately as possible the characteristics of persons, situations or groups. However, Saunders and Lewis (2012) describe descriptive research as a design used to gain a quantifiably accurate profile of events, persons or situations. One of the objectives of this study is to determine whether and to what extent there are specific challenges that only female entrepreneurs in a rural area, such as the area which was chosen as the site of the current study, encounter due to socialisation. Thus, by employing the descriptive research design, the researcher hoped to gain an accurate profile of the specific nature of, and the ways in which rural-women entrepreneurs in an area such as Vhembe District, face, entrepreneurial challenges and how and to what extent gender socialisation creates and/or influences the various challenges they face in their business.

Descriptive studies summarise data such as measures of central tendencies, that is, the mean, median, mode, and percentages, and the correlation between variables. Survey research commonly includes these types of measurement but often goes beyond the descriptive statistics in drawing inferences. As has been mentioned, the survey techniques and instruments utilised for this study are based upon the use of structured questionnaires given to a sample of a population.

3.4 Research Methodology

There is a distinction to be made between research methods and research methodology.. The procedures by which researchers go about their work describing, explaining, and predicting phenomena together constitute the methodology (Rajasekar, Philominathan & Chinnathambi, 2006). Research methods refer to the research techniques and data collection instruments used by researchers in performing research operations. Thus, all methods used by the researcher to achieve the intended results for a research problem are

the research methods, which include data collection, statistical computing techniques, and analysis.

Research methods constitute a part of the research methodology, and the scope of the methodology is wider than that of research methods. The research methodology, as posited by Kothari (2004), comprises not only of methods, but also considers the logic behind, or the rationale for, using these methods in the context of the researcher's study. Kothari (2004) described how methodology explains the reasons for the researcher's use of a certain method/technique, rather than others so as to establish the basis for the results evaluation.

3.5 Sampling

Sampling is the process of selecting a subset from the research population. Malhotra and Birks (2007) defined a sample as a subgroup of the elements of a population selected for participation in the study. These authors went on to explain population as the aggregate of all the elements that share some common set of characteristics and that comprise the universe for the purpose of resolving the research problem.

Sampling theory seeks to make the sampling process more efficient for the researcher. More than sixty years ago, Cochran and Carroll (1953) postulated that using the correct sampling method enables researchers to reduce research costs and time, to conduct research more efficiently, have greater flexibility and achieve greater accuracy. The basic idea of sampling postulated by Blumberg et al. (2011) is that, by selecting some of the elements in a population, it is possible to draw conclusions about the entire population.

3.5.1 Sampling Techniques

In this study the sample was drawn from a targeted population of women entrepreneurs (those already in business) living and working in Vhembe District.

The two types of sampling used by researchers are probability and non-probability sampling. With probability sampling the researcher can make probability based confidence estimates of various parameters that cannot be made with non-probability sampling (Blumberg et al., 2011). McNeely, Spute, Tusneem and Oliphant (1999) highlighted that, when researchers want to have a certain level of confidence in the data collection, probability sampling should be used. However, it is not always easy to implement as sample size often overrides this consideration. Frey, Botan and Kreps (2000) endorsed this, arguing that the two sampling

methods differ in terms of how confident the researcher is about the ability of the selected sample to accurately represent the population from which it is drawn.

For this study the researcher employed the non-probability sampling of snowballing. Snowballing is also referred to as the chain referral sampling method. Chain referral is used in cases where respondents are difficult to identify and are best located through referral networks. According to Blumberg et al. (2011), in the initial stage of snowballing, individuals suitable for participating in the study are discovered/identified, and may or may not be selected through probability methods. For this study individuals for the initial stage were discovered by the researcher through observation at a few selected areas, for instance at the malls. The discovered/identified members of a small group are then enlisted to locate others who possess similar characteristics, and who in turn, identify others.

Snowballing is especially useful if one wants to identify sample subjects who are difficult to track down because they are not formally registered as a population, as was the case in this study when most participants were working in the informal sector. Dragan and Isaic-Maniu (2013) describe snowballing as often being used to find and recruit “hidden populations”. In this regard this population included those female owned or run businesses which operate in the informal sector and are not formally registered but are recognised and patronised/supported by the community. Since most of the women businesses in the area which was the site of this study are informal and not registered it is difficult to ascertain the extent of the population and thus there are statistics available. Therefore the researcher estimated the number of women entrepreneurs in the district to be at least 1000. Most of the women entrepreneurs in Vhembe rural areas run businesses which are not registered as most their activities start off as survivalist businesses to support their families.

3.5.2 Sample size determination

Determining the sample size involves several qualitative and quantitative considerations (Malhotra & Birks, 2007). Quantitative considerations include the importance of the decision, the nature of the research, the number of variables, the nature of the analysis, sample sizes used in similar studies, incidence rates (the occurrence of behaviour or characteristics in a population), completion rates, and resource constraints. In this study the sample size was determined using three criteria: (a) minimum sample size to conduct meaningful data analysis, (b) sample sizes used in similar past research, and (c) statistical methods of determining adequate sample sizes. These are briefly discussed in the following sections.

3.5.2.1 Minimum sample size

Budaev (2010) posited that statistical inference is never conducted for its own sake but depends on whether the researcher is interested in knowing to what degree the phenomenon can be replicated and predict other, usually similar, phenomena. Thus, the use of small sample sizes with low effect size does not allow replication or prediction. In this context Taborsky (2010) explained that stronger effect size allows for a smaller sample size, while higher effect size improves the replicability and generalizability. In this context data were analysed using ANOVA, cluster, and factor analysis. Typical ranges for research using these statistical techniques are usually between 300 and 500 respondents (Malhotra & Birks, 2007).

3.5.2.2 Statistical analysis requirements

Statistical analysis tests include parametric and non-parametric data. The requirements for statistical analyses tests (e.g. Chi-square, Pearson correlational and Correlational) stipulate that for every question there should be five respondents. For this study, the total number of questions is $40 * 5 = 200$ respondents. In compliance with this requirement the researcher identified 151 respondents for the study.

3.5.2.3 Sample sizes from similar past studies

The researcher reviewed methods used in past studies in order to reduce the risk of repeating errors made in determining the sample size for other studies.

Table 3.1: Past studies

Author	Type of work	Focus of the study	Sample Size
Mboweni (2015)	Dissertation	Entrepreneurial challenges faced by urban entrepreneurs	126
Valla (2001)	Dissertation	Problems faced by women in business	225
Nani (2011)	Dissertation	Challenges faced by urban Zimbabwean women entrepreneurs	580

Table 3.1 shows past researchers used between 126 and 580 respondents in their studies. Based on these studies, the researcher chose a sample size of 151 respondents for the current study, a number slightly above Mboweni's 2015 sample size.

3.5.2.4 Statistical size estimator

Sample size is a function of three factors: the significance level, power, and magnitude of the difference (effect size). Sample size estimation is an important concern for researchers as guidelines must be adhered to for ethics committees, grant applications, and publications. Studies may be underpowered (too few participants) or overpowered (too many participants) to be considered valid or effective, and thus it is important to achieve the correct balance (Gardner, Whittington, McAteer, Eccles & Michie, 2010).

For this study the Rao-soft sample size calculator was used, and it showed at 5 per cent margin of error, a 95 per cent confidence interval, and a 90 per cent response distribution for a population of 1, 000; a minimum sample 122 respondents was considered to be the ideal final sample size to meet the above selected criteria (Raosoft, 2016).

Minimum sample size when using multivariate techniques is 300; average sample from the previous similar studies was 310 and by using the sample size calculator (Rao soft), a minimum of 122 was considered to be ideal hence the final sample size for this study was determined (151).

3.6 Questionnaire and Measurement Instrument

The questionnaire was adapted from past studies, for example that of Mboweni (2015), and (Raffaelli & Ontai, 2004). Self-completion questionnaires were used for this study.

Table 3.2: Measurement Instrument to test the study's hypotheses

Section	Dimension	Source	Hypotheses
A	Demographics	<ul style="list-style-type: none"> ○ Developed for this research 	H ₂
B	Business information	<ul style="list-style-type: none"> ○ Mboweni (2015) ○ Developed for the study 	H ₁
C	Entrepreneurial challenges	<ul style="list-style-type: none"> ○ Mboweni (2015) ○ Developed for the research 	H ₁
D	Gender socialisation <ul style="list-style-type: none"> ○ Parental encouragement ○ Gender Differential treatment 	<ul style="list-style-type: none"> ○ Raffaelli and Ontai (2004) ○ Developed for this research 	H ₃ & H ₁

Advantages of using questionnaires:

1. Less expensive,
2. Permit anonymity and may therefore result in more honest responses,
3. Eliminate bias due to phrasing questions differently with different respondents.

Based on these criteria, the researcher considered the questionnaire to be an appropriate data collection instrument for the current study. The questionnaires were hand delivered to the respondents by the researcher and one research assistant.

The questionnaire comprised of four sections:

Section A: Demographics of respondents

Section B: Business information of respondents

Section C: Entrepreneurial challenges perceived and experienced

Section D: Gender socialisation (parental encouragement and gender differential treatment) perceived and experienced.

3.6.1 Reliability and Viability of the questionnaire

Reliability of measure refers to the degree to which a measurement technique can be depended upon to secure consistent results upon repeated application, while the validity of a measure is the degree to which any measurement approach or instrument succeeds in describing or quantifying what it is designed to measure (Blumberg et al., 2011). The calculation of the reliability statistics for the sample of women entrepreneurs was performed before the processing of multivariate statistics was undertaken.

To enhance validity, the questionnaire used in this study, as has been mentioned, was adapted from past studies including those of Mboweni (2015) and Raffaelli and Onati (2004). Validity is often defined as the extent to which an instrument measures what it purports to measure. The process of developing and validating an instrument is in large part focused on reducing errors in the measurement process (Kimberlin & Winetrstein, 2008). Furthermore, Cronbach's alpha was used to test the reliability of the instrument using the SPSS. SPSS version 20 was also used to measure the validity of the measuring instrument by using the investigative factor analysis.

3.7 Data Collection

The data constitute the raw material obtained from observation and questioning/interviewing respondents in a study such as the current study. Research data are recorded factual material commonly retained in, and accepted by, the scientific community to validate research findings (Galway, Bell, Al Shatari, Hagopian, Burnham, Flaxman, Weiss, Rajaratnam & Takaro, 2012). Data collection techniques allow researchers to systematically collect information about objects of study (people, objects, phenomena), and about the settings in which they occur (Chaleunvong, 2009).

In summary, the data collection method used for this study was a quantitative one. Primary research on human participation was undertaken, which involves collecting data first-hand rather than finding or extracting these from books, databases, or journals. The collection instrument employed was a self-completed questionnaire, consisting of Likert scale questions. Questionnaires adapted from previous studies (Mboweni, 2015; Raffaelli & Onati, 2004) were used to collect data from 151 respondents. One research assistant was hired to assist with the distribution of the questionnaires in the five sub-districts of Vhembe District.

3.8 Data Analysis

Data analysis is the process of bringing order, structure, and meaning to the mass of collected data (Marshall, 1999). Pallant (2010) indicates that, while data analysis does not proceed in linear fashion- it is the activity of making sense of, interpreting, and theorising data that signifies a search for general statements among categories of data. The data collected for the current study was analysed using IBM-SPSS version 20.3. Various descriptive (means and frequencies) and multivariate statistical tests were performed.

