



**DETERMINING ENTREPRENEURIAL CHALLENGES AMONG WOMEN
ENTREPRENEURS SELLING FRUITS IN THE VHEMBE DISTRICT**

By

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DECLARATION OF WORK AND COPYRIGHT

I, Mulweli Nenzhelele, hereby declare that the proposal titled “**Determining Entrepreneurial Challenges among Women Entrepreneurs Selling Fruits in the Vhembe District**”, for the Master of Commerce in Business Management at the University of Venda is my original work and has not previously been submitted to this or any other institution of higher education. I further declare that all sources cited are indicated and acknowledged as using a comprehensive list of references.

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ACKNOWLEDGEMENT

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ABSTRACT

While women entrepreneurs in South Africa are making progress in overcoming gender biases and establishing their enterprises, they still encounter several structural and social challenges, many of which have been compounded by the COVID-19 pandemic. While past and current research has 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 these challenges affect women entrepreneurs. It is within this context that this study aimed to investigate the challenges faced by women entrepreneurs selling fruits in Vhembe District. This study was guided by the phenomenological research design and within the qualitative approach dictates. The convenience sampling technique was utilised to select the participants. The study interviewed 15 women entrepreneurs using face-to-face interviews guided by the structured interview guide. The collected data was transcribed using Microsoft Word and analysed using thematic analysis aided by ATLAS. ti. The findings will enrich the body of knowledge of the challenges faced by women entrepreneurs.

Keywords: entrepreneurial challenges, micro-entrepreneurship, women entrepreneurs.

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CHAPTER 1:

INTRODUCTION AND BACKGROUND OF THE STUDY

1.1. Chapter Overview

This chapter serves as the gateway to the research, offering a comprehensive overview of the study's context, objectives, and significance. In this chapter, the background of the research is established, providing a broader understanding of the subject matter. The problem statement is clearly articulated, highlighting the gap in knowledge that the dissertation seeks to address. The research aims and specific objectives are outlined, providing a roadmap for the investigation. The rationale for the study justifies the selection of the research topic, and research questions or hypotheses are presented to guide the inquiry. The scope and limitations of the study are defined, acknowledging the boundaries within which the research operates. The chapter also introduced the chosen research methodology, outlining the design, data collection methods, and analysis techniques employed. The significance of the study is discussed, emphasizing the contributions to academic knowledge and potential practical implications.

1.2. Background

The researcher explained the background of women entrepreneur based on three different perspectives outlined below.

Global Perspective:

The global perspective on women entrepreneurs in the fruit-selling industry reflects a growing recognition of the vital role women play in entrepreneurial activities worldwide. In recent years, the international business landscape has witnessed an increasing number of women engaging in various entrepreneurial ventures, including fruit sales. However, despite these positive trends, women entrepreneurs continue to encounter a myriad of challenges, often stemming from gender-based disparities, limited access to resources, and societal expectations. Understanding the global context is crucial for contextualising the experiences of women entrepreneurs in the fruit-selling sector within the broader framework of gender-inclusive entrepreneurship (Duflo, 2012).

African Perspective:

In the African context, women entrepreneurs face unique challenges that are deeply intertwined with socio-cultural, economic, and institutional factors. Across the African

continent, women have been active participants in entrepreneurial activities, contributing significantly to local economies. However, persisting challenges such as limited access to finance, cultural norms, and market dynamics pose hurdles for women entrepreneurs, particularly those involved in the fruit-selling business. Examining the African perspective provides insights into how historical, cultural, and economic factors shape the entrepreneurial landscape for women in the Vhembe District, emphasizing the need for context-specific interventions and support mechanisms (Johnson & Asare, 2016)

South African Perspective:

Looking in on the South African context, the challenges faced by women entrepreneurs selling fruits in the Vhembe District are embedded in the country's socio-economic fabric. South Africa has witnessed a surge in women-led enterprises, driven by legislative reforms and efforts to promote gender equality. However, persistent challenges, such as access to markets, limited resources, and gender-based discrimination, continue to impact women entrepreneurs. Understanding the South African perspective is crucial for tailoring interventions that align with the specific socio-economic and cultural dynamics of the Vhembe District, fostering an environment where women entrepreneurs in the fruit-selling sector can thrive and contribute to local economic development (Wood & Collings, 2017).

1.3. Introduction

The 21st century has marked the dominance of women in business due to the development of policies that emancipate women in all facets of businesses (Afshan, Shahid & Tunio, 2021; Mahat, Mahat & Mustafa, 2021). Women entrepreneurs are defined as the women or a group of women who initiate, organise, and operate a business enterprise (Zhu, Kara & Zhu, 2018). This, however, is supported by Raghuvanshi, Agrawal and Ghosh (2017) who are of the view that women entrepreneurs are confident, creative, and innovative women desiring economic independence individually and simultaneously creating employment opportunities for others. Paradoxically, within the women entrepreneurship context in Africa, women account for only 19.4 percent of business owners in South Africa a slight 0.2 percent increase over 2019 (Engagement Bureau, 2021). This indicates that their progress in entrepreneurship has been low compared to other countries measured for instance Uganda is at 39.6 percent ranking first in the world with the highest number of women business owners, followed by Botswana 38.5 percent and Ghana 36.5 percent (Engagement Bureau, 2021).

In addition, Odeku (2020) proffered that while women entrepreneurs in South Africa are making progress in overcoming gender biases and establishing their enterprises, they still encounter several structural and social challenges, many of which have been compounded by

the Covid-19 pandemic. There are plethora studies that have explored women entrepreneurs within the context of the barriers faced by women entrepreneurs (Raghuvanshi, Agrawal & Ghosh, 2017; Tripathi & Singh, 2018; Egbo, Ezeaku, Igwemeka & Okeke, 2020; Cooke, & Xiao, 2021). The past scholars have established that women entrepreneurship is being threatened or impended by several challenges for instance lack of education (Raghuvanshi, Agrawal & Ghosh, 2017), experience and training opportunities (Tripathi & Singh, 2018); spatial mobility and lack of family support (Raghuvanshi *et al.*, 2017; Egbo *et al.*, 2020); lack of institutional support (Cooke & Xiao, 2021); lack of entrepreneurial management (Rudhumbu, du Plessis & Maphosa, 2020) and problem in acquiring financial resources (Egbo *et al.*, 2020).

In addition, acknowledging the contributions of these past scholars within the women entrepreneurship or barriers faced by women entrepreneurs' context, it is integral to note that a gap still exists within the body of knowledge pertaining the barriers faced by women entrepreneurs within a basic survivalist context. This so because most studies have focused on challenges faced by women entrepreneurs within the formal business sector (Raghuvanshi *et al.*, 2017; Tripathi & Singh, 2018; Egbo *et al.*, 2020; Cooke, & Xiao, 2021) and less attention had been placed within the context of the informal sector for instance basic survivalist women entrepreneurs. It is within this context that this study focuses on investigating the challenges faced by women entrepreneurs selling fruits in Limpopo Province in South Africa.

1.4. Problem statement

In rural South Africa specifically, more often than not, informal traders tend to be individuals with low education and literacy levels. Even more puzzling is the fact that these entrepreneurs do not have formal (written) business plans, as advocated by many entrepreneurship specialists, but operate businesses. A case in point is the fruit and vegetable vendors at various Fruit Markets in Limpopo Province; several traders at these Fruit Markets have been in business for more than 30 years despite all the volatile conditions in a general business environment. Closer inspection indicates that a multitude of micro-entrepreneurs violate several entrepreneurship traits (e.g., educated, need for achievement, self-centered) lauded as being imperatives for success as they operate in these challenging situations.

While women entrepreneurs in South Africa are making progress in overcoming gender biases and establishing their enterprises, they still encounter several structural and social challenges, many of which have been compounded by the Covid-19 pandemic (Odeku, 2020). Despite the efforts to enhance women entrepreneurship in South Africa, women account for only 19.4

percent of business owners in South Africa a slight 0.2 percent increase over 2019 indicating that their progress in entrepreneurship has been low compared to other countries (Engagement Bureau, 2021). The major concern is what are the challenges that are impeding the enhanced growth of women entrepreneurship in South Africa. It is within this context that this study focuses on investigating the challenges faced by women entrepreneurs selling fruits in the Vhembe District.

Important to comprehend is that the existing body of literature has largely ignored pertinent issues pertaining to women entrepreneurs which are among others the micro-level challenges of women entrepreneurs in general, and the specific micro-level challenges of women entrepreneurs operating in rural areas (Hossain, & Mallick, 2020). This research, therefore, attempts to address this gap in the body of existing knowledge on this issue. From the two above-mentioned gaps identified, the research problem reads as follows:

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 these challenges affects women entrepreneurs. Having noted the aforementioned research issues of limited and inconsistent results in the association between women entrepreneurial challenges and micro-entrepreneurial activity, the purpose of this study is to explore the following aims:

1.5. Aim of the study

The aim of this study was to comprehensively investigate and analyse the multifaceted challenges encountered by women entrepreneurs who are engaged in the business of selling fruits within the Vhembe District. This research sought to provide a nuanced understanding of the various obstacles, barriers, and unique circumstances that these women entrepreneurs face in their entrepreneurial endeavors, shedding light on both the internal and external factors influencing their businesses.

1.5.1. Objectives

The objectives of the study were as follows:

- 1 To identify the challenges faced by women entrepreneurs selling fruits in Vhembe District.
- 2 To determine the extent to which these challenges are impeding the efforts of these women entrepreneurs.
- 3 To determine strategies that can be adopted towards dealing with these challenges.

1.5.2. Investigative questions

The investigative questions were as follows:

- 1 What are the challenges faced by women entrepreneurs selling fruits in Vhembe District?
- 2 What is the extent to which these challenges are impeding the efforts of these women entrepreneurs?
- 3 Which strategies can be adopted towards dealing with these challenges?

1.6. Significant of the study

It is hoped that this study will be beneficial to researchers as it will establish the challenges faced by women entrepreneurs which provides room for enriching the body of knowledge and further enquiry. This study is also hoped to be of benefit to policy makers especially those advancing women entrepreneurship as it will act as a blueprint towards understanding the challenges faced by these women entrepreneurs at a basic survivalist context. The solutions towards addressing these challenges that this study will come up with will be beneficial to women entrepreneurs towards ensuring successful operations of their businesses as this study provides room for acquainting them with such.

1.7. Delimitations of the study

This study investigated challenges faced by women entrepreneurs in Vhembe District and within the feminists' theory assertions. The study was conducted in areas such as Thohoyandou, Sibasa, Tshakhuma and Makonde

1.8. Operational definitions of terms

The operational definitions of terms that were used in this study are as follows:

Entrepreneurship:

Entrepreneurship involves the identification and exploitation of opportunities, often coupled with a willingness to take calculated risks to create and grow new ventures (Shane & Venkataraman, 2015).

Entrepreneurship that focuses on creating positive social or environmental impact, addressing societal challenges through innovative and sustainable approaches (Dees, Emerson & Economy, 2017).

Entrepreneurship encompasses the activities, behaviours, and mindset of individuals or organizations that involve the initiation, development, and management of new and innovative ventures (Stevenson & Jarillo, 2020).

The researcher used the last definition for the purpose of this study.

Entrepreneurial Challenge:

A challenge is something, material or nonmaterial, that stands in the way of literal or figurative progress (Longman Dictionary, 2017).

Challenges related to navigating complex regulatory environments, meeting legal requirements, and ensuring compliance with industry-specific regulations (DePamphilis, 2019).

For this study the researcher implemented a definition by Longman Dictionary

Women entrepreneurs:

Women entrepreneurs refers to women who organise all the factors of production, undertake risks, and provide employment to others (Naik, 2003).

Women entrepreneurs are individuals who engage in entrepreneurial activities and establish and manage businesses, focusing on the gender-specific challenges and opportunities they face (Jennings & Brush, 2013).