Descriptive statistics were used to describe and analyse the respondents' demographic profiles as well as to find patterns across the variables using frequencies, proportions, means, and standard deviation. New composite variables were created using averages, and summary statistics were used to determine the patterns depicted by the variables. Cronbach's alpha was used to assess the reliability of the data collection instrument.

Factor analysis was used for data reduction of observed variables as well as for assessing discriminant validity, which in turn were tested in H1, H2 and H3. Factor analysis allows us to describe many variables using a few factors and can be used to explore data patterns, confirm our hypotheses, or to reduce the many variables to a more manageable number

(Drost, 2011). Factor analysis is mainly done for data reduction and variable summarization. Analysis of Variance (ANOVA) was used to measure the differences among and between groups (to test H1, H2 and H3). Cluster analysis was used to identify and classify underlying sub-groups of women entrepreneurs (to test H3).

3.9 Ethical Considerations

The maintenance of ethical standards is of importance when undertaking research, particularly research involving human participation, and specifically individuals. This study complies with the ethical requirements as stipulated by the University of Venda Research Ethics Committee as follows:

- a) It was explained to the respondents that the study is voluntary, and that all information obtained was confidential.
- b) Respondents were informed that they could withdraw from the study at any time without prejudice.
- c) All information gathered was treated as group data and no individual would be reported on.
- d) The study was conducted in accordance with the rules and regulations of the University of Venda research guidelines, and the researcher undertook not to misuse her position as researcher for personal power or gain.
- e) The researcher assured respondents that the conducted research would not harm the respondents or their businesses.

3.10 Conclusion

The methodology section provided a clear description of how the data was collected, organized and analysed. This is an integral part of the whole study, given that a poor research design could lead to inappropriate or invalid findings and conclusions. The population and sampling techniques were described in detail in order to clearly show the methods used to select the participants from the research population. The data collection process, including the instrument used for this, as well as the data analysis process, was described in detail, given that it is from the analysis that meaningful conclusions and recommendations can be drawn both for future research and for those in both the sample and the research population.

CHAPTER 4: DATA ANALYSIS AND RESULTS

4.1 Introduction

This chapter presents the results of the data analysis. As described in Chapter 1, the aim of this study was to determine whether and in what specific ways gender socialisation influences the nature and severity of entrepreneurial challenges as experienced by rural women entrepreneurs in Vhembe District. Data were collected from a sample of 151 women entrepreneurs in Vhembe District. From the above-mentioned research aim, three objectives were framed to read as:

- Objective 1:** To identify the challenges faced by women entrepreneurs in the Vhembe District.
- Objective 2:** To ascertain the perceptions of women entrepreneurs in the Vhembe District of entrepreneurial challenges.
- Objective 3:** To determine whether and in what ways gender socialisation affects the severity of entrepreneurial challenges among female entrepreneurs in Vhembe District.

This chapter presents the results from the data analysis phase of the research. The chapter is structured in four sections. In the first section, the demographic characteristics and the business profiles of the respondents are described. This is followed by the respondents' entrepreneurial challenges as well as their gender socialisation as they perceived and experienced it.

The hypotheses to be tested are outlined (see section 1.4) and the results based on the empirical data and collected presented. In this study, the collected quantitative data were analysed using the Statistical Package for the Social Sciences (SPSS) version 24.

4.2 Demographic characteristics of respondents

A total of 151 respondents in Vhembe District participated in the survey. Descriptive statistical analyses were performed to obtain frequency distributions of demographic variables, such as age, marital status, number of children, age of the respondents' eldest child, and the level of education of the respondent. Table 4.1 provides a summary of the respondents' demographic profiles. Brief descriptions of each of these demographic characteristics are elucidated in Sections 4.2.1 to 4.2.4.

Table 4.1: Demographic profile of respondents

Demographic characteristics		Frequency	Per cent
Age (Years)	Less than 18	3	2.0
	18-29	35	23.2
	30-39	50	33.1
	40-49	41	27.2
	50+	22	14.6
Marital Status	Single	37	24.5
	Married	68	45.0
	Divorced	27	17.9
	Widowed	19	12.6
Number of children	1	30	24.4
	2	48	39.0
	3	30	24.4
	4	6	4.9
	5+	9	7.3
Age of eldest child	Less than 10	50	41.7
	10-15	29	24.2
	16-20	19	15.8
	21+	22	18.3
Level of education	Primary school	19	12.7
	High school	38	25.3
	Certificate	33	22.0
	Diploma	30	20.0
	Undergraduate	19	12.7
	Postgraduate	11	7.3

N.B: Some frequencies may not add up to run 100% due to rounding of percentages.

4.2.1 Age Distribution

Table 4.1 shows that the majority (over 33 per cent) of women entrepreneurs in the sample were in the 30 to 39 years age group. Those between 40 and 49 years were the second

highest, at 27 per cent, while about 23 per cent were between 18 and 29 years, and women above 50 years made up around 14 per cent. Therefore, it can be concluded that most of the women entrepreneurs in the sample were 30 years or older, suggesting a relatively mature sample.

4.2.2 Marital status

Given that the sample consisted of mature respondents, it was instructive to determine the distribution of their marital status. Table 4.1 Shows single women made up approximately one-quarter (25 per cent) of the sample. Some 46 per cent of the women were married and close to 18 per cent were divorcees. The remaining 13 per cent consisted of widows.

These statistical figures show that the majority of the rural-women entrepreneurs in the sample were married women, followed by single women. Generally, these results appear to be fairly representative, as family units in rural areas tend to be relatively more intact than those in urban areas. To establish whether there was an association between respondents' age and their marital status, a Chi-square test of association was conducted. It was also interesting to note a significant relationship between age and marital status ($X^2 = 78.628$; $p < .000$). The latter results suggest that older women tend to be, or to stay, married.

4.2.3 Respondents' children: numbers and their ages

Because the study considered women entrepreneurs in a rural area, the notion of motherhood, naturally presented an interesting avenue for further inquiry. Two aspects of motherhood were considered: the number of children as well as the ages of the eldest children. Since parenthood is an inextricable aspect among many women, it is reasonable to expect that motherhood somehow affects one's status and abilities as an entrepreneur. This study thus considered the number of children and the ages of the eldest child of those women with children.

Number of children

In terms of number of children, 39 per cent of the total respondents had two children, followed by those with one or three children, both with the same percentage of around 25, close to 54 per cent for women with four children, and very few (seven per cent) had five or more children. Some of the women whose marital status was single had a child, while some divorced women did not have children.

Table 4.2: Number of children * marital Cross-tabulation

		Marital status		Total
		Not married	Married	
Number of children	One	19	11	30
	Two	20	28	48
	Three	11	19	30
	Four	4	2	6
	5 and above	8	1	9
Total		62	61	123

Table 4.2 suggests that the existence of a relationship between marital status and number of children and the possibility that as women with more children, at least in rural areas such as that of the site of this study, tend to remain married while those with few children were revealed as either single or divorced (not married).

Age of eldest child

The largest proportion of the women entrepreneurs in the sample had children who were 10 years or younger. These accounted for approximately 42 per cent of the sample. Mothers whose children were between the ages of 10 and 15 years were about 24 per cent. Mothers of 16 to 20-year olds constituted 16 per cent. Women with children who were 21 years and above were close to 19 per cent.

4.2.4 Respondents' level of education

With regard to the level of education of respondents, Table 4.1 illustrates six category levels of education: more than 12 per cent of the respondents had reached primary level, about 25 per cent had reached Grade 12/ High school, 22 per cent had attained up to certificate level, while those with a diploma or at undergraduate level were 20 per cent; 13 per cent respectively. Those who had attained postgraduate level, which includes masters and doctorate, were below 10 per cent, implying that, although women entrepreneurs in Vhembe District have managed to go to school, they have not managed to attain particularly high levels of education; the largest proportion of them had only managed to reach high school.

4.3 Respondents' Business Information

Respondents' business information in this context refers to the fundamental information about a business owned by a respondent, which includes the age of the business, number of

employees, other businesses owned by the owner, and whether the business has a valid bank account, and the banking services the owner utilises. As part of the process of determining the severity of the challenges faced by rural-women entrepreneurs, their business profiles were investigated.

4.3.1 Number of years the respondents have been in the same business

Respondents were asked how many years they had been in the same business. Figure 4.1 shows the results:

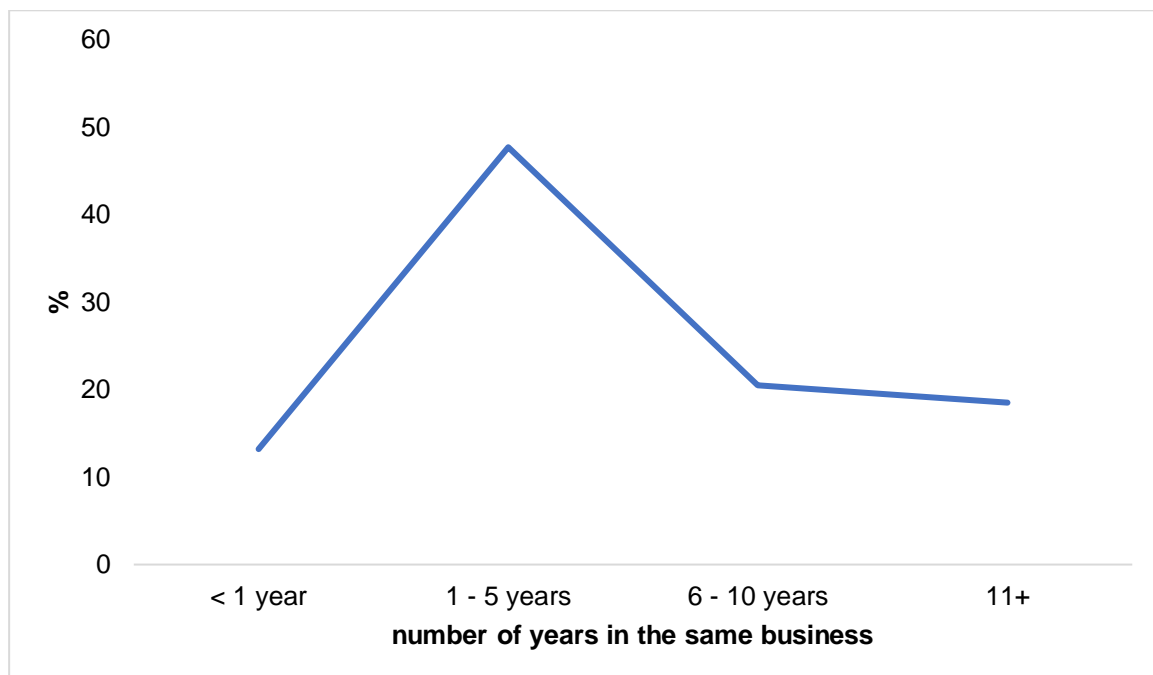


Figure 4.1: Age of respondents in the same business

The majority (%) of the rural-women entrepreneurs in the sample fall in the category range of 1 to 5 years in the same business as approximately 48 per cent; about 20 per cent for those between 6 to 10 years; below 19 per cent was the percentage of those who had been in business for 11 years and more, and the smallest percentage was those who had been in business for a year or less with a little over 13 per cent. This breakdown would seem to align with the demographic results (see Table 4.1 above) where most of the women in business are shown to be between the ages of 30 to 39 years. Those below 18 years of age are very few, implying that women rarely start a business when they are young ($\chi^2 = 96,128$; $p < .000$).