Women entrepreneurs are viewed through the lens of institutional theory, considering the impact of formal and informal institutions on their entrepreneurial activities (Terjesen, Elam, & Brush, 2009).

Women entrepreneurs are often defined as individuals who establish and manage their own businesses, taking on the associated financial risks, and contributing to economic development. This definition emphasizes the entrepreneurial spirit and the role of women in driving innovation and economic growth (Brush, 2017).

For this study the researcher used the definition by Brush 2017.

Women entrepreneurial challenges

The challenge faced by women entrepreneurs in obtaining financial resources, including difficulties in securing loans, venture capital, and other funding mechanisms, impacting the establishment and growth of their ventures (Coleman & Robb, 2016).

The challenge arising from societal stereotypes and biases that may limit women entrepreneurs' access to opportunities, networks, and resources, affecting their ability to thrive in entrepreneurial endeavors (Marlow & McAdam, 2013).

The challenge associated with balancing business responsibilities and personal life, particularly relevant to women entrepreneurs who may face additional societal expectations related to family and caregiving roles (Jennings, McDougald & Jennings, 2021).

1.9. Methodology

Research Methodology can be defined as a way to discover result of a certain issue or challenge on a specific matter or problem that is also referred to as research problem. Researchers employ several criteria in methodology to solve or search the provided research challenge. Various sources employ various approaches to address the issue (Industrial Research Institute, 2010). According to Goddard & Melville (2014), research is defined as a meticulous investigation or inquiry, especially through search for new facts. A systematic endeavor to acquire new knowledge is research (Redmen & Mory 2019). In Research Methodology, researchers always try to search for the given question systematically in their own way and find out all the answers till conclusion. If research does not work systematically on a problem, there would be less possibility to find out the final result. When finding or exploring research questions, a researcher encounters a lot of problems that can be effectively resolved by using correct research methodology (Industrial Research Institute, 2010). There are two types of methodologies, which are: Qualitative and Quantitative, for this study the researcher utilised the qualitative research methodology.

Research design

“Research design is the arrangement of conditions for the collection and analysis of data in a manner that aims at combining relevance to the research to the research purpose with the economy and procedure” (Oradho, 2003).

Population is the area in which you are trying to get information from. Sample is a section of your population that you are going to survey. It is important to have a sample that will represent your entire population to minimize biases. According to Alvi (2016) “sampling is a process whereby is extracted from the population, he further argues that the more the sample is representative of the population, the higher is the accuracy of the inferences and better is the results generalisable. On this study the population is women entrepreneurs who are selling fruits in Vhembe district. The sampling was 15 women who are selling fruits.

A detailed research methodology is provided in chapter 3.

1.10. Outline of the study

Chapter 1: This chapter provided a general overview of the study that was conducted thus introduction, definitions of terms and concept, problem statement, research question, aim of the study, research objectives, investigative question, significance of the study and delimitations of the study.

Chapter 2: Chapter two provided current knowledge and literature including research findings, as well as theoretical and methodological contributions to the topic of this study.

Chapter 3: This chapter provided comprehensive details on the research methodology used in this study, sample frame, data collection, and data analysis. An evaluation of the research design and ethical issues were also discussed.

Chapter 4: This chapter provided the analysis of the data collected.

Chapter 5: Discussion of findings in this chapter were related to the established literature and the research questions.

Chapter 6: This is the final chapter, where the implications and limitations of the study were explored and conclusive remarks and endorsements for future research were also discussed.

1.11. Chapter summary

This section has provided the introduction and background of the study where the aspects relating to gap and problem of the study have been explored. The problem statement, aim of the research and objectives have also been presented. The rationale of the study was also alluded on as well as the operational definitions and chapters outline.

In the upcoming chapter, the researcher searched through into a comprehensive exploration of existing literature relevant to the research topic. The literature review serves as a critical foundation for understanding the current state of knowledge in the field, providing a comprehensive overview of key theories, empirical studies, and scholarly discussions. This chapter aims to identify gaps, inconsistencies, and areas of contention within the existing body of work, paving the way for researcher's own research contribution. Through an in-depth analysis of relevant literature, the researcher seeks to build a conceptual framework that will guide the study, highlighting the theoretical and empirical foundations that inform research questions and objectives. By synthesizing diverse perspectives, methodologies, and findings, the literature review lays the groundwork for a strong and informed exploration of the research problem.

CHAPTER 2:

LITERATURE REVIEW

2.1. Chapter Overview

This chapter focused on the comprehensive review of existing literature relevant to the research topic. This literature review serves as the foundation for the current study, providing a thorough exploration of key theories, empirical studies, and scholarly discussions related to the research questions and objectives. The chapter is structured to present a combination of the existing body of knowledge, highlighting gaps, trends, and controversies within the field.

2.2. Introduction

The review of literature is integral towards the identification of the research gap thus it relates the study with the past views and reveals that gap in literature that can be addressed by studies. This implies that literature review is imperative as it positions the study within the body of knowledge. For instance, the focus of this study is on investigating the challenges faced by women selling fruits in Limpopo Province. The review of literature commences with the understanding of women entrepreneurship and then proceeds to establish the views of past scholars with relation to past scholars in relation to the subject matter.

2.3. Meaning of Women Entrepreneurship

Women entrepreneurship is “the process where women organise all the factors of production, undertake risks, and provide employment to others” (Shodganga, 2018). The definition of “women entrepreneurship has never been differentiated on the basis of sex and hence could be extended to women entrepreneurs” without any restrictions (Shodganga, 2018). A woman entrepreneur is one who starts “business and manages it independently and tactfully, takes all the risks, faces the challenges boldly with an iron will to succeed” (Medha, 1987:18). Women entrepreneurship is an “economic activity of those women who think of a business enterprise, initiate it, organise, and combine the factors of production, operate the enterprise, and undertake risks and handle economic uncertainty involved in running a business enterprise” (Medha, 1987, Shodganga, 2018).

2.4. Challenges facing women entrepreneurs

The challenges faced by women entrepreneurs according to past studies are discussed in this section.

2.4.1. Supportive environment challenges

A study conducted in Spain concluded that “while there is no single remedy that will adequately address the complex mix of factors that keep women entrepreneurs behind men most projects focus on training, funding, and mentoring as key supporting tools for women entrepreneurs” (Linan, Jaen & Martin, 2020:15). Another study in Ethiopia showed that lack of exposure to and expertise in entrepreneurship and management, difficulties locating markets and distribution networks, restricted chances for involvement and promotion, insufficient backing from the government and institutions, lack of technological know-how and integration mechanisms, and widespread corruption as major problems (Beriso, 2021;98).

Ferdousi and Mahmud (2019) examined some of factors that influence the development of women entrepreneurs in Bangladesh. The primary elements that were identified to influence women's decisions to become entrepreneurs were their desire for financial independence and decision-making, their access to markets and informational networks, the availability of start-up financing, their expertise and skills, and their duty for their children. (Ferdousi & Mahmud, 2019). When the factors influencing successful Iranian women entrepreneurs were examined, it was discovered that these women's success was positively impacted by having personal internal factors like high levels of self-efficacy and risk-taking, as well as challenges brought on by negative stereotypes and traditions (Javadian & Singh, 2012).

2.4.2. Gender differences challenge

In the United Kingdom, a study focusing on advancing debate and challenging myths, exploring the mystery of the under-performing female entrepreneur was conducted. The researchers argued that gendered socio-economic positioning ensures that women-owned businesses demonstrate constrained performance, but this is not synonymous with under-performance (Marlow & McAdam, 2013). Furthermore, Cooke and Xiao (2021) stated that “ingrained epistemological gendered biases persist which portray women as flawed entrepreneurs despite the absence of convincing data regarding essential gendered differences between the performance of male and female entrepreneurs”.

2.4.3. Socio-cultural barriers

An investigation on the overview of socio-economic conditions and problems of women entrepreneurs in India was conducted (Sunanda & Naik, 2016). The study found that the first barrier to entrepreneurship among women is a lack of confidence, due to social risks, market-oriented risks, inadequate knowledge about business management, insufficient awareness on possible sources of funding and exposure to training programmes. (Sunanda & Naik, 2016).

In addition, Cukier and Chavoushi (2020) indicated that barriers to women's advancement in corporations are persistent, preventing companies from retaining valuable female talent at great cost to their current operations and to the talent pool for future leadership of their organisations. According to Afshan *et al.* (2020), lack of flexibility and challenge, lack of role models and mentors, lack of access to line positions with connected intrapreneurial opportunities and failure of organisations to credit and reward women are impeding the affluence of women enterprises. Tur-Porcar, Mas-Tur and Belso (2017) indicated that "women entrepreneurs experience difficulties relating to family commitments and access to finance as well as problems gaining acceptance and accessing networks".

2.4.4 Economic challenges

A study conducted in Chile showed aspects that impact entrepreneurial women founders' access to capital that includes capital needs, networks, and individual characteristics (Kuschel, Lepeley, Espinosa & Gutierrez, 2017). Gupta & Mirchandani, (2018) investigated the key factors affecting the success of women entrepreneurs who own and manage Small and Medium Enterprises in Dubai. The results suggested that the success of women owned small and medium sized enterprises is influenced by personal and environmental factors (Gupta & Mirchandani, 2018).

In Botswana an investigation has been conducted into the business practices of female entrepreneurs working informally on trade borders, and findings have revealed that delays at international borders, long periods of travel, time away from their homes as well as intense competition with other traders are among the main problems they face. (Ama, Mangadi & Ama, 2014). Another study treated the conditions and perspectives of female entrepreneurship development and an array of problems that female entrepreneurs are facing in Kosovo. According to the authors, the majority of female entrepreneurs who operate microbusinesses are well educated, most of them have been in business for at least six years, and most of them have business experience in the trade sector, but the main problem is obtaining funding sources (Ramadani, Rexhepi, Abazi-Alili, Beqiri & Thaçi, 2015).

2.4.5. Lack of education and training

Maintaining a business is exceptionally unsafe for any business visionary, considerably more so for women business visionaries who not just need to get by in a male-ruled condition but frequently, they do not have the instruction and preparation in this field (Phillips, Moos & Nieman, 2014). As indicated by Ascher (2012), there are many women in developing countries who are uneducated and have poor networks. Matiwane (2017) says that females are not well educated and financially capable of running a business. In an investigation led by Orford,

Wood, Fischer, Herrington & Segal (2019) on the key obstacles faced by a few South African entrepreneurs; their effects have shown that the most persistent weakness of women business owners is lack of training and preparation. Jalbert (2018) according to him, the way in which a woman entrepreneur operates a business can be very difficult in both the formal and informal sectors because she often does not have what it takes, education, or training.

2.4.6. Self-limiting factors

A large number of women entrepreneurs have yet to fully comprehend their own greatness. According to the global entrepreneurship monitor women's reluctance to fail often prevents them from starting or operating their own enterprises (Janine, 2018). Janine further argued that there are internal self-limiting issues since women's upbringing plays a significant role in the limiting dread of failure. (Janine, 2018). This has a lot to do with how women are socialised as girls and young women as they are not raised to be leaders, to be assertive, to ask for what they want, to understand their value, or to understand the kind of impact they can make (Janine, 2018).

2.4.7. Growth and survival challenges

Women entrepreneurs are faced with many obstacles that limit their growth and survival (Nyamwanza, Mapetere, Mavhiki & Dzingirai, 2012). In addition to this, gender discrimination, a lack of education and training, and negative prevailing social and cultural attitudes are all challenges that women must face (Akhawaya & Havenga, 2012). Even though the business sector within the Limpopo Province provides opportunities for existing entrepreneurs and for new venture creation, the question arises as to what challenges women entrepreneurs still encounter within the Vhembe District.

The challenges that women face in the business world are deeply rooted in sociocultural issues that perceive women in a male-centric setting. These challenges include, among other things, a lack of start-up and working capital, a lack of industry knowledge and experience, difficulty managing time, finding clients, and fatigue (Sang & Powell, 2012). The women entrepreneurs likewise distinguish difficulties that affect adversely their business profitability, for example, trouble in pulling in clients, absence of the required information and involvement in the business, poor time administration, trouble in drawing in solid and able workers, anchoring key area for their organisations, and absence of assets for promoting their businesses.

2.4.8. Gender Discrimination

Since the regular recognition is that ladies go up against biased mentalities every day in their contacts with banks, customers, and providers in the administration period of their business,

it is necessary to discover important methods for reducing sexually orientated tendencies (Chinomona & Maziriri, 2015). Ascher (2012) recommends that In order to mitigate the impact of sexual orientation bias, strategy developers should view female entrepreneurs as a distinct group deserving of special attention and more opportunities for advancement." Female entrepreneurs should be supported, bearing in mind that the ultimate objective is to lessen the anguish of sexually-oriented separation. Procedure by which people and gatherings gain control, access to assets and command over their lives is the definition of strengthening. (Budeli, 2012). Veras (2015) characterises ladies' strengthening as their capacity to make key life-decisions, where this capacity had been denied before. Women are still monetarily and socially distraught in numerous nations, so the advancement of sexual-orientation uniformity and strengthening of ladies is one of the United Nation's Millennium Development Goals (Veras, 2015; Chinomona & Maziriri, 2015).

2.5. Other challenges

A study conducted in Britain noted that gender is just one of many variables that affect the financing process with women being disadvantaged," the study stated. "Female entrepreneurs are disadvantaged in financing their business and findings showed that quantifiable gender differences in certain areas of business financing. Women entrepreneurs are disadvantaged in financing their business and findings showed that quantifiable gender differences in certain areas of business financing, although intra-sectoral similarities demonstrate that gender is only one of a number of variables that affect the financing process with women being disadvantaged Carter & Rosa (2012). Other noted in a study conducted in United States showed that challenges women encounter in developing and conducting a business includes obtaining appropriate training and limited accessibility to funding (Walker & Joyner, 2009).

"In Zimbabwe limitations to female entrepreneurship were noted to lie in the differences in women's and men's involvement in business" (Chitsike, 2017:21). The occupations women take up are defined by their skills, "the resources they have available including time, and their ability to travel, which are restricted by their caring role for the family, their role in the family, and cultural expectations" (Chitsike, 2017:88) showed that for some women, making large amounts of money is a dirty pursuit, full of all kinds of evil and women are traditionally brought up to associate making money with immorality. Structural barriers were also noted that includes "lack of marketable skills, position as primary family providers, lack of education and gendered patterns of land and assets ownership" (Chitsike, 2017:144).

A study carried out in the country of Oman found that most women acknowledged the crucial role that their families play in their companies, however it is crucial for a woman to get help in her enterprise from her husband or another male relative. (Al-Riyami, Warren & McElwee,

2017). The question stands that in most non-patriarchal societies like those in many countries in the world like South Africa is the support from husbands a necessity to women being in business and if so to what extent does it affect business affluence.

Another study conducted in the United States of America demonstrated that "barriers to women's advancement in corporations are persistent, preventing companies from retaining valuable female talent at great cost to their current operations and the talent pool for future leadership of their organizations (Mattis, 2018). Lack of flexibility continues to be a feature of the corporate culture that leads to the attrition of high potential women and is contributing to the dramatic increase in entrepreneurship among women in the United States. Additionally, the results indicated that organizations failed to credit and reward women, lack of flexibility and challenge, lack of role models and mentors, lack of access to line positions with connected intrapreneurial opportunities were noted (Mattis, 2018:12).

Brindley (2005) highlighted the need for a "knowledge of the gender aspects of risk in order for policy measures to be constructive and aid women in overcoming obstacles and realizing their entrepreneurial potential. "The noted risks included both social and financial indicators. Other previous studies concluded that the study of "entrepreneurship might move ahead with several scholarly communities focusing on more closely defined subject areas" (Bruin, Bruish & Welter, 2016:33).

A study conducted in Spain concluded that although there isn't a single remedy that will adequately address the complex mix of factors that keep women entrepreneurs behind men, most programs focus on finance, mentoring, and training as essential tools to help women entrepreneurs succeed, (Pardo-del-Val & Ribeiro-Soriano, 2017). Another study in Ethiopia showed that shortage of technological know-how and integration mechanism, absence of entrepreneurial and management competence and exposure, problems in finding the markets and distribution networks, limited opportunities for promotion and participation, limited amount of government and institutional support, and rampant corruption as major problems (Singh & Belwal, 2018).

The study examined factors that influence women entrepreneurship development in Bangladesh. "The desire for financial independence and decision making, market and informational network, availability of a start-up capital, knowledge and skills, and responsibility towards children are the main factors that were found to impact women's decision to become entrepreneurs" (Hossain, Naser, Zaman & Nuseibeh, 2019:65).

A study conducted in Nigeria examined the challenges female entrepreneurs face in the development of their business in. Results indicated that women entrepreneurs experience

difficulties relating to family commitments and access to finance as well as problems gaining acceptance and accessing networks (Mordi, Simpson, Sigh & Okafor, 2019). Also, Halkias, Nwajuba, Harkiolakis & Caracatsanis (2015) revealed that the majority of female entrepreneurs have difficulties obtaining money, and that female entrepreneurship in Nigeria is driven by micro-finance as well as family dynamics that work to shape and influence the birth of a business.

In Iran the factors impacting successful “Iranian women entrepreneurs were explored, and it was found that challenges caused by the negative stereotypes and traditions are barriers to female entrepreneurship and possession of personal internal factors such as high levels of self-efficacy and risk taking positively impacted these women’s success” (Javadian & Singh, 2012:11).

In the United Kingdom a study focusing on advancing debate and challenging myths, exploring the mystery of the under-performing female entrepreneur was conducted. The researchers argued that gendered women-owned businesses exhibit limited performance due to their socio-economic positioning, but this does not equate to underperformance. (Marlow & McAdam, 2013). Moreover, despite the lack of compelling evidence demonstrating the fundamental differences in the success of male and female entrepreneurs, deeply rooted epistemological gendered biases persist which portray women as flawed entrepreneurs. (Marlow & McAdam, 2013).

In Botswana, the challenges “women entrepreneurs involved in informal cross-border trade face was investigated and the findings showed that major constraints faced by the women traders were delays at the borders, long hours of travel, time away from their homes and stiff competition with other traders” (Ama, Mangadi & Ama, 2014:41). Another study treated the conditions and perspectives of female entrepreneurship development and an array of problems that female entrepreneurs are facing in Kosovo. The authors found that the majority of “female entrepreneurs operate micro-businesses, are well educated, mostly operate in the trade sector, most of them have business experience up to six years but obtaining financing sources is the main problem and are good in financial management” (Ramadani, Rexhepi, Abazi-Alili, Beqiri & Thaçi, 2015).

An investigation on the overview of socio-economic conditions and problems of women entrepreneurs in India was conducted. According to the study, the biggest obstacles to women starting their own businesses are: market-oriented risks, social and cultural barriers that can cause a lack of confidence at first; a lack of knowledge about business administration; and a lack of exposure to training programs (Sunanda & Naik, 2016).

A study conducted in Chile showed aspects that impact entrepreneurial women founders' access to capital that includes capital needs, networks, and individual characteristics (Kuschel, Lepeley, Espinosa & Gutierrez, 2017). Gupta & Mirchandani, (2018) investigated the “key factors affecting the success of women entrepreneurs who own and manage Small and Medium Enterprises in Dubai”. The results suggested that the personal, environmental factors and government support affect positively and significantly to the success of women-owned Small and Medium Enterprises” (Gupta & Mirchandani, 2018).

Despite the diverse array of challenges discussed above, spanning various countries, this study narrows its focus to South Africa. The researcher endeavors to illuminate a crucial perspective by highlighting the commonalities in challenges faced by women across different regions. While acknowledging the unique socio-cultural contexts that shape women's experiences in South Africa, the study aims to underscore the universal nature of certain obstacles encountered by women globally. By concentrating on South Africa, the research seeks to contribute to a broader understanding of shared challenges, facilitating cross-cultural dialogue and potentially informing more inclusive and effective interventions to address the multifaceted issues confronting women in diverse settings.

2.6. Relevant theories

Sharma (2019) indicated that the feminist theories recognise that subordination, inequality, or oppression of women is unethical and that women deserve equal political and legal rights, whereas Kantian and utilitarian theories neglect to acknowledge the importance that morals have in the value of other's well-being and do not consider virtues. An example of the issues raised by feminist theorists is the disparity between men and women advancements and earnings. This disparity may largely result from the disadvantage of women because of family issues and the requirement for flexible schedules (Orhan and Scott, 2001; Gale, 1994). Feminist theories argue that in society, the disparity in pay between women and men may be attributed to the ways in which men and women are treated differently (Bell, Merilainen, Taylor & Tienari, 2019). This theory is relevant for this study because it gives insights on the differences between men and women and some challenges for women to venture into any sector of the economy or in entrepreneurship.

2.7. Literature matrix on challenges facing women entrepreneurs

The table below shows different challenges identified in different countries.

Table 2.1: Challenges facing women entrepreneurs.

| Author | Year | Country | Challenges |
|-----------------------------|------|--------------------------|---|
| Carter & Rosa | 1998 | Britain | <ul style="list-style-type: none"> ✓ Finance ✓ Gender |
| Walker & Joyner | 1999 | United States of America | <ul style="list-style-type: none"> ✓ Training ✓ Finance constraint |
| McKay | 2001 | United States of America | <ul style="list-style-type: none"> ✓ Gendered perceptions ✓ work role conflict. |
| Al-Riyami, Warren & McElwee | 2002 | Oman | <ul style="list-style-type: none"> ✓ Culture ✓ Religion |
| Sinha | 2003 | India | <ul style="list-style-type: none"> ✓ finance ✓ Market constraints ✓ Social support |

| | | | |
|---------------------------------|------|----------------|--|
| | | | ✓ Motivation |
| Brindley | 2005 | United Kingdom | ✓ Social risks ✓ Financial risks |
| Pardo-del-Val & Ribeiro-Soriano | 2007 | Spain | ✓ Finance ✓ Mentoring ✓ Training |
| Javadin & Singh | 2012 | Iran | ✓ Personal factors ✓ Self-efficacy ✓ Risk taking |
| Marlow & McAdam | 2013 | United Kingdom | ✓ Gender ✓ Socio-economic position ✓ Entrepreneurial flaws |
| Ama, Mangadi & Ama | 2014 | Botswana | ✓ Negotiation problems ✓ Stock delays. ✓ Border controls |

| | | | |
|--|------|--------------------------|---|
| Ramadani, Rexhepi, Abazi-Alili, Beqiri & Thaci | 2015 | Moscow | <ul style="list-style-type: none"> ✓ Finance ✓ Financial management |
| Halkias, Nwajiuba, Harkiolakis & Caracatsanis | 2015 | Nigeria | <ul style="list-style-type: none"> ✓ Finance |
| Bruin, Bruish & Welter | 2016 | United States of America | <ul style="list-style-type: none"> ✓ Defined subjects |
| Sunada & Naik | 2016 | India | <ul style="list-style-type: none"> ✓ Lack of confidence ✓ Market oriented risks ✓ Business knowledge ✓ Finance source awareness. ✓ Training programmes |
| Chitsike | 2017 | Zimbabwe | <ul style="list-style-type: none"> ✓ Marketable skills ✓ Family constraints ✓ Lack of education ✓ Assets ownership ✓ Gender |
| Kuschel, Lepeley, Espinosa & Gutierrez | 2017 | Chile | <ul style="list-style-type: none"> ✓ Capital needs. |

| | | | |
|----------------------------------|------|--------------------------|---|
| | | | <ul style="list-style-type: none"> ✓ Networks ✓ Individual characteristics |
| Gupta & Mirchandani | 2018 | Dubai | <ul style="list-style-type: none"> ✓ Personal factors ✓ Environmental factors ✓ Government support |
| Mattis | 2018 | United States of America | <ul style="list-style-type: none"> ✓ Flexibility constraints ✓ Mentorship constraints ✓ Access to credit |
| Singh & Belwal | 2018 | Ethiopia | <ul style="list-style-type: none"> ✓ Management competence ✓ Entrepreneurial competence ✓ Limited markets ✓ Corruption ✓ Technological knowledge |
| Hossain, Naser, Zaman & Nuseibeh | 2019 | Bangladesh | <ul style="list-style-type: none"> ✓ Market ✓ Information network ✓ Start-up capital ✓ Knowledge |

| | | | |
|--------------------------------|------|--------------|--|
| | | | ✓ Skills |
| Mordi, Simpson, Singh & Okafor | 2019 | Nigeria | <ul style="list-style-type: none"> ✓ Family commitments ✓ Acceptance ✓ Networking |
| Sage | 2021 | South Africa | <ul style="list-style-type: none"> ✓ Access to finance ✓ Gender bias ✓ Networking and role models ✓ Lack of education and training |