Table 4.3: Age * Years in Same Business Cross-tabulation

		Years in Same Business				Total
		less than 1 year	1-5 years	6-10 years	11 years	
Age	>18	3	0	0	0	3
	18-29	11	20	4	0	35
	30-39	4	33	10	3	50
	40-49	2	16	14	9	41
	50 and above	0	3	3	16	22
Total		20	72	31	28	151

Table 4.3 above shows the relationship between the number of years for women in the same business and the women's ages. Thus, the data clearly show that very few women in the sample started doing business during their teenage years, while as they became more mature, between the ages of 30 and 39, they tended to remain in businesses for a longer period in comparison to those who started young. Additionally, as the women in the sample grew older, particularly when they reached the ages of 40 to 50 years, the proportion still in business starts to diminish.

4.3.2 Number of employees

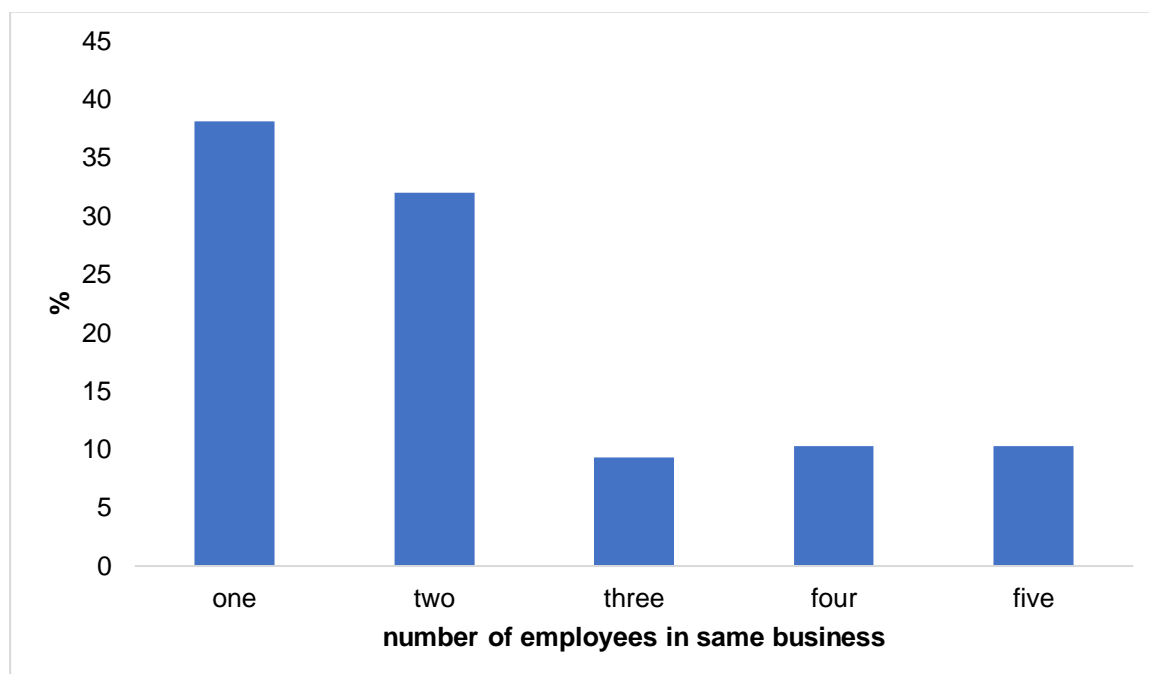


Figure 4.2: Number of employees that respondents have in their businesses

The above statistical results in terms of the ages of the businesses indicate that most of them are still in the start-up and growth phase (1 to 5 years) and would explain the reason for most

of the owners not hiring more employees to support them. Respondents reported that some of the businesses are by the owners themselves, without support, as these businesses are informal and the majority of businesses of the entrepreneurs in the sample are businesses such as hawkers, poultry, sewing, and hair salons, which do not really require extra hands, especially when it means an increase in costs. Entrepreneurs with one employee accounted for about 39 per cent, 32 per cent for those with two employees, employers with 3 employees were about 9 per cent, while employers with four to five employees and above accounted for 10.3 per cent. Women entrepreneurs without employees were about 54 per cent, a number which reflects the missing figure of those women entrepreneurs who run their businesses without any assistance from other personnel. ($\chi^2=37,328$; $p>.000$)

Table 4.4: Number of employees and years in the same business cross-tabulation

		Years in Same Business				Total
		less than 1 year	1-5 years	6-10 years	11 years	
Number of Employees	One	4	20	7	6	37
	Two	2	22	5	2	31
	Three	0	4	3	2	9
	Four	0	2	5	3	10
	five or more	0	0	2	8	10
Total		6	48	22	21	97

Table 4.4 above shows the relationship between the number of years a woman had been running the same business and the number of employees she had hired. The data collected clearly illustrated that, while the businesses are in their infancy, fewer employees are hired, and some of the respondents reported not hiring until the business has grown. Thus, the increase in the number of years spent running the same business attracts employment of additional hands (labour) to help in the running of the business

4.3.3 Businesses owned and operated by women entrepreneurs in the sample

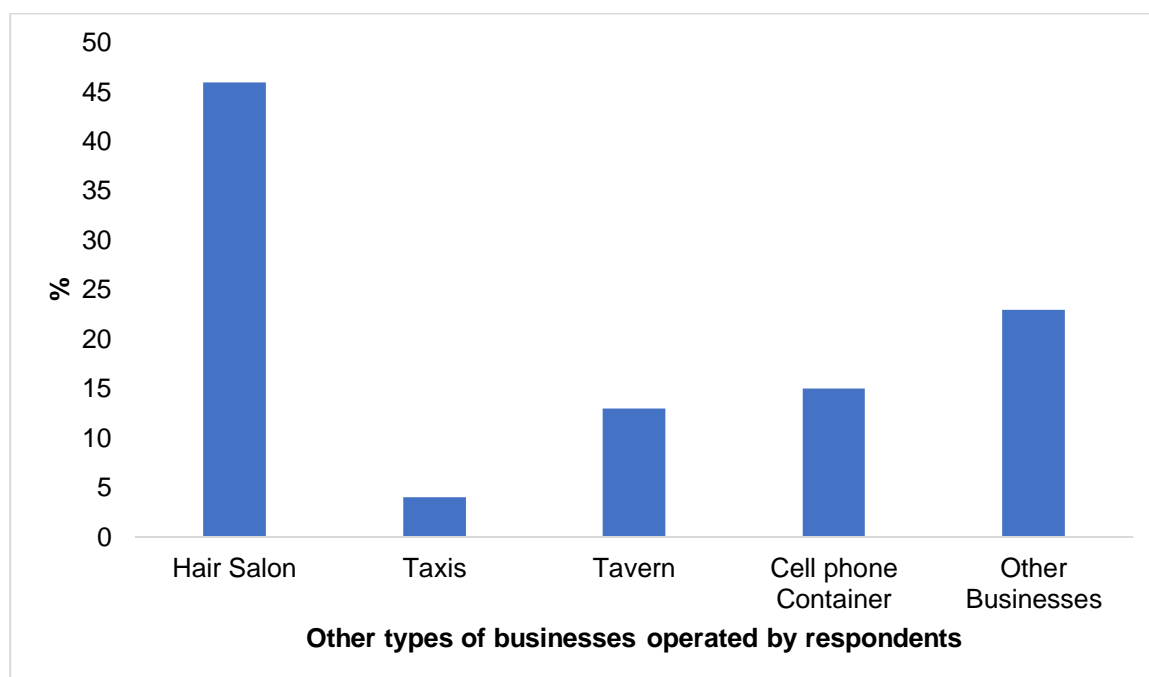


Figure 4.3: Businesses operated by respondents

In terms of “other businesses owned” by the same entrepreneurs, close to 47 per cent of the respondents were also involved in hair salons, four were in the taxis business which is a very low proportion in comparison to men taxi operators. This may be due to the fact that the taxi business is a male dominated industry and that very few women are involved in this industry. The percentage of women involved in Taverns is close to 13 per cent, with the cell phone container accounting for almost 15 per cent, while the percentage of those without any other business was 95, which implies that some of the businesses were for sole proprietors. Other entrepreneurial activities falling under ‘Other businesses’ included buying and selling pharmaceutical products as well as cleaning services and accounted for close to 23 per cent.

4.3.4 Bank accounts used, or not, by women entrepreneur respondents Table 4.5

Business bank accounts

Bank account	Frequency	Per cent
No bank account	19	12.6
One bank account	94	62.2
Two bank accounts	38	25.2

Respondents were asked whether they had a valid bank account and the types of financial services they used for their businesses. Very few of the respondents had more than one bank account for their business as illustrated above (Table 4.5). The majority of the

respondents had one bank account - approximately 71 per cent - while those with two accounts were close to 29 per cent.

4.3.5 Modes of bank service used for their businesses

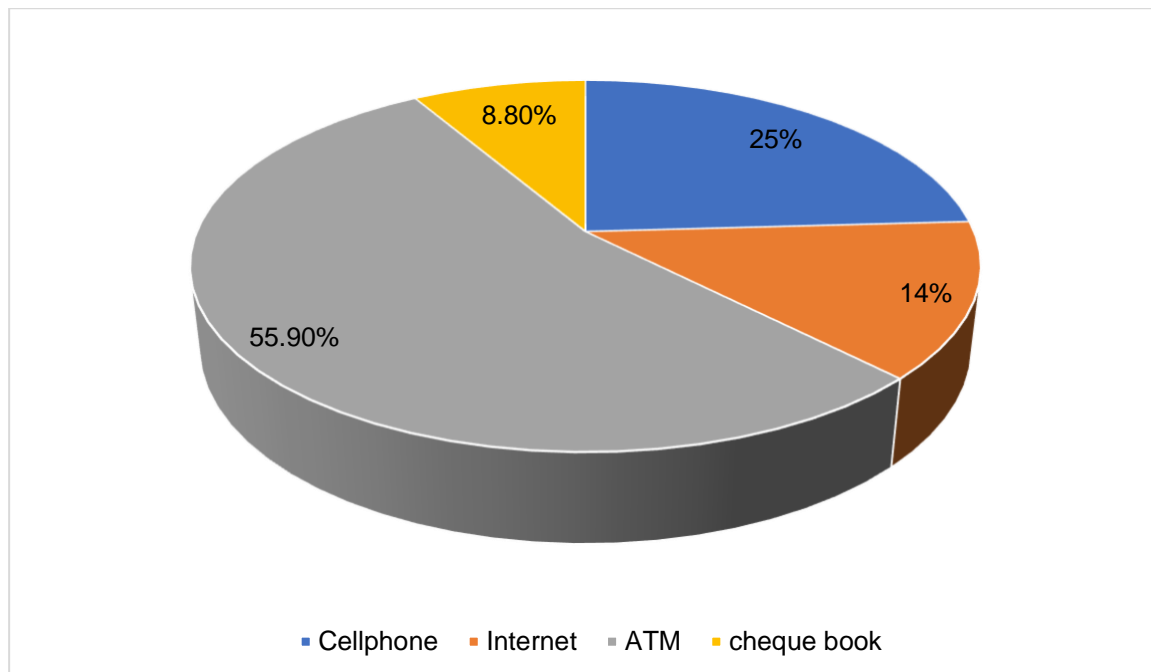


Figure 4.4: Modes of bank services used by respondents for their businesses

The data showed that most respondents had little experience and/or information regarding the use of banking services. Figure 4.4 above shows that over 50 per cent of the total respondents were using ATMs as their mode for accessing bank services, while internet banking, cell phone banking, and cheque book all fall under 15 per cent. The lack of experience and information about banking services is very likely a result of lack education. Table 4.1 shows the majority (over 59 %) of the women entrepreneurs in the sample had not attained university level, most only getting to grade 12.