2.8. Conclusion

Although women entrepreneurs significantly contribute to the success of an economy in various nations of the world, there are various challenges that hinder their entrepreneurial progress. Entrepreneurial activities in South Africa have shown a gradual decline over the years compared to other developing countries. The challenges to women entrepreneurship also discourage prospective and existing entrepreneurs to venture into high levels of entrepreneurship. There is a need for a clear understanding of the challenges hampering the growth and development of these ventures if meaningful solutions are to be implemented. Although some research has been conducted on entrepreneurship, it remains important to investigate challenges faced by women entrepreneurs operating in Vhembe District. The literature from past studies has been explored in this chapter at a national and global perspective.

The following chapter discussed the methodology that will be adopted in this study.

CHAPTER 3:

RESEARCH METHODOLOGY

3.1. Chapter Overview

This chapter serves as the methodological framework that guides the entire research endeavour. It begins with an introduction that establishes the foundation for the chosen approach and its alignment with the overarching research objectives. This introductory section explains the rationale behind the selection of a particular research design, whether it be qualitative, quantitative, or a mixed-methods approach. The justification for this choice is crucial, as it sets the stage for the subsequent discussion on the population and sampling strategy. The chapter provides a detailed account of how the target population was identified and sampled, emphasizing the representativeness of the chosen sample. Moreover, it further clarifies the data collection methods used, such as surveys, interviews, or observations, shedding light on the specific tools and instruments used in the process. The comprehensiveness of this section aims to offer transparency and clarity regarding the research methodology's structure and how it aligns with the study's goals. The chapter concludes by acknowledging potential limitations, offering a reflective overview of the chosen methodology, and setting the stage for the subsequent chapters where the research findings will be presented and analysed considering the established methodological framework.

3.2. Introduction

Research methodology is referred to as the processes or strategies used to locate, select, process, and analyse information on research. It is imperative to note that the research methodology is regarded as the blueprint that guides the researcher towards reaching the intended objectives or realising the desired conclusions. It must be noted that the research methodology establishes the manner through which researchers will adopt towards the selection of participants, collection of data and the analysis of data thereof. The research methodology also provides the premise for establishing the ethical considerations that the researcher will follow towards ensuring that the research is ethically sound.

3.3. Research approach

A qualitative approach was followed by the researcher in this study. It is important to note that a qualitative approach is the best approach when the intention of the researcher is to get a comprehensive understanding pertaining to the values, views, and beliefs of the participants

(Denzin, 2013). This implies that the qualitative approach provides the basis for the researcher to have a better understanding of the experiences of the challenges that women entrepreneurs are coming across or facing. Marshall and Rossman (2014) indicated that the merit of adopting a qualitative approach is that it provides the premise for an all-inclusive description of complex processes and issues. The researcher adopted this approach as it provides the basis to understand the phenomena in real contexts (Marshall & Rossman, 2014). As this research is grounded on understanding the challenges faced by women entrepreneurs this approach allows further probing and understanding of the subject matter (Almaki, 2016).

3.4. Research design

Du Plooy-Cilliers, Davis and Bezuidenhout (2014) stated that a research design is “the blueprint for fulfilling objectives and answering research questions. In this study the researcher followed or was guided by the phenomenological design. As indicated by Khalid, Abdullah, and Kumar (2012) “a phenomenological research design is the one that provides the platform for the researcher to do an exploration of the experiences of the participants in their daily lives”. The researcher adopted “the phenomenological design as it establishes the ground for the construction of basic sense of the phenomena and gain a comprehensive understanding of the phenomena” (Khalid, Abdullah & Kumar, 2012).

3.5. Research paradigm

This study is grounded in an interpretive paradigm. The interpretive paradigm is concerned with “understanding the world as it is from the subjective experiences of individuals”. This paradigm uses “meaning versus measurement-oriented methodologies, such as interviewing and participant observation that rely on a subjective relationship between the researcher and subjects” (Mingers, 2010). Interpretivism is a “trend of research approach, and it relies on qualitative methods for data collection. There is a “close connection between interpretivist paradigm and qualitative methodology as one is a methodological approach and one is a means in collecting data” (Nguyen-Thanh, Valizadeh, Nguyen, Nguyen-Xuan, Zhuang, Areias, Zi, Bazilevs, De Lorenzis, Rabczuk, 2015). The interpretivist paradigm was utilised as it establishes a platform towards understanding the world from the subjective experiences of individuals.

3.6. Study population

A study population is defined by Buajitti, Chiodo and Rosella (2020), as a broad set of individuals or artifacts which is the central subject of a scientific question. Du Plooy-Cilliers *et al.*, (2014) posited that a population is any cluster that is the focus of research attention. The population of this study is comprised of women entrepreneurs selling fruits in Vhembe District

thus in Tshakhuma, Sibasa, Thohoyandou, and Makonde. This study focused on approaching women entrepreneurs who are selling fruits at the Vhembe District.

3.7. Sampling procedure and sample size

McGregor and Fernandez (2019) are of the view that sampling denotes a technique applied to qualify a fraction of the population for the study. Creswell and Poth (2016) indicated that “sampling is the process of identifying and selecting research subjects from a study population. Sampling is categorised into two categories, thus probability and non-probability sampling. The researcher used non-probability sampling which is noted by Berndt (2020) as a technique wherein the researcher selected samples based on the researcher's subjective judgment rather than random selection. In this study a convenience non-probability sampling was adopted as it selects the sample of the population who are easily accessible and convenient to the researcher (Creswell & Poth, 2016). This approach was adopted as it allows the researcher to choose the appropriate sample for the study.

3.7.1. Sample size

Liem and Hall (2020) stated that a sample size refers to the part of the population chosen to be part of the study. In this study the data was collected from a minimum of 15 participants until saturation was reached. The participants comprised of female participants thus of 15 female respondents approached in this study. Green and Thorogood [38] “maintain that the experience of most qualitative researchers conducting an interview-based study with a fairly specific research question is that little new information is generated after interviewing 20 people or so belonging to one analytically relevant participant ‘category’ (pp. 102–104)”. However in this study the researcher used 15.

3.8. Research instrument

A structured interview guide is the instrument that the researcher adopted for collecting data. A structured interview guide was a suitable instrument as it comprises of list of questions that helps the researcher to ask the relevant questions towards answering the research objectives. A structured interview guide is a document that contains all the questions that guide the researcher in soliciting information from the participants (Kumar, 2019). The structured interview guide allowed researchers to gather comprehensive data of the phenomena. The interview guide was structured by the researcher and approved by the supervisor. The researcher was the one reading the questions to the participants guided by the interview guide.

3.9. Pilot testing

Van Teijlingen and Hundley (2002) posited that pilot tests refer to mini versions of a full-scale project as well as basic pre-testing of a research instrument such as a questionnaire or schedule for interviews. In this study pilot testing, was conducted among 4 participants who did not participate in the study towards establishing the feasibility of the interview guide and providing the premise for establishing a platform for identifying problems and rectifying them before collecting data on a full scale. The pilot participants' responses were not different from the ones from the 15 participants, the main concerns were lack of funding, lack of training for women who are selling fruits in the identified population. The comments from these participants added on insight to the researcher and enable better findings and recommendations

3.10. Data collection method and instrument

In this research, the data was collected face to face. An interview is regarded as a conversation for gathering information which involves an interviewer, who coordinates the process of the conversation and asks questions, and an interviewee, who responds to those questions” (McGregor & Fernandez, 2019). Interviews were the method that was used to collect data as this enabled the researcher to gather comprehensive information as they provided the platform for further probing. An audio recorder was used in collecting data. The data was collected by the researcher with the assistance of 1 research assistant. The data was collected in Tshivenda, Xitsonga, and English based on the language that the respondents preferred. Participants were presented with the questionnaires, however the researcher proceeded with reading the questions to the participants and translate in the language they best understand. The researcher utilised audio recorder and note book to ensure all the responds were well recorded or captured.

3.11. Data analysis

“Data analysis is studying organised data in order to discover inherent facts and it includes transcribing data from the audio recorder into writing, the data are studied from different perspectives to investigate the new facts” (Du Plooy-Cilliers *et al.*, 2014). Kumar (2019) is also of the view that data analysis involves interpreting data collected by using analytical and logical reasoning to determine patterns, relations, or trends”. In this research the collected data was transcribed using Microsoft Word. The transcribed data was analysed using thematic analysis technique using Archive of Technology, Life world and Language for text interpretation (ATLAS.ti) version 8.4. ATLAS.ti is a scientific software that is imperative in qualitative data analysis” (Lewis, 2004). The software allows researchers to assign codes or

“labels to text, sounds, pictures, or video; to search for patterns in those codes; and to create classifications of codes that reflect stable models of the underlying data's conceptual structure” (Lewis, 2004).

3.12. Trustworthiness

In qualitative research validity and reliability refers to trustworthiness. Trustworthiness refers to “the degree of trust in the results, analysis, and methods used to ensure research quality” (Janghorban, Latifnejad & Taghipour, 2014). In each research, researchers set the “protocols and procedures required for a report to be deemed worthy of reading” (FitzPatrick, 2019). Aspects of trustworthiness include procedures that the researcher follows to ensure credibility, dependability, confirmability, and transferability. These issues are explained as follows.

3.12.1. Credibility

Credibility refers to the confidence of the researcher towards the truthfulness of the research findings (Yin, 2011). These addresses “questions concerning how the researcher knows the findings are true and accurate” (Tustin, 2010). The researcher used triangulation to test credibility. Triangulation relies on “the convergence of diverse information to establish validity. The researcher referred to the collected data and also provided a discourse based on the existing literature to establish concurrence” (Yin, 2011).

3.12.2. Transferability

Transferability refers to how “the qualitative researcher proves that findings from the research study apply to other contexts” (Janghorban *et al.*, 2014). The researcher used triangulation to illustrate that results from the research study can be applied to certain environments, conditions, and situations”.

3.12.3. Conformability

The degree of neutrality in the study's findings is conformability. This means the findings are based on the responses of the participants and not on any potential bias or the researcher's personal motivations (Jamshed, 2014). The researcher may use approaches such as audit trail towards ensuring the conformability of the study.

3.12.4. Dependability

Dependability is “the degree to which other researchers would replicate the analysis, and results will be consistent” (Yin, 2011). Approaches such as audit trail and triangulation inform the dependability of the research and will also guide the researcher.

3.13. Ethical considerations

For ensuring that the participants in this study are protected in terms of their rights towards participation in research and from any potential detrimental impact, this research followed the following ethical considerations. Ethical clearance no; FMCL/23/BMA/02/2504

3.13.1. Informed consent

All participants were informed regarding the nature of their involvement in the research before data is collected. The researcher clarified to all participants what were expected from them, their rights as research participants, as well as their right to withdraw from participation at any stage of the research. This means that for all participants, consent was asked for and secured before the beginning of any interview.

3.13.2. Right to privacy

The identities and sentiments of the participants has been preserved with high confidentiality. To ensure the right to privacy, the participants were prompted never to provide details about their identities and other information that might reveal their identities, such as names or addresses.

3.13.3. Ensuring confidentiality

Providing the premise of undertaking that even though it will be possible to match the participants' identities to their research responses, the researcher must ensure that information will only be known to the researcher and will not be made available to anyone else is essential to ensuring confidentiality” (Du Plooy-Cilliers *et al.*, 2014). In this study the researcher ensured that the identities of the participants remain secret are not revealed to anyone else” (Du Plooy-Cilliers *et al.*, 2014).

3.13.4. Ensuring anonymity

Assuring anonymity requires “the researcher to take steps to ensure that the participants' names are not recorded at any point throughout the research process” (Du Plooy-Cilliers *et al.*, 2014). The researcher must also guarantee that the participants' responses are not linked to their identities in any manner. As a result, “the researcher must guarantee that anonymity is maintained” (Du Plooy-Cilliers *et al.*, 2014). To ensure anonymity, the researcher did not ask the names of the participants or any other identifying information. Furthermore, pseudo names were also given to each participant during the interpretation of the analyzed, for instance Participant 1 or Participant 2.

3.13.5. Honesty

In terms of honesty, the researcher should make sure that the outcomes of the data obtained are reported accurately (Reijers *et al.*, 2018). This means that the researcher must avoid distorting the results by putting too much emphasis on some elements over other equally important features (Reijers *et al.*, 2018). In addition, the researcher must avoid quoting “information out of context, which might lead to a skewed interpretation” (Reijers *et al.*, 2018). Hence, in this study the data collected from the participants were reported in an honest manner.

3.14. Conclusion

This methodology chapter has described how the data was gathered, arranged, and analysed in detail. Given that a bad research design can lead to incorrect or erroneous findings and conclusions, this is an essential component of the entire investigation. Hence all the methodological aspects were explored and discussed. The next chapter provided the analysis and interpretation of results.

CHAPTER 4:

DATA ANALYSIS AND INTERPRETATION

4.1. Chapter Overview

Data Analysis and Interpretation, serves as the pivotal phase where the collected data is carefully examined and comprehensively interpreted in the context of the research questions and objectives. This chapter begins by outlining the specific analytical techniques applied to the dataset, offering a detailed explanation of how the research questions were addressed. Whether employing statistical methods, qualitative coding, or a combination of both, the chosen approach is justified, ensuring transparency in the analytical process. The chapter search through into the difficulties of the statistical tests conducted, describing the rationale for their selection and the parameters considered. For qualitative data, it explains the coding process, thematic analysis, or any other relevant method, providing insight into how patterns and themes were identified. The detailed description of the analytical framework underscores the attention to detail and depth of the data analysis.

Moving beyond the technicalities of data analysis, this chapter transitions into the interpretation phase. It explores the meaning and implications of the findings in relation to the research questions, theoretical framework, and existing literature. This chapter drew connections between the data and the overarching research objectives, facilitating a delicate understanding of the study's contributions. Moreover, the chapter critically examined unexpected or divergent results, offering plausible explanations and insights. Through this interpretive lens, the researcher demonstrates a deep engagement with the data, highlighting its significance and providing a foundation for the subsequent chapter that drew conclusions and discuss the broader implications of the study. Ultimately, Chapter 4 acts as the bridge between raw data and meaningful insights, shaping the narrative of the research and contributing to the scholarly conversation in the chosen field.

4.2. Introduction

Building upon the stated aim in Chapter 1, which emphasizes the investigation of challenges encountered by women entrepreneurs engaged in the sale of fruits within the Vhembe district, Chapter 3 meticulously elucidates the methodological framework employed for data collection. A sample size of 15 women entrepreneurs was purposefully selected to offer a focused and in-depth exploration of their experiences. The research employed semi-structured interviews

and other relevant data collection techniques to capture a comprehensive understanding of the challenges faced by these entrepreneurs. The collected data, in the form of interview transcripts and supplementary materials, was then meticulously transcribed using Microsoft Word to ensure accuracy and accessibility. This chapter provides a clear link between the research objectives outlined in Chapter 1 and the methodological approach adopted, offering readers insight into the strategies employed to explore the nuances of women entrepreneurs' experiences in the fruit-selling industry within the specified geographical context.

Moving forward, the chapter articulates the analytical phase of the research process. The use of ATLAS.ti, a qualitative data analysis software, is highlighted as the tool of choice for systematically organising and interpreting the transcribed data. The adoption of various analytical techniques, such as open coding, list coding, and constant comparison, is described to highlight the rigor and depth of the analysis. These methods facilitated the identification of patterns, themes, and recurring challenges within the data. As a result, Chapter 4 emerges as the platform for presenting and interpreting the results derived from this thorough analysis. By connecting the methodological processes with the subsequent interpretation of findings, the narrative is seamlessly woven, providing a cohesive understanding of the challenges faced by women entrepreneurs in the Vhembe district fruit-selling sector.

4.3. Participant demographics

The demographics of the participants are shown in Table 4.1 below.

Table 4.1: Demographics of the participants

| Participant | Education and training | Age | Years of operation |
|-------------|------------------------|-----|--------------------|
| 1 | Grade 9 | 68 | 15 |
| 2 | Grade 12 | 42 | 6 |
| 3 | Grade 9 | 52 | 11 |
| 4 | Grade 10 | 43 | 3 |
| 5 | Grade 12 | 38 | 3 |
| 6 | Grade 2 | 55 | 5 |
| 7 | Grade 11 | 40 | 1 |
| 8 | Grade 4 | 55 | 5 |
| 9 | Grade 8 | 48 | 6 |
| 10 | Grade 4 | 66 | 4 |
| 11 | Grade 12 | 52 | 12 |
| 12 | Grade 12 | 60 | 6 |
| 13 | Grade 7 | 60 | 6 |
| 14 | None | 59 | 25 |
| 15 | Grade 9 | 42 | 6 |

4.4. Results

This section provides the results that emanated from the analysis of data.

4.4.1. Challenges faced by women entrepreneurs.

This study searched through into a delicate exploration of the challenges confronting women entrepreneurs engaged in the fruit-selling sector within the Vhembe District. Through a meticulous analysis of collected data using ATLAS.ti, several prominent sub-themes have emerged, enclosing the multifaceted difficulties faced by these entrepreneurs.

One of the identified challenges revolves around "undifferentiated products." This refers to the struggle women entrepreneurs encounter in setting their fruit offerings apart from competitors, often dealing with homogeneity in the market. Understanding how this challenge manifests is crucial for devising strategies to enhance product distinctiveness and market appeal.

"**Transportation and storage**" emerged as another significant sub-theme, shedding light on the logistical hurdles faced by women entrepreneurs in ensuring the timely and safe transport of fruits, as well as the associated challenges of storage, which may impact the quality and longevity of their products.

The "**reduction of customer base**" is a compelling sub-theme, indicating the difficulties these entrepreneurs encounter in maintaining and expanding their clientele. Understanding the factors contributing to this reduction allows for targeted interventions to boost customer retention and acquisition.

Furthermore, the sub-theme of "**operating space costs**" highlights the financial strain women entrepreneurs experience due to high costs associated with securing and maintaining business premises. This aspect is crucial for addressing economic sustainability and promoting business growth.

"**Supplier challenges**" elucidates the difficulties faced by women entrepreneurs in managing relationships with suppliers, possibly impacting the reliability and quality of their fruit supplies. Exploring this sub-theme provides insights into areas where improvements or support mechanisms may be required.

"**Lack of bookkeeping knowledge**" underscores the importance of financial literacy for sustainable business practices. Understanding the specific challenges related to bookkeeping

empowers stakeholders to develop targeted educational initiatives to enhance entrepreneurial financial management skills.

4.4.1.1. Undifferentiated products

Undifferentiated products were established as one of the challenges faced by women entrepreneurs selling vegetables. This is evidenced by the expressions of Participants 1, 14 and 15 shown in the following quotations.

“Almost all of us at the market we sell the same products, so it ends up making customers to only buy at certain people and end up not making lot of money.” (P1)

“Some days you can sit by the market and not make sale as we are all selling similar fruits, so competition is big.” (P14)

“There are no lot of customers at Makonde side and also the fact that we are selling the same products in a very small space we end up not getting more customers.” (P15)

As evidenced in the above quotations, the participants in this study indicated that the majority of the vegetable selling entrepreneurs sell the same products owing to the lack of differentiation. The lack of differentiation in the products has an adverse effect on the sales and ultimately the revenues of the businesses. Hence, undifferentiated products are a challenge faced by women entrepreneurs.

4.4.1.2. Transportation and storage

Transportation and storage were unraveled to be another challenge that is faced by the women entrepreneurs. This was evidenced by the sentiments shared by Participants 8, 12 and 14 shown in the following excerpts.

“Transportation and storage of the products as some of the products ripe quickly and the whole stock might be spoiled.” (P8)

“Lack of storage.” (P12)

“For me is not having a cold room or a fridge where i can store my fruits so they do not get spoiled especially in hot weather. Which results in a loss when they are rotten. I wish there is a cool place to store them.” (P14)

The participants in this study indicated that they have problems with the storage of their perishable inventory. This often results in their businesses suffering losses due to the spoilage of the inventory. This has an adverse effect on the overall performance and sustainability of their business efforts.

4.4.1.3. Reduction of customer base

The results showed that reduction of the customer base is another challenge that is faced by the women entrepreneurs. This was based on the views of Participants 12 and 15 shown in the following extracts.

“I had to raise the prices of my goods which thus reduce my customers.” (P12)

“There are no lot of customers at Makonde side and also the fact that we are selling the same products in a very small space we end up not getting more customers.” (P15)

The lack of differentiation associated with the products that are being sold by the women entrepreneurs subjects them to reduction of customer base. This is owing to the notion that there will be a high supply as opposed to the demand. These results in adverse effects on the overall operations of their businesses and their sustainability thereof.

4.4.1.4. Operating space costs

Operating space costs is another challenge that was unraveled in this study. Operating space costs as a challenge emanated from the views of Participants 1 and 11 shown in the following excerpts.

“Also paying for the space it’s also taking money out of our pockets.” (P1)

“I have to pay someone to guard my fruits at night which is costly.” (P11)

In terms of operating space costs, the participants extended that this is also costing them and has a detrimental effect on the overall profitability. The participants also extended that the storage that they use at times is subjected to robberies which also establishes the need to have security to ensure that the inventory is safeguarded. Hence, operating space costs is another challenge that is faced by the women entrepreneurs.

4.4.1.5 Supplier challenges

Supplier challenges was noted to be another challenge faced by women entrepreneurs. The participants indicated that due to inflation issues, the prices of fuel are increasing which also results in increased stocking prices and also affecting the reliability of suppliers. This means that the higher the stocking prices the lesser the profitability of the entrepreneurs, especially when the sales reduce. This was evidenced by the views of Participants 2, 6 and 10 shown in the following extracts.

“As the inflation rate and petrol prices are skyrocketing, I’m experiencing some hiccups with regards to getting convenient supplier.” (P2)

“High cost of goods from the suppliers.” (P6)

“Suppliers are supplying the fruits in a very high price, and it is not always guaranteed that we will sell.” (P10)

4.4.1.6. Lack of bookkeeping knowledge

Lack of bookkeeping knowledge was noted to be a challenge that is facing women entrepreneurs. This was evidenced by the expressions of Participants 10 and 12 shown in the following extracts.

“I also don’t have any proper way of recording my funds so sometimes we end up also using the business money for our household things.” (P10)

“If I can get someone who can assist me on how to record my books maybe it can also assist me on handling my business finances because I am not educated to know those things.” (P12)

The participants alluded that they lack the proper way of recording the funds which results in them using the businesses for their personal expenses. The participants further indicated that they are not educated to the extent of understanding the bookkeeping issues. Hence lack of bookkeeping is a challenge that negatively affects the efforts of the entrepreneurs.