4.4 Entrepreneurial challenges faced by respondents

Respondents were asked questions concerning the various challenges they faced during the start-up and development phases of their businesses as well as how they ranked the challenges they faced, in descending order.

4.4.1 Respondents' challenge perceived as the most difficult in start-up phase

Generally, the start-up phase of a business is that period where the venture is still new and has recently been registered (Mboweni, 2015). It usually starts from one to three years from the date of commencement. As such, start-up challenges are those challenges that are experienced within the three-year period from commencement.

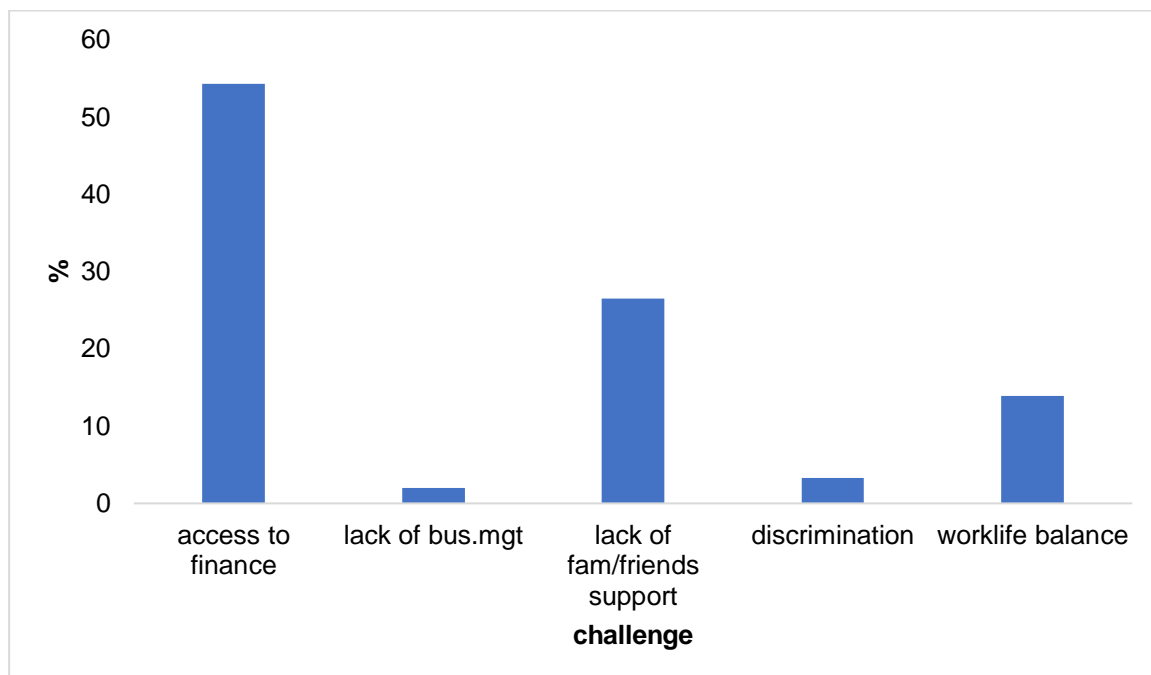


Figure 4.5: Challenges experienced during the start-up phase

Figure 4.5 above illustrates the challenges faced by the women entrepreneurs in the sample from the research population in the Vhembe District during the start-up phase of their businesses, as reported by the respondents. The biggest challenge experienced (54 per cent), as reported at the commencement of the business, was the lack of access to finance. Mboweni (2015):in his study of women entrepreneurs in Alexandra Township, found that women lack assets to provide as collateral when applying for loans from banks. Women entrepreneurs in South Africa, according to Mandipaka (2014), rely solely on their savings when starting businesses as they lack support from families or friends. This was the case in the current study, with over 25 per cent of respondents in this category. Figure 4.4 shows, discrimination and lack of business management to be the least of worries for women entrepreneurs at the start-up phase, while work life balance is a challenge to those who are married with children who are still in the age range of 20 years and younger as they need support and nurturing from their mothers.

4.4.2 Challenges faced in the start-up phase: ranking the top 5

The respondents were asked to rank, in descending order, the challenges they perceived as the most difficult or intense in the start-up phase. Table 4.7 shows these rankings:

Table 4.7: Start-up phase challenges rank

Challenge	5 th	4 th	3 rd	2 nd	1 st
Access to finance	14.6 %	16.6%	6.6%	20.5%	51.7%
Management skills	24.5%	31.1%	15.9%	19.9%	8.6%
Support from family/ friends	3.3%	12.6%	28.5%	32.5%	23.2%
Discrimination	44.0%	33.3%	13.3%	6.7%	2.7%
Work-Life balance	13.9%	17.9%	36.4%	17.9%	13.9%

The respondents were asked to rank the challenges in descending order with 1 being the greatest challenge and 5 being the least challenge. Access to finance was ranked as the top challenge faced by rural-women entrepreneurs in the start-up phase in Vhembe district, with about 52 per cent. The challenge ranked second in importance was discrimination, with 44 per cent women indicating that they were still being discriminated against as women in business. This was followed by the imbalance between work and life (over 35 per cent). This showed the link between women who saw the work life balance as a challenge those who were married and who had two or more children in the age range of 15years and below (See Table 4.1). The challenge ranked as fourth was lack of support from both family and friends (over 30 per cent), and lastly about 30 per cent of respondents saw lack of management skills as one of the challenges. It is interesting to note that, although the largest percentage of women entrepreneurs in Vhembe district had not attained university level (See Table 4.1), management skills was the least of the women's worries when their business was still its infancy.

4.4.3 Challenges perceived as the most difficult in the business development phase

The development phase of the business follows the start-up phase, measured by the survival of the business over a three-year period (Mboweni, 2015).

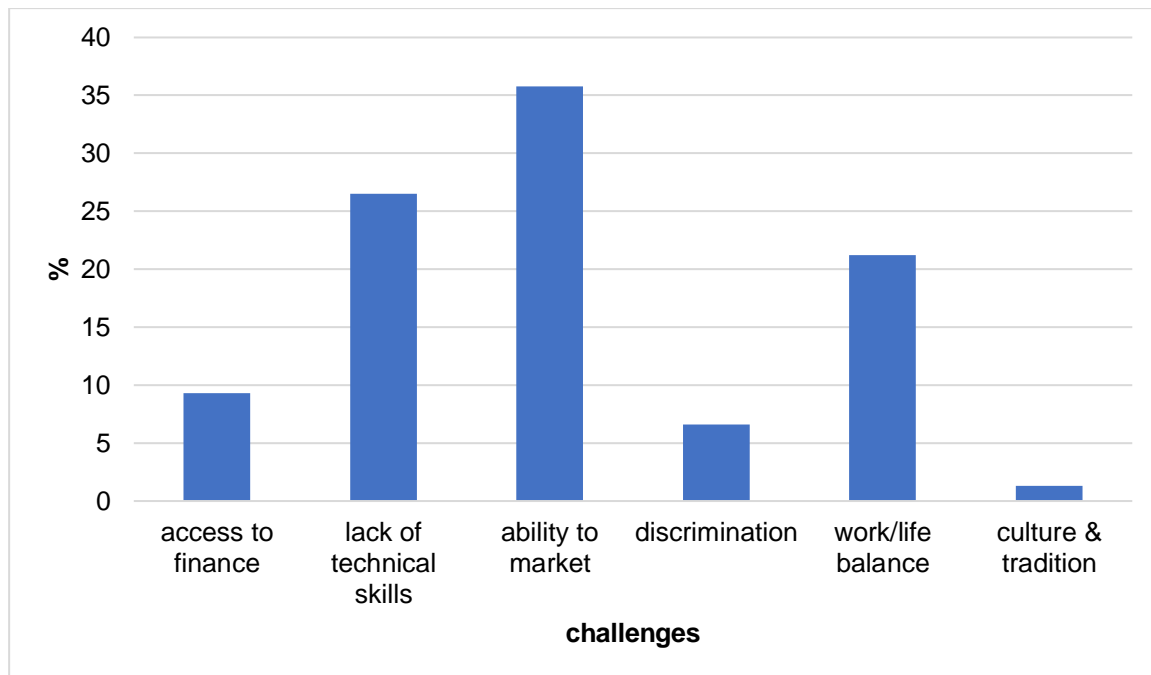


Figure 4.6: Challenges in the development phase

Figure 4.6 above shows the challenges faced by the women entrepreneurs in the sample in the development phase of their businesses. These data would seem to align with the findings of Mboweni's 2015 study: the challenges faced by women entrepreneurs differ across the phases and/or ages of their business (Mboweni, 2015). Figure 4.2 indicated that the majority of the respondents and their businesses were affected most by their lack of ability to market, which is can also be seen in terms of a lack of marketing skills in the development phase. In the current study culture and tradition were perceived by respondents as the least of the many worries or challenges during the development phase of the business (< 5 per cent).

4.4.4 Challenges faced by respondents in the development phase

Respondents were also asked to rank challenges they faced/were facing in the development phase of their business in descending order.

Table 4.8: Challenges rankings by respondents in the development phase of the business

Challenge	1 st	2 nd	3 rd	4 th
Access to finance	9.3%	21.9%	43.0%	8.6%
Lack of technical skills	1.3%	2.6%	13.9%	49.7%
Ability to market	7.9%	21.2%	35.1%	35.8%
Discrimination	9.3%	58.9%	18.5%	6.0%

In terms of challenges faced in the development phase when ranked in descending order, lack of gender discrimination (over 58 per cent) was ranked by respondents as the most challenging impediment faced by them, and perceived by them to face rural-women entrepreneurs in Vhembe district, followed by a lack of technical skills; the least difficult or intense challenge was perceived to be their lack of the ability to market successfully (over 7 per cent).

4.5 Descriptive Analysis

This kind of analysis involves the transformation of raw data into a form that will make them easy to understand and interpret, the rearranging, ordering, and manipulating of the data to generate descriptive information (Zikumund, 2003). Respondents were asked questions not only about entrepreneurial challenges but also about gender socialisation. The results from the descriptive analysis were as follows:

4.5.1 Respondents' entrepreneurial challenges

The descriptive analysis was conducted to establish how respondents reacted to certain entrepreneurial challenges. In rating the challenges, respondents were required to indicate the intensity of the imposed challenges using a 5-point Likert scale. The scale points were as follows: 1 = Not a problem; 2 = minor; 3 = problem; 4 = serious problem; 5 = very serious problem). Mean and standard deviation scores for each of the 19 items measuring entrepreneurial challenges were calculated. The results of these are presented in Table 4.5.

Table 4.9: Entrepreneurial challenges

Variable	Mean	Std. Dev
C1	1.60	.89
C2	1.69	.92
C3	2.35	1.06
C4	3.12	1.50
C5	1.75	1.06
C6	1.46	.73
C7	1.51	.80
C8	1.51	.94
C9	2.60	1.36
C10	3.38	1.47
C11	3.18	1.45
C12	1.46	1.04
C13	1.36	.67
C14	1.54	.84
C15	1.41	.79
C16	2.43	.94

C17	2.99	1.19
C18	2.46	1.15
C19	2.15	1.36

Key: C1= *unreliable and undependable employees*; C2= *too much competition*; C3= *unable to obtain short-term financial capital*; C4= *unable to obtain long-term financial capital*; C5= *too much government regulation*; C6= *limited parking space*; C7= *unsafe location*; C8= *weak economy*; C9= *lack of management training*; C10= *lack of marketing training*; C11= *inability to maintain accurate accounting records*; C12= *complex confusing tax structure*; C13= *complicated business registration process*; C14= *poor roads*; C15= *electricity problems*; C16= *society's expectations of being a business woman*; C17= *balancing the roles of work/life*; C18= *culture & tradition*; C19= *male dominated industry*.

Table 4.9 above shows the two top challenges faced by rural-women entrepreneurs to be C10 and C11, with an average mean of 3.38 and 3.18 respectively. C10 and 11 are skills which women entrepreneurs lack and which pose a very serious problem in their businesses. C13 and C15 are the least intense of the challenges being faced, with an average mean of 1.36 and 1.41, which are not perceived as problems related to their running of their business

4.5.2 Challenges related to gender socialisation

Women face challenges due to the way they were socialised from when they were little girls. The following is the data collected by the researcher;

4.5.2.1. Parental influence on respondents' behaviour

Table 4.10 Gender Socialisation: Activity or behaviour encouragement by parents

	N	Minimum	Maximum	Mean	Std. Dev
S1	151	1	5	2.60	1.17
S2	151	1	5	3.17	1.34
S3	151	1	5	2.39	.96
S4	151	1	5	1.44	.970
S5	151	1	5	3.49	1.15
S6	151	1	5	2.91	1.43
S7	151	1	5	3.74	.99
S8	151	1	5	4.44	.81
S9	151	1	5	4.46	.99
S10	151	1	5	4.13	1.15
S11	151	1	5	1.66	1.19

Table 4.10 shows that the S4 and S11 variables have the lowest average mean (1.44 and 1.66) relating to the behaviours of these women which, when they were young girls, were not encouraged by their mothers. Thus, as girls they were not encouraged to play with boys' toys

or to be manly “macho”. On the other hand, S8 and S9 were perceived as those behaviours which were encouraged by parents as the women/girls were growing up. The mean for the two variables (4.44 and 4.46) indicates that these respondents were often much encouraged to play out their gender roles as women, and/or to be “ladylike.” This comes to show that, because women were socialised in such a way as girls who are only inclined to home duties, it becomes an impediment for them to adjust into career women. This is attributed to the ways in which they were raised to become e.g. career women or a housewife or mother.

Challenges were consolidated to form composite variables (challenges) and two groups were created and the same average mean (3.25) used in table 4.6 was utilised as this fell under the same section of gender socialisation

4.5.3 How respondents felt about the ways in which they were treated as children compared to their male family members and relatives

Table 4.11: How respondents were treated compared to their male relatives

	N	Minimum	Maximum	Mean	Std. Deviation
F1	151	1	5	3.66	.923
DF2	151	2	5	3.68	.851
DF3	151	1	5	3.69	.888
DF4	151	3	5	3.43	.726
DF5	151	2	5	3.91	.874
DF6	151	1	5	4.07	.822
DF7	151	2	5	4.26	.798
DF8	151	2	5	3.42	.734
DF9	151	1	5	3.52	.847
DF10	151	3	5	4.46	.823

Respondents were also asked to indicate the extent to which they felt that, when they were young, they were treated fairly or not in comparison to their brothers or male relatives. The variables with the highest means are DF7 and DF10, with 4.26 and 4.46 respectively. This indicates the women respondents as young girls experienced considerably more limitations on their behaviour than did their male counterparts. DF4 and DF8 have the least average mean (3.43 and 3.42). This indicates that, in this case, when it came to parents encouraging their children’s personal development, boys and girls experienced almost the same limitations.

4.6 Computation of the gender socialisation variable

In terms of the gender socialisation variable, it was computed as a composite variable in three steps.

- **Step 1:** combine S1 to S11 variables
- **Step 2:** DF1 to DF10
- **Step 3:** combine S and DF variables into GS
- **Step 4:** calculate the mid-point of the GS (KS Test)

The second step DF1 to DF10

For women with low levels of gender socialisation and those with high levels of gender socialisation, the median for the two clusters was 3.25. Thus, any response less than 3.25 implied low levels of gender socialisation, and the opposite was true for any average mean above 3.25. The results are further illustrated and analysed as follows;

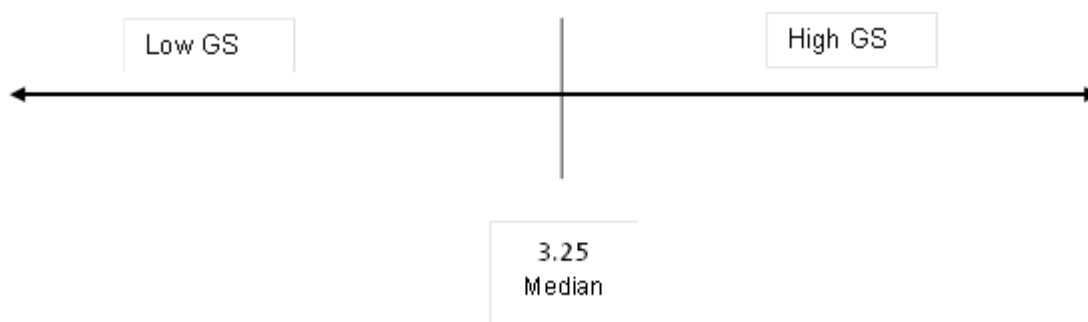


Figure 4.7: Gender socialisation variable

4.7 Tests of validity and reliability

Reliability and validity are important aspects of any study because the quality and value of any study relies on accurately measuring the constructs under study. Reliability is the extent to which a variable is consistent with what it is intended to measure, while validity is the extent to which a measure correctly represents the concept of the study (Hair, Black, Babin & Rolph, 2010). Thus it was vital to determine the reliability and validity of the measurement items used to collect the data before proceeding to test the hypotheses.

4.7.1 Assessing construct validity of the Questionnaire

Construct validity was measured using factor analysis. Construct validity encompasses two aspects: discriminant validity and convergent validity. Convergent validity measures the extent to which the scale items correlate positively with one another within the same construct (Malhotra & Birks 2011). In other words, the various items of a homogenous and valid variable tend to congregate about one common factor (or component). Discriminant validity denotes the separation of heterogeneous sub-scales within a questionnaire into various factors.

For testing the validity of the questionnaire for this study, factor analysis utilising principal components analysis (PCA) with Varimax rotation was used. To determine whether to proceed with the PCA, two diagnostic measures were assessed. These are the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and the Bartlett's test of Sphericity. To be considered appropriate for PCA, its KMO should record values of between 0.5 and 1.0 and the Bartlett's test of Sphericity should be significant ($p < .05$) (Malhotra & Birks, 2007). The factor diagnosis measures were observed to be acceptable: (KMO=.687; $\chi^2= 4.83.636$; $df=78$; $p < .000$). The researcher, thus, proceeded with the PCA.

The PCA with Varimax rotation yielded a four-factor structure, as shown in Table 4.12. This structure accounted for 62 per cent of the variance.

Table 4.12: Factor matrix measurements

	Factor 1 Micro	Factor 2 Skills	Factor 3 Macro	Factor 4 Beliefs and values	Communalities
C2	.726				.674
C6	.529				.501
C1	.741				.647
C8	.714				.623
C7	.519				.402
C9		.824			.769
C10		.883			.802
C11		.698			.676
C12			.687		.579
C13			.677		.508
C14			.762		.686
C18				.796	.669
C19				.697	.525
Eigen values	3.169	2.080	1.498	1.314	(Total)
% of variance	18.079	15.806	15.421	12.703	62.008
Cronbach's alpha (α)	.717	.764	0.628	.546	

To determine the factors, both factor loadings and eigenvalues were considered. As advised by Pallant (2011), the minimum thresholds of .5 for factor loadings and 1 for factors were used.

Table 4.12 shows communalities for the four variables greater than .40, values .402, .501 and .508 show that a substantial portion of these variables has not been accounted for, while higher communalities, such as .769 and .802 indicate that large amounts of variance have

been extracted by the factor.; Eigen values are also greater than 1, which meant all the variable accounted for values which were considered significant; factor loading exceeding .50, while total percentage variance was approximately 62.000, which was over 50 000 and hence the researcher proceeded with the analysis. Varimax rotation was also used for simplifying the factor matrix. Hair, Black and Babin (2010) postulated that maximum possible simplification is reached if there are only ones and zeros in a column, that is, the VARIMAX method maximises the sum of variances of required loadings of the factor matrix.

4.7.2 Reliability of the Questionnaire

Cronbach's alpha tests were used to measure the reliability of the measurement instrument. Cronbach's alpha measurements range from 0 to 1, with values of .60 to .70 deemed to be the lower limit of accessibility (Hair et al., 2010). Table 4.8 shows four variables with Cronbach's Alpha coefficients which are above .50, which Pallant (2011) considers ideal for low scales with less than ten items. Therefore the researcher proceeded with further analysis.

The four resultant factors were used to develop challenges from the central themes of the constituent items. Table 4.13 summarises how the four challenges were identified.

Table 4.13: Challenges identified using Factor Analysis

Factors	Question	Common theme
Factor 1	C1 Unreliable and Undependable Employees	Immediate and micro-environment management challenges
	C2 Too Much Competition	
	C6 Limited Parking	
	C7 Unsafe Location	
	C8 Weak Economy	
Factor 2	C9 Lack of Management Training	Internal skills possessed by entrepreneur
	C10 Lack of Marketing Training	
	C11 Inability to Maintain Accurate Accounting Records	
Factor 3	C12 Complex/ Confusing Tax Structure	Macro external issues that affect business
	C13 Complicated Business Registration Process	
	C14 Poor Roads/ Transportation	
Factor 4	C18 Culture and tradition	Beliefs, norms and values
	C19 Male dominated industry	

Variables C3; C4; C5; C15; C16 and C17 did not fall under any categories, hence the researcher eliminated them (discriminant).

4.8 Hypotheses Testing

In order to test the formulated hypothesis, the Mann-Whitney U, Kruskal-Wallis H test, and the Chi-square and cluster analysis were utilised.

Table 4.14: Reliability and validity of measurement instruments

	Hypotheses		
	H₁	H₂	H₃
	Women entrepreneurs with higher levels of gender socialisation tend to experience higher levels of (...) challenges	The challenges faced by women entrepreneurs differ across demographic profile.	Rural women entrepreneurs from Vhembe District are a homogeneous cohort with respect to entrepreneurship challenges, demographics and GS
Statistical Tests	Mann-Whitney U	Kruskal-Wallis Test H	Cluster analysis Mann-Whitney U/ Chi-square
Rationale	To test differences in values of challenges across different GS levels	To measure differences between more than two variables	To establish the existence of two distinct groups (socio-demographic characteristics and challenges)
Assumptions	<ol style="list-style-type: none"> 1. Challenges (micro, skills, macro and beliefs & values) are non-normal 2. All the observations from both groups are independent 3. The responses are ordinal 	<ol style="list-style-type: none"> 1. Does not assume a normal distribution of residuals 2. Allows one to compare more than 2 groups 3. Used when data do not meet the stringent assumptions of parametric techniques 	<ol style="list-style-type: none"> 1. Sufficient representatives of the population should be ensured 2. Minimum group sizes are based on the relevance of each group 3. Similarity measures calculated across the entire set of clustering variables allow for the grouping of observations and their comparisons to each other
Hypothesis Testing Steps	<ol style="list-style-type: none"> 1. Test for normality of data using Kolmogorov Smirnov test 2. Determine normality 3. Selection of tests (Mann-Whitney U) 4. Run the tests 	<ol style="list-style-type: none"> 1. Test for normality of data using Kolmogorov Smirnov test 2. Determine normality 3. Selection of tests (Kruskal-Willis Test) 4. Run the tests 	<ol style="list-style-type: none"> 1. Test for normality of data using Kolmogorov Smirnov test 2. Determine normality 3. Selection of tests (Cluster analysis) 4. Run the tests
Decision Criterion	$p < .05$ – Reject Hypothesis $p > .05$ – Accept Hypothesis	$p < .05$ – Reject Hypothesis $p > .05$ – Accept Hypothesis	$p < .05$ – Reject Hypothesis $p > .05$ – Accept Hypothesis

H₁: Women entrepreneurs with higher levels of gender socialisation tend to experience higher levels of challenges.