4.4.1.7. Debtors not paying in time

Debtors not paying in time was established to be another challenge that has an impact on the operations of the women entrepreneurs. The entrepreneurs stated that at set times the customers buy on credit, and it will be a mammoth task for them to honour their debts. The

failure of the debtors to honour their debts affects the revenues of the businesses as well as the profitability of the business and its viability. Debtors not paying in time was evidenced by the views of Participants 5 and 13 shown in the following excerpts.

“Sometimes people buy on credit, and they end up not paying on time.” (P5)

“People buying on credit and failing to pay on time.” (P13)

A summary of the challenges faced by the women entrepreneurs’ selling vegetables is shown in Figure 4.1 below.

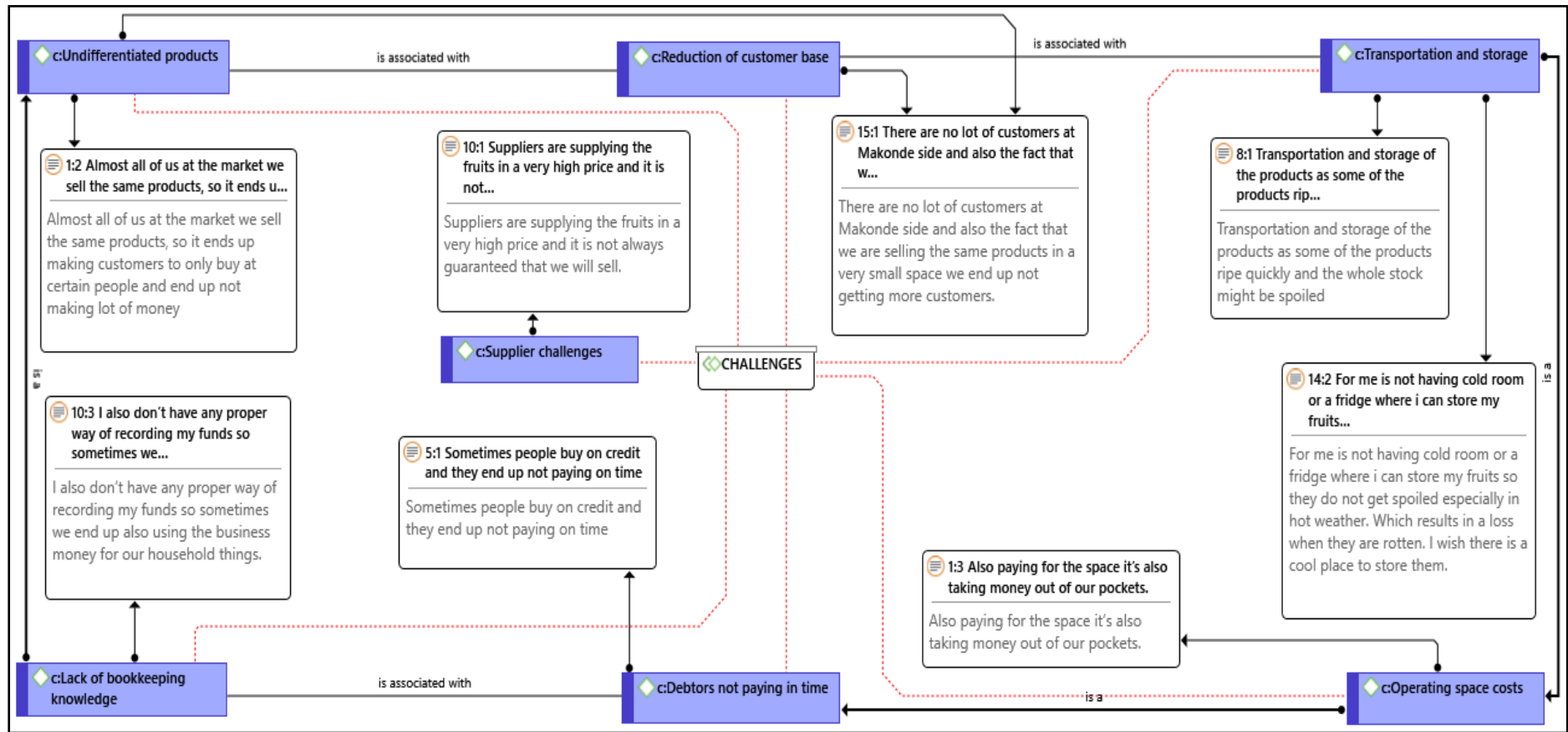


Figure 4.1: Challenges faced by women entrepreneurs.

Source: Researcher's own construct

4.4.2. Challenges effect extent

This study also focused on investigating the extent to which the challenges faced by women entrepreneurs are impeding the efforts of these women entrepreneurs. The sub themes that emanated from the analysis of data are business loss, inventory spoilage and stifled business growth and these will be explained in this section.

4.4.2.1. Business loss

The results showed that business loss marks the extent at which the challenges faced by women entrepreneurs impede their business efforts. Business loss emerged from the expressions of Participants 1, 4, 5, 6, 7, 8, 10, 14 and 15 shown in the following excerpts.

“Since it becomes tough to sell some days it ends up making you not sell as expected and by then you have already bought a stock. Fruits does not take time to get spoilt so the moment they take long time to sell they end up spoilt and you run a loss.” (P1)

“The challenges have huge impact in my business because if my stock is rotten, I won’t be making any profit for that month because I have to replace the rotten stock.” (P4)

“When people buy on credit, I end up losing more money because I have to take out my money so that I can buy the new stock instead of using company profit.” (P5)

“Not making profit. Sometimes I don’t make enough money to buy enough stock due to the damage of stock.” (P6)

“The business is not making profit therefore I can’t seem to be reaching my goals.” (P7)

“Spoiled products will lead to loss of potential revenue and not able to recover the cost of getting the stock to the market.” (P8)

“Sometimes you will find that business is not good, and the stock ends up getting spoiled, this means that you are going to run a loss and it may even be difficult to buy the new stock since you did not make profit.” (P10)

“Some days you will want to stop especially when one suffers loss due to fruits being spoiled due to heat.” (P14)

“It makes me not to be able to make profit and obviously I won’t be able to expand my business.” (P15)

The participants indicated that when their stock rots, this has a detrimental impact on the overall sales and revenue of the business. This implies that they must get rid of the rotten stock, but this decision negatively affects profitability, and the business will not be able to recoup the initial invested money. This negatively affects the going concern of the women entrepreneurs' businesses. This means that business loss marks the extent at which the challenges faced by women entrepreneurs affect their efforts.

4.4.2.2. Inventory spoilage

Inventory spoilage was also established as another indicator of the extent of the effect of the challenges on women business efforts. Participants 1, 4, 8, 10 and 14 are shown in the following extracts.

“Since it becomes tough to sell some days it ends up making you not sell as expected and by then you have already bought a stock. Fruits does not take time to get spoilt so the moment they take long time to sell they end up spoilt and you run a loss.” (P1)

“The challenges that my business is facing it is that sometimes my stock expiry as people is not buying anything at that moment, so I have to throw away the rotten stock and buy new stock.” (P4)

“Transportation and storage of the products as some of the products ripe quickly and the whole stock might be spoiled.” (P8)

“Sometimes you will find that business is not good, and the stock ends up getting spoiled, this means that you are going to run a loss and it may even be difficult to buy the new stock since you did not make profit.” (P10)

“So now when some days you are not selling, and the stock is getting spoiled obviously it will affect your long-term goal of owning a successful business.” (P14)

The results have shown that there is a lack of proper storage such as cooler rooms for storing the perishable results with some of products being rotten. This lack of proper storage that enables longevity of the products results in inventory spoilage which has a detrimental impact on the profitability of the business. Hence inventory spoilage marks the extent at which the challenges such as storage and transportation affect the women entrepreneur's business efforts.

4.4.2.3. Stifled business growth

Stifled business growth also marks the extent at which the challenges faced by women entrepreneurs. This was evidenced by the views of Participants 1, 2, 4, 5, 6, 8, 9, 14 and 15 shown in the following excerpts.

“The business is not growing as expected because initially I told myself that by 50 years I must be retiring and only having the spaza shop at home, but I can’t do that since I don’t have enough money for that yet.” (P1)

“The business goal is to expand nationwide. The country’s economic status that we are subjected to, thus affect the business goal.” (P2)

“To a greater extent because it holds me back. My goal is to open a General Market.” (P4)

“It’s affecting my business very bad because I can’t see what I am working for, and I don’t even see the profit.” (P5)

“My business is not growing due to damage of stock and high cost of good.” (P6)

“Spoiled products will lead to loss of potential revenue and not able to recover the cost of getting the stock to the market.” (P8)

“The looting sets a delay in the profit, and therefore limits the long-term financial goal one has set for the business year, you end up trying to make up for all the losses incurred. Future Business goals/plans are halted with no foreseeable outline of when they’ll actually be resumed.” (P9)

“With our kind of business, it’s very difficult to say if you experience growth or not because some days you will sell very well and some days you won’t sell as much as you will have anticipated.” (P14)

“This just makes us not to make profit and with that being said which means the business won’t grow.” (P15)

The participants allude that the plethora of factors such as damage of stock, spoilage of stock and the lack of differentiated products results in an adverse impact on the revenues and profitability of the business. This adverse impact on the profitability of the businesses also

adversely impacts the growth prospects of the business. Hence, stifled growth marks the extent at which the challenges faced by women entrepreneurs are affecting their efforts.

A summary of the extent of the effect of the challenges faced by women entrepreneurs are impeding the efforts of these women entrepreneurs is shown in Figure 4.2 below.

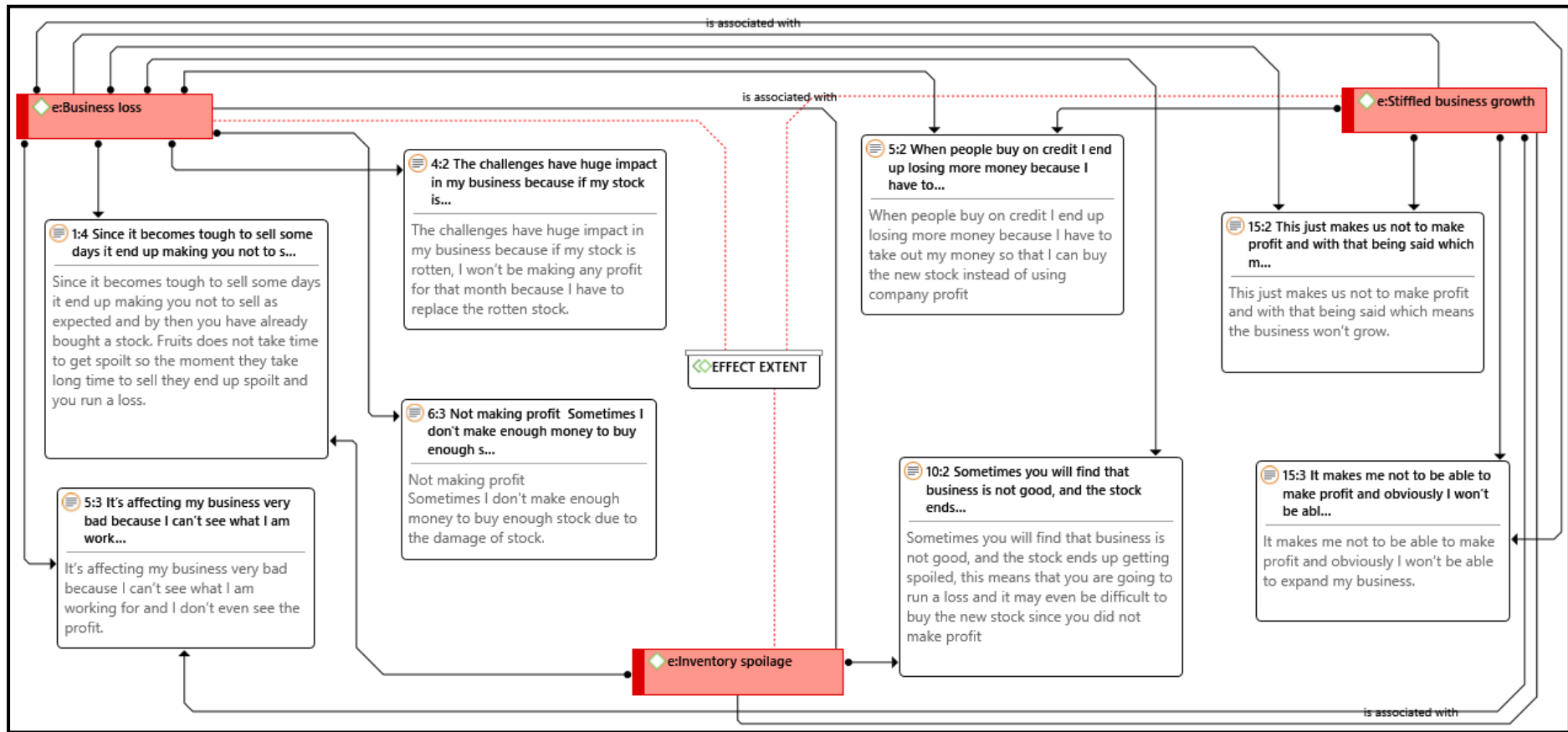


Figure 4.2: Challenges effect extent

Source: Researcher's own construct

4.4.1. Strategies

This study also focused on unravelling the strategies that can be adopted towards dealing with these challenges. The sub themes that emanated from the analysis were business workshops and training, subsidising operating space costs, provision of funding and storage centre establishment and these will be explained in this section.

4.4.4.1. Business workshops and trainings

Business workshops and training were established to be one of the strategies that can be adopted towards dealing with the challenges that are faced by the women entrepreneurs. This was evidenced by the views of Participants 1, 2, 6, 7, 10 and 15 shown in the following extracts.

“There must also be affordable trainings about starting small businesses and also how to sustain them.” (P1)

“Establishing an initiative or programmes that will support and empower women entrepreneurs in this industry.” (P2)

“Assist us with training on how to run our businesses successfully.” (P6)

“Training to assist us on how business can be conducted and also on how to build customers relationship.” (P7)

“If I can get someone who can assist me on how to record my books maybe it can also assist me on handling my business finances because I am not educated to know those things.” (P10)

“And also, maybe some sort of training to assist them on coming with the ideas and stop selling similar products because this ends up making customers frustrated and confused on who to buy from.” (P15)

The participants extended that they would require assistance with the provision of workshops and trainings that are focused on business development and learning skills such as marketing and bookkeeping skills. These workshops will enhance the knowledge and business acumen of the entrepreneurs.

4.4.4.2. Subsidising operating space costs

Subsidising operating space costs was noted to be one of the strategies that can be adopted by the women entrepreneurs towards addressing the challenges that they are facing. The participants extended that the government must also subsidise the operating space costs so that they can be affordable and provision of the storage that can also accommodate the perishables of the women entrepreneurs' selling vegetables. This means that the subsidisation of the operating space costs is integral in ensuring that their businesses are a going concern. This was evidenced by the views of Participants 1, 10 and 14 shown in the following extracts.

"The government must also assist us with paying for the spaces that we use, or they can just make them free." (P1)

"I believe government must put action to their words and support women more as they always preach out there. At Tshakhuma market they have well-built markets and if they can do that for us as well here it's going to be better because when it is raining it is impossible to come and sell." (P10)

"Government must also assist us maybe by getting us those refrigerators since we can't go home with stock every single day." (P14)

4.4.4.3. Provision of funding

Provision of funding was noted to be another strategy that can be adopted towards addressing the challenges faced by the women entrepreneurs. This was evidenced by the views of Participants 1, 6, 7 and 13 shown in the following excerpts.

"Helping the women to fund their businesses and continuously equipping them in terms of managing the businesses." (P1)

"Getting government assistance to meet us halfway in buying the stock." (P6)

"Empowering and encouraging women to be in business while supporting them maybe by relevant funding and trainings since most of us who are selling fruits here, we did not study to become entrepreneurs." (P7)

"Financial assistance from the local government to purchase stock." (P13)

Considering the above evidence, the participants indicated that the government must assist the women entrepreneurs with the provision of funding towards the purchasing of stock and

equipment integral for their going concern. This means that the provision of the funding will enhance the liquidity position of the women entrepreneurs and enhance the sustainability of the businesses.

4.4.4.4. Storage centre establishment

Storage centre establishment was noted to be another strategy that can be adopted by the women entrepreneurs towards dealing with their challenges. Storage centre establishment as a strategy was evidenced by the expressions of Participants 8, 12 and 14 shown in the following extracts.

“Establishment of storage centre nearby our marketplace for all the women who are selling.” (P8)

“The government should build storage with lockers.” (P12)

“To get cold room to store our fruits so we do not have loss. and maybe we find a way to work together so at the end of the day we make sale.” (P14)

The participants in this research alluded that the government should assist them with the storage with lockers that will address the theft problems they are facing. The participants also indicated that the government must establish a storage centre that will enable them to keep their stock in a safe manner and reduce the level of spoilage. This means that establishment of a storage centre is another strategy that can be used towards dealing with the challenges faced by women entrepreneurs.

A summary of strategies that can be adopted to deal with the challenges faced by women entrepreneurs is provided in Figure 4.3 below.

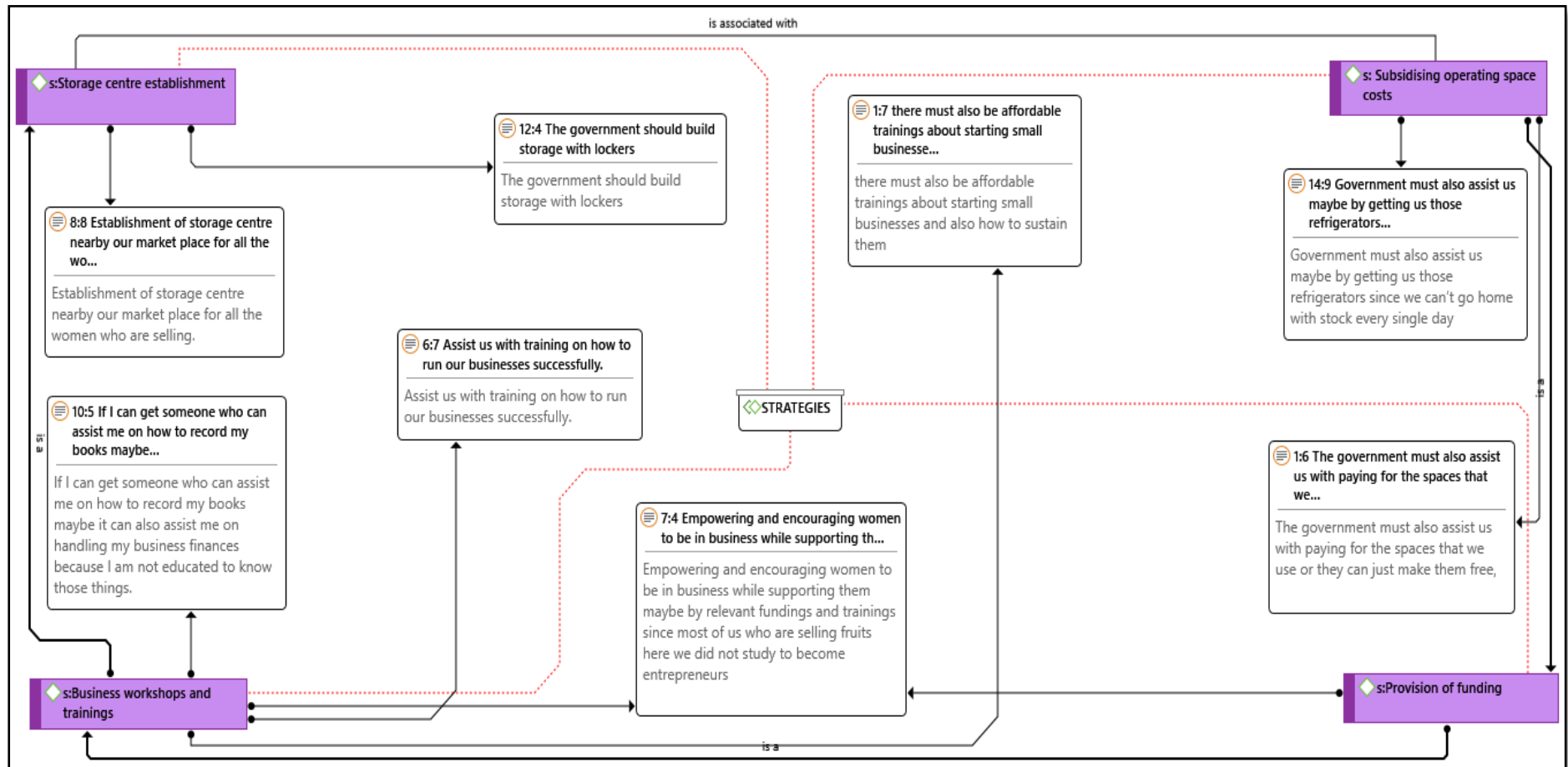


Figure 4.3: Strategies to improve performance.

Source: Researcher's own construct

4.5. Conclusion

In conclusion, this chapter has provided the analysis of the collected data and the interpretation thereof. The results in this chapter have established the challenges faced women entrepreneurs, the extent to which these challenges are impeding the efforts of these women entrepreneurs and the strategies that can be adopted towards dealing with these challenges.

The next chapter provided a discussion of the results.

CHAPTER 5:

DISCUSSION OF RESULTS

5.1. Chapter Overview

This chapter serves as the interpretative core of the dissertation, providing a comprehensive analysis and contextualisation of the findings derived from the exploration of challenges faced by women entrepreneurs selling fruits in the Vhembe District. This chapter aimed to explain the significance of the identified sub-themes and their implications within the broader context of entrepreneurship, gender dynamics, and regional economic landscapes. The discussion begins by revisiting the research questions posed in Chapter 1, systematically addressing each sub-theme in relation to these questions. Additionally, the chapter draws connections between the current findings and existing literature, providing a basis for theoretical reflection and contextualising the study within the broader scholarly discourse.

The chapter not only highlights the challenges uncovered but also search through into the underlying factors contributing to these challenges. Through a combination of the qualitative data and relevant theoretical frameworks, the discussion seeks to unpack the complexities surrounding undifferentiated products, transportation and storage issues, reduction of customer base, operating space costs, supplier challenges, lack of bookkeeping knowledge, and late payments by debtors. Furthermore, the chapter explores potential interconnections among these challenges, recognising the holistic nature of entrepreneurship challenges. The researcher engages critically with the findings, examining patterns, contradictions, and implications for both theory and practice. The goal of this chapter is to offer a well explained and insightful interpretation of the results, contributing to the existing body of knowledge on women entrepreneurship and paving the way for informed recommendations, interventions, and future research directions.

5.2. Introduction

Chapter 4 has provided the analysis and interpretation of the results. The themes and sub themes that emerged from the analysis were focused towards answering the research objectives. This chapter focused on providing a discussion of these results. The discussion of the results is crucial towards establishing the concurrence and corroboration that exists between the current study findings and those of previous authors.