- (a) Micro challenges
- (b) Skills challenges
- (c) Macro challenges
- (d) Beliefs challenges

Mann-Whitney U test

A Mann-Whitney U test was used to conduct an evaluation of this hypothesis. It is a test used to evaluate the medians on test variables that differ among groups (Shier, 2004). Mann-Whitney U tests results show that women with low gender socialisation had lower scores on the micro-challenges they face. This was evident as (U: 2394.00; z: -1716; p = .086)

An analysis of their responses to the questionnaire indicates that women, such as those participating in the current study, with low or high levels of gender socialisation face the same challenges. Thus, whether they possess management, marketing or accounting skills all such entrepreneurs are affected in the same way and to the same extent by entrepreneurial challenges in their businesses. The Mann-Whitney U tests results prove that U: 2823.500; z: -.088; p: .930 (p > .05).

For an analysis of the macro challenges experienced by respondents, the researcher ran the Mann-Whitney U test to establish whether the women in the sample who reported high or low gender socialisation faced the same challenges. The results were as follows; z = -1556, p = .000, which is less than .05, and implies that women with low gender socialisation are more significantly affected more by these macro challenges compared to those with higher gender socialisation.

The Mann-Whitney U test was also conducted to test if the women entrepreneurs with high or low gender socialisation experienced/perceived themselves to be affected by entrepreneurial challenges the same way due to their beliefs. The results indicated that, (z = -3.855; p = 0.000) whereby p < .05, which suggests that the two groups of women were affected by the challenges in their businesses differently.

H₂: The challenges faced by women entrepreneurs differ across demographic profile.

- (a) Age
- (b) Education
- (c) Marital status

Kruskal-Wallis H Test

The Kruskal-Wallis test is an extension of the Mann-Whitney U test. The researcher conducted the Kruskal-Wallis test in order to measure differences between more than two variables. This test also examines the difference in medians. The Kruskal-Wallis test uses rank value and not its location relative to its median (Malhotra & Birks, 2007). Table 4.15 shows results for this test:

Table 4.15: Hypothesis test 2a: Age: Mean Ranks

Age	18-29	30-39	40-49	50+	X ²	P
Micro-challenges	59.62	74.49	85.20	90.59	9.990	.019
Skills	76.83	67.35	87.30	73.16	4.851	.183
Macro-challenges	72.96	74.07	83.56	71.55	2.026	.567
Beliefs	66.78	82.59	68.07	91.73	7.207	.066

Table 4.15 above shows four challenges faced by women entrepreneurs in different age groups. Micro-challenges faced by women entrepreneurs in the sample were the same regardless of their ages as long as they were in business. This is shown by the statistical results (table 4.15) which show $p = .019 > .05$ while x^2 (chi-square) is 9.990.

In terms of skills, $p = .183 > .05$; $x^2 = 4.851$, which again implies that the women entrepreneurs in the sample, and elsewhere, continue to face the same challenges when it comes to skills no matter what age range they are in. Chi-square for macro challenges and beliefs ($x^2 = 2.026$ & 7.207 respectively) while p for macro challenges was $.567$ and beliefs, $.066$ which is more than $.05$. This would suggest that age does not have any effect on macro challenges nor on beliefs. This would suggest that age does not have any effect on the challenges (micro, skills, macro and beliefs) faced by women entrepreneurs when engaged in running their businesses.

Table 4.16: Hypothesis test 2b: Education Level Mean Ranks

Level of Education	High School	College	University	X ²	P
Micro-challenges	79.40	74.82	69.52	1.082	.582

Skills	84.08	73.96	62.43	5.066	.079
Macro-challenges	83.27	72.79	66.43	3.958	.138
Beliefs	75.52	74.23	78.13	.169	.919

With regard to educational level that the women entrepreneurs in the sample had reached and achieved, it is evident from Table 4.6 above that p in all the four challenges is greater than .05, hence all the women in the sample, whether they had reached university level or ended their education at high school still face the same challenges in their businesses from micro, skills, macro, and beliefs. Any p value ratings below .05 suggest that the challenges faced by women entrepreneurs in the sample differ according to their educational levels.

Table 4.17: Mean rankings of entrepreneurial challenges across marital status

Marital status	Single	Married	Divorced	Widowed	Mann-Whitney U	
					X^2	P
Micro-challenges	62.61	74.57	84.87.72	94.79	8.406	.038
Skills	73.86	78.91	76.93	68.42	.982	.806
Macro-challenges	76.27	74.19	83.74	70.95	1.422	.700
Beliefs	64.27	77.35	76.87	92.76	5.678	.128

In terms of the aspect “marital status”, the p value was .038 on micro challenges, and the other three challenges ($X^2 = 8.406$; $p > .05$), which means the p value for micro challenges would imply that micro challenges faced by the women in the sample differ according to their marital status, while the test of homogeneity skills, macro challenges, and beliefs was met as the p values are higher than .05.

H₃: Rural women entrepreneurs from Vhembe District are a homogeneous cohort with respect to entrepreneurship challenges, demographics, and gender socialisation.

Cluster analysis was conducted to establish the existence of two distinct groups, socio-demographic characteristics, and challenges that define women entrepreneurs such as those in the sample – education level challenges, gender socialisation, and the age of the eldest child.

Table 4.18: Clustered data

Inputs	Laggards	Go-getters
Gender socialisation	High GS	Low GS
Other businesses	Other businesses	Hair salon
Educational level	Primary up to high school	College
Macro-challenge	2.12	1.28
Skills	3.41	2.84
Micro-challenges	2.18	1.65
Age of eldest child	16-20 years	10 years or less

Table 4.18 shows 2 clusters (groups) of rural-women entrepreneur respondents (Cluster 1: Laggards Cluster 2: Go-getters). Laggards in the case of the current study are those women who make slow progress and usually lag behind. Laggards are characterised by high gender socialisation (100%); other businesses are 47.1%, and their level of education is not so advanced. They are those women who went to school but did not reach tertiary level; they reached primary but did not attain high school level. This, it can be noted, suggests a lack or insufficiency of advanced level of education as the reason why some of these women lag behind and still cling to the old ways of doing things, following the ways they were raised in a traditional way. This is evidenced by the high level of gender socialisation, which suggests that higher levels of GS lead to women lagging behind, and being unwilling, or lacking the confidence, to go for what they want (business-wise).

On the same note, women in cluster 1 (Laggards) also have a very serious problem (mean = 3.41) when it comes to skills. Lack of education and training was/is a concern to these women in business as it becomes a challenge to them in terms of the skills required to run a business profitably.

Cluster 2 (go-getters) are those women who were born in the modern era and have low(er) levels of gender socialisation. They do not hang on to the old ways of doing things or running their businesses. Education plays an important role in this as these go-getters had attained tertiary level (college) education, and hence they had been trained in some of the competencies required to run a business successfully. Thus did not find the skills challenge as much of a problem as did the 'laggards', which affected the success and profitability of their businesses. Some of the go-getters owned hair salons which is a more complicated business than selling vegetables, if one is not sufficiently and appropriately skilled. Go-getters did not appear to be as affected by macro challenges (1.28) as those in the 'laggard' group and had children younger than 10years. This also suggests that there were young mothers running businesses.

It can be noted from the two clusters that level of education played, and possibly, amongst many women entrepreneurs, both rural and urban, continues to play a major role in changing the culture, level of understanding, and resistance to change for these and other women. It appeared that the more advanced the education and learning of the go-getting women the more they were re-learning, or revising, the old ways in which they had been socialised from birth on, and thus they were not facing the same challenges as those (laggards) who continued resistant to change.

4.9 Conclusion

This chapter presented the findings of this study. The quantitative data from the respondents' answers to the questions in the questionnaire were analysed using statistical tests, such as descriptive, chi-square, cluster analysis; a factor analysis was conducted. Reliability and validity tests were also performed. Chapter five presents summary and discussion of, and conclusions from, the findings, together with recommendations for further research.

CHAPTER 5: CONCLUSION AND RECOMMENDATIONS

5.1 Chapter Overview

Previous chapters presented the rationale for, and background of, the study, the literature review, methodology, data analysis, and results for the study. This chapter concludes the research with a discussion of the findings. It includes some concluding remarks on the relevance and importance of the study, together with its limitations of scope, and suggestions for future research.

5.2 Introduction

Chapter 1 outlined the objective of the research: to determine whether, in what specific ways, and to what extent gender socialisation influences the various challenges faced by women entrepreneurs in South African rural areas such as the Vhembe District in Limpopo Province. An extensive review of the literature (c.f., Chinomona & Muzariri, 2015; Wube, 2010; Valla, 2001; Witbooi & Ukpere, 2011 and Mboweni, 2015) indicated a gap in the body of knowledge and research on the particular challenges faced by rural-women entrepreneurs globally and in South Africa, including and particularly in rural areas. Ways in which gender socialisation plays a role in the entrepreneurial challenges experienced by many women in terms of how they value, or not, the way they were raised from birth as girls and treated differently as women in comparison to their male counterparts was also reviewed. The study sought to explore whether, because of these gender socialisation differentials, women with higher levels of GS tend to experience more severe or intense challenges in comparison with those with low levels of GS, or who have managed to escape or mitigate the effects of GS.

The specific aim of this study was to determine how and to what extent gender socialisation influences the nature and severity of entrepreneurial challenges experienced by rural women entrepreneurs in the Vhembe District. The specific objectives of the study were, thus, to:

1. Identify the challenges faced by women entrepreneurs in Vhembe District.
2. Elicit the perceptions of women entrepreneurs in Vhembe District of entrepreneurial challenges.
3. Determine how gender socialisation affects the severity of entrepreneurial challenges among female entrepreneurs in Vhembe District.

As outlined in Chapter 1, the hypotheses formulated to assist in achieving the above-mentioned research objectives:

- H_{1a}:** Women entrepreneurs with higher levels of gender socialisation tend to experience higher levels of micro challenges.
- H_{1b}:** Women entrepreneurs with higher levels of gender socialisation tend to experience higher levels of skills challenges
- H_{1c}:** Women entrepreneurs with higher levels of gender socialisation tend to experience higher levels of macro challenges
- H_{1d}:** Women entrepreneurs with higher levels of gender socialisation tend to experience higher levels of beliefs and values challenges
- H_{2a}:** The challenges faced by women entrepreneurs differ across age
- H_{2b}:** The challenges faced by women entrepreneurs differ across educational levels.
- H_{2c}:** The challenges faced by women entrepreneurs differ across marital status
- H₃:** Rural women entrepreneurs from Vhembe District are a homogeneous cohort with respect to entrepreneurship challenges, demographics and gender socialisation.

5.3 Summary of Results

This study found that the women entrepreneurs in the sample face numerous entrepreneurial challenges. Of these, the more frequent ones include the lack of access to finance, their limited skills and training, the micro and macro environments, and their lack of technical skills. To a large extent these results corroborate findings from previous studies that have also shown the existence of entrepreneurial challenges among women in business in both urban and rural environments (c.f., Chinomona & Muzariri, 2015; Wube, 2010; Valla, 2001; Witbooi & Ukpere, 2011; Mboweni, 2015).

Given that this study considered GS as a moderating variable, an aspect not previously considered in past studies (Ahl, 2006; Baker, Aldrich & Liou, 1997; Brush & Welter, 2009; Wube, 2010; Singh, Vinay & Divya, 2015), this dissertation provided some new and insightful

findings. The results from the responses of the sample suggest that women entrepreneurs experience challenges differently depending on their demographic and GS profile. For instance, those women respondents with higher levels of gender socialisation did not appear to be affected to the same extent by micro and macro challenges as those women with low levels of GS. One possible explanation for this is that women entrepreneurs characterised by low levels of gender socialisation tend to be less resistant to change and are accommodative of forms of socialisation other than those imposed on them when they were growing up. Education was observed as being an important change agent among the women entrepreneurs in the sample. In other words, education level could be said to be inversely related to GS. Thus it could be said that, as women become more educated, their levels of GS tend to decline in the process of their beginning to embrace 'new' ways of life different from what they were taught, or socialised into, in their childhood.

The findings also strongly suggested that entrepreneurial challenges faced by rural women entrepreneurs differ according to the stages of the business, depending on whether it is in the start-up or development phase. This study revealed that considerably more challenges were experienced amongst the respondents during the start-up phase of their businesses. Among these were the lack of finance as the major challenge and the one perceived to be the most difficult to overcome. The vast majority of respondents ranked access to finance as the highest of the five selected challenges.

Furthermore, the findings show that respondents' businesses in the development phase were not immune to challenges, although the challenges experienced during the development stage tended to differ from those at the start-up phase. During the development phase the businesses would have been in operation for periods ranging from two to five years. The challenge most respondents perceived as the most difficult during this phase was the ability to market. This appeared to be because the respondents lacked marketing spheres/outlets for their products. This is also true as supported by Barr (2015), who, in his studies conducted in the USA on small businesses with minorities and women, found that women and minorities in the USA tend not to liaise or network as frequently as compared to their male-entrepreneur counterparts.

Overall, the findings of the current and other studies show that entrepreneurial challenges do exist for women entrepreneurs, including those in the sample of this study, but that they also differ depending on the age of the business. The effect of gender socialisation on entrepreneurship challenges was also established by the findings. With respect to GS, cluster analysis established the existence of two distinct groups of women entrepreneurs.

The first group, the 'laggards', were found to have higher levels of GS compared to the second group, the 'go-getters'. This appeared to be related to, and to influence, many of the other challenges as evidenced by the go-getters being largely observed to have fewer challenges compared to the laggards (see Table 5.1). Other demographic variables, such as education level, challenges related to dearth of business skills, and age of eldest child were also observed as being related to, and having an effect on all of the reported challenges.

Table 5.1: A summary of the GS major results

Factor	Laggards	Go-getters
Gender socialisation	High GS	Low GS
Other businesses owned	Specify other businesses	Hair salon
Educational level	Primary up to high school	College
Macro-challenge	2.12	1.28
Skills	3.41	2.84
Micro-challenges	2.18	1.65
Age of eldest child	16 - 20 years	10 years or less

The gender socialisation results show that those women respondents with low levels of gender socialisation (go-getters) experience fewer entrepreneurial challenges as compared to those with higher levels of gender socialisation (laggards). For instance, those women entrepreneur respondents with a tertiary qualification appear to face different challenges when compared to the respondents with primary and high school levels of education. Thus, the results suggest an association of higher levels of GS with higher levels of education, hence the lower ratings of challenges faced by this cluster.

5.4 Discussion of Results

Other studies conducted in Southern Africa, such as those done by Nani (2011), Mandipaka, (2011) and Valla, (2011) found that women entrepreneurs face challenges such as finance, role conflict, lack of collateral security to access funds, and lack of family support, to mention but a few. The authors however do not distinguish the respective challenges faced with regard to geographical location (urban or rural), education level, gender socialisation, and marital status; they simply viewed all the women entrepreneurs as a homogeneous cohort.

Following this line of thought, the results for this study revealed that women are not a homogenous cohort with regard to their demographic profiles, the challenges they face, and their levels of gender socialisation. The findings of the current study would appear to support those of Mboweni (2015), the findings of whose study on women entrepreneurs in Alexandra township, Johannesburg showed that the challenges faced by women entrepreneurs setting

up and running businesses in an informal sector differ according to marital status, educational level, and number of children. The results of the current study suggest gender socialisation to be playing a key role in how women entrepreneurs face entrepreneurial challenges. Both Mboweni's 2015 study and the current study strongly suggest that education also plays a key role in changing women's attitudes towards the ways in which they were socialised as girls and as young women, and, as has been mentioned, women with low levels of GS, or those who have come to resist their GS (go-getters), tend to face relatively minor challenges compared to those faced by the women with higher levels of GS (laggards).

5.5 Conclusions from the Hypotheses

The eight hypotheses formulated in order to answer the research question and objectives were tested using the identified challenges together with the three socio-demographic characteristics i.e. age, marital status, and level of education. The summary of the hypotheses, the major results, and the conclusions are shown in Table 5.2:

Table 5.2: Hypotheses conclusions

Hypotheses		Conclusions	
		Result of Hypothesis Test	Implication of the results
H ₁	Women entrepreneurs with higher levels of gender socialisation tend to experience higher levels of micro challenges	Micro-challenges: gender socialisation has a negative influence on challenges	Women with high levels of GS are affected more by micro challenges in business.
	Women entrepreneurs with higher levels of gender socialisation tend to experience higher levels of skills challenges	GS does not have an influence on challenges	high or low levels of GS do not have any effect on how women entrepreneurs are affected by skills challenges
	Women entrepreneurs with higher levels of gender socialisation tend to experience higher levels of macro challenges	GS has an influence on challenges	Women who have a strong belief in GS tend to be affected more with macro challenges as compared to those who do not believe in GS (low levels of GS)
	Women entrepreneurs with higher levels of gender socialisation tend to experience higher levels of beliefs and values' challenges	GS has an influence on challenges	Results strongly suggest that higher levels of GS lead to higher levels of beliefs and values challenges
H ₂	The challenges faced by women entrepreneurs differ across the age	Challenges faced do not differ with age	Results strongly suggest that age is not a worrying factor when facing challenges, all ages are affected by entrepreneurial challenges
	The challenges faced by women entrepreneurs differ across the educational level	Education: challenges faced by rural-women entrepreneurs differ according to educational levels	Women with higher levels of education tend to face less entrepreneurial challenges and the opposite is true for those with low levels of education.
	The challenges faced by women entrepreneurs differ across different marital status	Challenges faced differ with marital status	Married women tend to face more challenges unlike single women as they have difficulties in balancing between work and life
H ₃	Rural women entrepreneurs from Vhembe District are a homogeneous cohort with respect to entrepreneurship challenges and gender socialisation	Women entrepreneurs in Vhembe district are not a homogenous cohort with regard to entrepreneurial challenges faced	<ul style="list-style-type: none"> ○ GS plays a vital role in distinguishing women entrepreneurs. ○ Women entrepreneurs are not a homogenous cohort with regard to the challenges they face in business

From the above hypothetical conclusions, as presented in Table 5.2 (H₁ a. b. c. d), it should be noted that not all challenges are faced can be attributable to the respondents' level of gender socialisation, for example, skills challenges appear to have nothing to do with how a woman was socialised. However, most of the challenges experienced by the respondents appear to be more severe according to the respondent's perceived level of gender socialisation. It appeared that micro; macro; beliefs and values challenges were influenced more by gender socialisation. Therefore, it can be concluded that gender socialisation plays a role in shaping how women perceive entrepreneurial challenges, including those in the sample for the current study, and according to the literature, face in business.

From the testing of the above hypotheses (H₂.a.b.c) it can be noted that the effect of demographic factors on the experiences of entrepreneurial challenges is varied. Some factors, such as education and marital status, appear to strongly influence how the women entrepreneurs in the current study were and are affected by the various challenges. For instance, from the findings it is possible to conclude that the more educated women become the fewer entrepreneurial challenges they face, while with marital status the single women respondents appeared less affected by entrepreneurial challenges as one can assumed that they would have more flexibility in terms of time and family responsibilities than the married respondents.

When considering age, the factor appears to have no effect on how the respondents in the current study were facing their entrepreneurial challenges as female entrepreneurs of all age groups appeared to be affected by the same challenges in the same way. Given that multiple demographic factors have an influence on the kinds of challenges experienced by the respondents in the current study, and in those in the literature, it can be generalised that demography influences entrepreneurial challenges in women.

H₃. Rural women entrepreneurs from Vhembe District are a homogeneous cohort with respect to entrepreneurship challenges, demographics, and gender socialisation:

Both the findings of the current study, and those found in the literature, suggest that gender socialisation plays a role in distinguishing how women entrepreneurs in various settings are affected, and that education is a key factor in changing/modernising cultures, together with the level of understanding of, and resistance to, change by women, and hence their levels of GS tend to vary. Therefore, women entrepreneurs in Vhembe district are not a homogeneous cohort and deserve to be treated differently when it comes to the challenges they face due to the different ways in which they value and/or resist gender socialisation as

well as the differences in demographic factors amongst women both in the sample of respondents and in the Vhembe district.

Therefore, the conclusions from the evidence collected in this study suggest that GS plays a significant, although varying, role in influencing the challenges faced by women entrepreneurs. The conclusions provide further empirical evidence from within the body of knowledge regarding this phenomenon.

5.6 Conclusions on the research problem and contribution to the body of knowledge in the area of research

The research problem investigated in this study was:

Although past research has identified numerous challenges faced by women entrepreneurs, very few studies have focused exclusively on challenges faced by rural women entrepreneurs. Furthermore, very few studies have attempted to identify the specific ways in which gender socialisation affects how various women entrepreneurs experience entrepreneurship challenges.

The evidence from this study suggests, amongst other factors, a significant difference in the nature and extent of challenges faced by women entrepreneurs in Vhembe District according to different levels of gender socialisation (high GS or low GS). Gender socialisation has been defined in this study as the manner in which girls are treated and responded to from birth to womanhood. According to this concept of GS, what they were taught in terms of moral and other values, what is expected of a woman, or how a woman should behave and present herself, has, arguably according to some gender theorists, a direct effect on how women perceive entrepreneurship and themselves as entrepreneurs. Thus, as was argued in Chapter 2, and according to this theory, women with a strong traditional upbringing and who are not privileged to receive more than an elementary education, are not able to understand or accept modern ways of doing business, being, according to their socialisation in a 'traditional' society, resistant to change. Some examples of such women would be very religious women and those who unquestionably subscribe to the norms their traditional/religious cultures. These women tend to have higher levels of gender socialisation and are accordingly affected by entrepreneurial challenges to a greater extent than those women who choose or are in a position to ignore these influences and resist their upbringing.

Contributions of the study to the body of knowledge in the area of research

1. The findings on the strong possibility that differences in gender socialisation levels lead to differences in the ways in which women are affected by entrepreneurial challenges.
2. From the gap found in the literature about challenges faced by women entrepreneurs, this study has the potential to be one that has identified the range of specific challenges faced by women entrepreneurs in one rural area, and possibly many of the rural areas of Limpopo Province, South Africa.
3. The challenges identified and recorded by the researcher, such as micro and macro challenges, lack of skills, and the persistence of certain beliefs and values has the potential to pave way for future inquiry that could enrich and amplify rural entrepreneurship discourse, both for associations of women entrepreneurs and for government departments and non-governmental organisations.

5.6 Implications for Theory

The main theoretical contribution of this study is that of gender theorists considering the differentiation of women entrepreneurs according to their levels of gender socialisation. The researcher would argue that she managed to determine that women entrepreneurs in Vhembe District are not a homogeneous cohort. Thus, two levels of GS (high and low) were formulated in terms of women with high levels of GS being categorised as ‘laggards’, and those with low levels of GS go-getters. As has been described, the laggards are those women who are firmly resistant to change, while the opposite is true for the go-getters. The study has shown how the phenomenon of challenges faced by women entrepreneurs differs across different gender socialisation levels.

5.7 Implications for Practice and Recommendations for Policymakers

It would also be useful to for future study to be carried out by government or policy makers regarding the nature and extent of the specific challenges that rural women entrepreneurs face. It is hoped that this study would be of value to policymakers when they are designing and implementing policies to consider the differences amongst women entrepreneurs according to how they value or resist the ways in which they were, and continue to be, socialised as young girls as it the current study has shown this to be a factor in the challenges they face in setting up and developing a business. Thus, a recommendation would be that policy makers should implement the necessary policies for women entrepreneurs based on the consideration they are not a uniform or homogenous group. It

would be both interesting and valuable for future research to be carried out on women entrepreneurs and for them to be categorised according to the challenges they face and the kinds of gender socialisation they have been exposed to.

5.8 Limitations of the study and suggestions for future research

This dissertation suffered from some limitations:

1. Budget constraints were imposed on this study. Lack of funding for this study led to the researcher not being able to collect data in all 4 municipalities in the Vhembe District, as was originally envisaged.
2. The scope of the study was restricted to Vhembe District, and therefore findings might not be generalisable to other rural areas in South Africa or beyond – to the rest of Africa and/or other developing countries/emerging economies. Nevertheless, some generic conclusions might be derived from the study, albeit with extreme caution.
3. The dissertation was based on a quantitative research methodology. As such, a structured questionnaire was used as the data collection instrument. Structured questionnaires carry the potential to limit respondents' opportunity to provide their own views, perceptions, and understandings of the subject, and in more depth, as would be provided in a qualitative study.

5.9 Directions for future research

The research findings have the potential to be of value to other researchers in understanding the specific challenges that rural-women entrepreneurs face. In this regard, the data have provided a window into the challenges that some (not all) women entrepreneurs in rural areas face and how these differ from those faced by women in urban areas. The possibility exists of conducting a replicate study within other rural areas in other provinces of South Africa. This could help to assess the similarities and differences in challenges faced by rural women entrepreneurs in different provinces. It is to be hoped that some of the future research could be conducted using qualitative research methods: this would afford respondents the opportunity to express themselves honestly and in depth in interviews and focus group discussions. Other factors relating to the area of research, for example, socio- and socio-economic demographics factors as well as business information may need further clarification not possible with closed ended questions, such as those in a questionnaire and in a quantitative study.

5.10 Conclusion

The purpose of this research was to determine how and to what extent gender socialisation influences the nature and severity of challenges faced by women entrepreneurs in Vhembe District, Limpopo in South Africa. This chapter presented conclusions and recommendations based on both the literature review and the findings from this study. The research problem was resolved and the contribution of the study was indicated by means of the hypotheses tested. The summarised findings as provided from the data collected and analysed, indicate that women entrepreneurs are affected by entrepreneurial challenges differently according to their levels of gender socialisation. The analysis of the data presented a number of interesting findings and can be considered to have raised a number of important questions. Based on these questions, further areas of research were identified and an overview of the study was presented.

In this study, the researcher has sought to provide new understandings of the ways in which women entrepreneurs are affected by the kind of gender socialisation they encounter in a mainly 'traditional' and patriarchal society, such as that in a rural area of South Africa. The study has attempted to provide insight into the particular challenges these women face in embarking on, and attempting to succeed in, their entrepreneurship endeavours.

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APPENDIX A:



University of Venda

RESEARCH QUESTIONNAIRE

Dear Respondent,

Thank you for participating in this research. This questionnaire is part of my dissertation of a Master of Commerce at the University of Venda that is entitled “**Challenges faced by rural-women entrepreneurs in Vhembe District: The moderating role of gender socialisation.**” Please take note that your name is not required nor is it requested, hence confidentiality is assured. The questionnaire will only take 10-15 minutes of your time.

General Instructions

The following instructions and conditions must be understood by all respondents:

- Specific instructions for each section are provided;
- When assessing the questions, please provide the answer from your own perspective;
- Please complete all questions, do not leave any unanswered questions;
- Please make use of the scale provided to you for each of the questions;
- Please answer questions as completely and honestly as possible.
- The results of the study will be used for academic purposes only and may be published in an academic journal.

Please sign the form to indicate that

- You have read and understood the information provided above.
- You give your consent to participate in the study on a voluntary basis.

Your cooperation will be much appreciated

Thank you

Yvonne Karasi

SECTION A: DEMOGRAPHICS

1. What is your age (in years)?

	Mark only option	[x] one
< 18	1	
18 – 29	2	
30 – 39	3	
40 – 49	4	
50+	5	

2. What is your marital status?

	Mark only option	[x] one
Single	1	
Married	2	
Divorced/ Separated	3	
Widowed	4	

3. How many children do you have?

	Mark only option	[x] one
I do not have children	1	
1	2	
2	3	
3	4	
4	5	
5 or more	6	

4. What is the age of your eldest child?

	Mark only option	[x] one
1	1	
2	2	
3	3	
4 or more	4	
Not Applicable	5	

5. What is your highest level of education?

	Mark only option	[x] one
No formal education	1	
Primary School	2	
Grade 12/ Matric	3	
Certificate	4	
Diploma	5	
Undergraduate Degree	6	

Postgraduate Degree	7
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SECTION B: BUSINESS INFORMATION

1. How many years have you been operating this business?

	Mark only option	[x] one
< 1 year	1	
1-5 years	2	
6-10 years	3	
10-15 years	4	
20 or more	5	

2. How many employees do you have in this business?

	Mark only option	[x] one
1	1	
2	2	
3	3	
4 or more	4	

3. How many other businesses do you own?

	Mark only option	[x] one
None	1	
1	2	
2	3	
3	4	
4	5	
5 or more	6	

4. Do you have a business bank account?

	Mark [x] only one option
Yes	1
No	2

5. Which banking service do you use for your business?

	Mark all that apply
Cell phone banking	1
Internet banking	2
ATM	3
Cheque book	4

Not applicable	5
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SECTION C: ENTREPRENEURSHIP CHALLENGES

12. The following challenges are perceived as the most difficult in the start-up phase?

Challenges	Mark [x] only one option
Business-related challenges	1
Socio-cultural challenges	2
Technical challenges	3
Personal challenges	4

13. The following challenges are faced in the start-up phase (please rank in descending order)

Challenges	1 st Challenge	2 nd Challenge	3 rd Challenge	4 th Challenge
Business-related challenges	1	2	3	4
Socio-cultural challenges	1	2	3	4
Technical challenges	1	2	3	4
Personal challenges	1	2	3	4

14. The following challenges are perceived as the most difficult in the development phase

Challenges	Mark [x] only one option
Business-related challenges	1
Socio-cultural challenges	2
Technical challenges	3
Personal challenges	4

15. The following challenges are faced in the development phase (please rank in descending order)

Challenges	1 st Challenge	2 nd Challenge	3 rd Challenge	4 th Challenge
Business-related challenges	1	2	3	4
Socio-cultural challenges	1	2	3	4
Technical challenges	1	2	3	4
Personal challenges	1	2	3	4

SECTION D: BUSINESS-RELATED CHALLENGES

For each of the following statement please indicate the extent to which you feel this to be a problem using the scale indicated.

Challenges		Not a Problem	Minor Problem	Problem	Serious Problem	Very Serious Problem
		(1)	(2)	(3)	(4)	(5)
C1	Unreliable and Undependable Employees	1	2	3	4	5
C2	Too Much Competition	1	2	3	4	5
C3	Unable to Obtain Short-Term Financial Capital	1	2	3	4	5
C4	Unable to Obtain Long-Term Financial Capital	1	2	3	4	5
C5	Too Much Government Regulation	1	2	3	4	5
C6	Limited Parking	1	2	3	4	5
C7	Unsafe Location	1	2	3	4	5
C8	Weak Economy	1	2	3	4	5
C9	Lack of Management Training	1	2	3	4	5
C10	Lack of Marketing Training	1	2	3	4	5
C11	Inability to Maintain Accurate Accounting Records	1	2	3	4	5
C12	Complex/ Confusing Tax Structure	1	2	3	4	5
C13	Complicated Business Registration Process	1	2	3	4	5
C14	Poor Roads/ Transportation	1	2	3	4	5
C15	Electricity Problems	1	2	3	4	5
C16	Society's expectations of being a woman in business	1	2	3	4	5
C17	Balancing the roles of being a woman/ mother and business	1	2	3	4	5
C18	Culture and tradition	1	2	3	4	5
C19	Male dominated industry	1	2	3	4	5

SECTION E: GENDER SOCIALISATION

For each of the following statements please indicate the extent to which you feel the following activities or behaviours were encouraged by your parents or guardians.

Gender Role Socialisation		Not at all (1)	Rarely (2)	Somewhat (3)	Often (4)	Very Much (5)
S1	Do outdoor chores	1	2	3	4	5
S2	Play with girls' toys	1	2	3	4	5
S3	lay indoors (vs. outdoors)	1	2	3	4	5
S4	Play with boys' toys	1	2	3	4	5
S5	Do indoor chores	1	2	3	4	5
S6	Keeping long hair	1	2	3	4	5
S7	Take care of younger siblings	1	2	3	4	5
S8	Women only wear gender appropriate clothes	1	2	3	4	5
S9	Men only engage in boys' activities	1	2	3	4	5
S10	Be ladylike	1	2	3	4	5
S11	Be "manly" or "macho"	1	2	3	4	5

For each of the following statements please indicate the extent to which you feel you and your brothers (or male) relatives were treated the same as you.

Gender Differential Treatment		Brothers had extremely more limits (1)	Brothers had some limits (2)	About the same limits (3)	I had some limits (4)	I had extremely more limits (5)
DF1	How late you could stay out on school nights	1	2	3	4	5
DF2	How late you could stay out on weekends	1	2	3	4	5
DF3	Where could you go after school	1	2	3	4	5
DF4	Involvement in after school activities	1	2	3	4	5
DF5	When you could start dating	1	2	3	4	5
DF6	Were you allowed to befriend anyone?	1	2	3	4	5
DF7	Being alone with a member of the opposite sex	1	2	3	4	5
DF8	Getting a driver's licence and learning to drive	1	2	3	4	5
DF9	Getting a job	1	2	3	4	5
DF10	Having friends of the opposite sex	1	2	3	4	5