Chapter 4 has carefully presented the findings of the study, enclosing the identified themes and sub-themes that emerged from the in-depth analysis. This chapter now serves as the platform for a comprehensive discussion that goes beyond the presentation of results, aiming to establish a meaningful connection between the current study's findings and the existing body of knowledge in the field. The discussion is structured to provide a critical examination of how the identified challenges faced by women entrepreneurs selling fruits in the Vhembe District align with or diverge from the findings of previous authors.

The focal point of the discussion is to draw parallels and divergences between the current study's results and the insights offered by prior research. By combining the current findings with relevant literature, the chapter aims to establish a robust foundation for understanding the broader context of challenges faced by women entrepreneurs. The discussion explored similarities and differences in the identified themes, shedding light on whether the challenges observed in the Vhembe District align with those documented in other regions or sectors. Additionally, the chapter will critically assess the implications of such concurrence or divergence, offering insights into the generalisability and uniqueness of the challenges faced by women entrepreneurs in the fruit-selling industry.

Furthermore, the discussion searches through into potential explanations for any disparities observed, considering contextual factors, cultural influences, or variations in economic landscapes. This delicate exploration aims to enrich the understanding of the challenges faced by women entrepreneurs, recognising the dynamic and context-dependent nature of entrepreneurship experiences. Ultimately, the chapter seeks to contribute to the academic discourse by positioning the current study within the larger framework of existing research, fostering a deeper understanding of the challenges women entrepreneurs encounter and offering valuable insights for future studies and policy interventions.

5.3. Discussion of results

This section provides the discussion of the results that emerged from the analysis and interpretation of data.

5.3.1. Challenges faced by women entrepreneurs selling fruits.

The results that emerged regarding challenges faced by women entrepreneurs are discussed in this section.

5.3.1.1 Lack of differentiation

This study found there is a significant challenge faced by women entrepreneurs selling fruits within the Vhembe District, namely, a notable lack of differentiation in the products they offer. This lack of product distinctiveness emerges as a critical factor adversely affecting both sales and overall revenues for these businesses. The resonance of these findings with existing literature, particularly with the work of Carlson (2023), further strengthens the validity and relevance of the current study.

Carlson's research, as cited in this study, also highlights the predicament of women-owned businesses grappling with a lack of differentiation in their products. The alignment of these findings reflects a broader pattern observed in entrepreneurial endeavors led by women, emphasizing a common challenge that transcends specific geographic contexts. The adverse effects on business operations, as noted in both studies, emphasise the pressing need for interventions and strategies that address the issue of product differentiation to enhance market competitiveness and financial sustainability for women entrepreneurs.

The lack of differentiation not only hampers individual businesses but also has broader implications for the entrepreneurial landscape. It may contribute to heightened competition, reduced market share, and limited opportunities for business expansion. Recognizing these challenges is a crucial step toward developing targeted support mechanisms, training programs, or policies aimed at empowering women entrepreneurs to enhance their product offerings and, consequently, improve their market positioning.

In essence, the resonance between the current study's findings and Carlson's work substantiates the universality of the challenge faced by women entrepreneurs in terms of product differentiation. This alignment reinforces the need for a holistic understanding of the factors affecting women-owned businesses and provides a foundation for devising strategies that can be applicable across various contexts. As the discussion unfolds, it will further explore the exact implications of this lack of product differentiation, contributing to both academic discourse and practical efforts to support and empower women entrepreneurs in the Vhembe District

5.3.1.2 Transportation and storage

The research found another critical challenge faced by women entrepreneurs selling fruits in the Vhembe District, emphasizing difficulties in the storage of perishable inventory, ultimately resulting in substantial losses due to inventory spoilage. This issue resonates with the work of

Anning-Dorson (2023), who has similarly identified transportation and storage as pressing concerns impacting the sustainability of women entrepreneurs selling perishable goods within the Nigerian context. The compatibility between the findings of the present study and Anning-Dorson's research emphasize shared challenges experienced by women entrepreneurs across distinct geographical regions, emphasizing commonalities in the obstacles they confront.

Anning-Dorson's exploration of transportation and storage challenges in the Nigerian context aligns with the current study's identification of storage problems leading to inventory spoilage for women entrepreneurs in South Africa. This parallel emphasizes the universality of issues faced by women entrepreneurs involved in perishable goods businesses, regardless of national boundaries. Such compatibility provides valuable insights into the systemic challenges that may transcend specific cultural or economic contexts.

The shared concern regarding perishable inventory storage and the subsequent impact on business sustainability emphasizes the need for context-specific interventions and support mechanisms. By acknowledging the similarities between Nigeria and South Africa, policymakers, business support organisations, and other stakeholders can draw from collective experiences to develop targeted solutions. Strategies that address transportation and storage challenges may include infrastructural improvements, access to technology, or training programs tailored to enhance women entrepreneurs' skills in managing perishable inventories.

In essence, the alignment of findings between the current study and Anning-Dorson's work highlights the importance of recognising common challenges faced by women entrepreneurs, fostering a collaborative approach to problem-solving, and contributing to a more inclusive and globally informed discourse on women's entrepreneurship. As the discussion unfolds, these similarities will be further explored, offering a comprehensive understanding of the implications and potential strategies to address challenges related to the storage of perishable inventory for women entrepreneurs in both Nigeria and South Africa.

5.3.1.3 Reduction of customer base

The results showed that the lack of differentiation associated with the products that are being sold by the women entrepreneurs subjects them to reduction of customer base. The reduction of customer base owing to differentiation is also supported by Carlson (2023) who indicated that the lack of differentiation negatively affects the women entrepreneurs' market share or customers.

Carlson's work, as referenced in the current study, aligns with the observed reduction in customer base, reinforcing the notion that the challenges arising from undifferentiated products are not isolated but rather part of a broader pattern faced by women entrepreneurs. The reduction in our customer base is a critical concern as it directly impacts the sustainability and growth prospects of these businesses. Carlson's findings, coupled with the results of the current study, emphasizes the systemic nature of challenges faced by women entrepreneurs, emphasizing the interconnectedness of factors influencing market dynamics.

The shared understanding between the current research and Carlson's work focuses attention on the universality of the impact of product differentiation on customer engagement within the entrepreneurial landscape. This consistency in findings has implications for the development of targeted strategies aimed at enhancing the market positioning and customer retention capabilities of women entrepreneurs. Addressing the reduction in customer base requires multifaceted interventions, including marketing strategies, product innovation, and customer relationship management initiatives tailored to the unique needs of women entrepreneurs operating in contexts where differentiation is a prevalent challenge.

As the discussion unfolds, these shared insights will be further examined, offering a comprehensive understanding of the consequence of undifferentiated products on the customer base and suggesting potential avenues for support and intervention to support the resilience and growth of women entrepreneurs in both the studied context and beyond.

5.3.1.4 Operating space costs

The research found that storage that is being used by women entrepreneurs at times subjected to robberies which also establishes the need to have security to ensure that the inventory is safeguarded. This implies that there is a challenge of operating space cost. Gonzalez and Macias-Alonso (2023) supports that women entrepreneurs face working space challenges which affects their business operations.

Gonzalez and Macias-Alonso's work, cited in the current study, supports the notion that women entrepreneurs struggle with challenges related to the adequacy and security of working spaces. The similarities between the findings of the present research and Gonzalez and Macias-Alonso's insights underscores the universal nature of issues faced by women entrepreneurs, irrespective of geographical distinctions. The challenges associated with operating space costs, encompassing security concerns, are highlighted as pivotal factors influencing the sustainability and efficiency of women-led businesses.

This shared understanding implies a need for comprehensive strategies that address not only the physical infrastructure challenges but also the associated financial implications for women entrepreneurs. Policymakers, support organisations, and stakeholders can draw insights from this shared challenge to develop targeted initiatives that alleviate the burden of operating space costs. Enhancing security measures, promoting shared infrastructure, or providing financial support for securing safe storage spaces could be avenues for intervention.

As the discussion unfolds, these shared insights will be further explored to offer a clear understanding of the multifaceted challenges associated with operating space costs and the implications for women entrepreneurs. This collective comprehension can guide the formulation of effective policies and interventions aimed at promoting the resilience and sustainable growth of women-led businesses, aligning with the broader goal of fostering gender-inclusive entrepreneurial ecosystems.

5.3.1.5 Supplier challenges

The results showed that due to inflation issues the prices of fuel are increasing which also results in increased stocking prices and affecting the reliability of suppliers. This result is supplier challenges that adversely impact the business operations. Supplier challenges were also established by Sorensson and Ghannad (2023) who stated that such challenges have resulted in the need for digitisation of supplier efforts.

Sorensson and Ghannad's work, as referenced in the present study, underlines the broader issue of supplier challenges faced by entrepreneurs, suggesting that these challenges are not exclusive to a particular industry or geographic context. The similarities between the findings of the current research and Sorensson and Ghannad's insights emphasizes the universal nature of challenges associated with supplier relationships, especially in the context of external economic factors like inflation impacting fuel prices. This shared understanding indicates a need for strategic interventions to enhance supplier relations and promote resilience against external economic fluctuations.

The proposition by Sorensson and Ghannad that digitisation is a potential solution aligns with the contemporary business landscape, where technology plays a pivotal role in optimizing supply chain processes. In response to inflation-driven challenges, women entrepreneurs may explore digital solutions to enhance the efficiency and reliability of supplier interactions, possibly improving

cost management and mitigating the impact of fuel price fluctuations. As the discussion unfolds, the shared insights will be further examined to provide a comprehensive understanding of the implications of supplier challenges, particularly in the face of inflation-related issues. This collective comprehension can guide the formulation of targeted strategies, potentially emphasizing the role of technology and digitisation in building more resilient supply chains for women entrepreneurs in the fruit-selling sector.

5.3.1.6 Lack of bookkeeping knowledge

This study also showed that entrepreneurs lack the proper way of recording the funds which results in them using the business revenues for their personal expenses. The lack of bookkeeping knowledge. These findings align with Iram, Bilal, Ahmad, and Latif (2023) who indicated that financial literacy is also a major concern amongst women entrepreneurs.

The work of Iram et al., emphasized the broader concern surrounding financial literacy within the entrepreneurial landscape, specifically among women entrepreneurs. The concurrence between the findings of the present research and the insights from Iram et al. suggests that the challenges related to bookkeeping and financial management are not isolated but rather part of a systemic issue faced by women entrepreneurs across diverse contexts.

The shared understanding of the lack of bookkeeping knowledge as a significant challenge for women entrepreneurs highlights the importance of targeted initiatives to enhance financial literacy and managerial capabilities. Addressing these challenges is not only crucial for the individual businesses but also contributes to fostering a more resilient and financially savvy entrepreneurial ecosystem.

As the discussion unfolds, these shared insights will be further explored to provide a comprehensive understanding of the implications of the lack of bookkeeping knowledge on the financial management practices of women entrepreneurs. The collective comprehension can inform the development of tailored educational programs, mentorship initiatives, or support mechanisms aimed at improving financial literacy and promoting sound financial management practices among women entrepreneurs in the fruit-selling sector and beyond.

5.3.1.7 Debtors not paying in time

The results have also revealed that the women entrepreneurs give their customers the products on credit, and it will be a difficult task for them to honour their debts. This failure of honouring debts results in liquidity challenges. These findings align with Redkina (2023) who found that women end up incurring further debts just to keep their businesses running owing several factors that include debtors failing to honour their debts.

The implication of debtors failing to honor their debts has far-reaching consequences, particularly in terms of liquidity constraints that may hinder the smooth operations and growth of these businesses. The alignment with Redkina's findings points toward a need for comprehensive strategies to address challenges in debt recovery, potentially involving financial education for entrepreneurs and improved credit management practices.

Shared insights must be further explored to provide a comprehensive understanding of the implications of debtors failing to honor their debts on the financial health of women entrepreneurs. This collective comprehension can guide the formulation of targeted interventions and support mechanisms to enhance financial resilience and debt management capabilities among women entrepreneurs who are selling fruits and beyond.

5.3.2 Challenges effect extent

The results pertaining the extent to which the challenges faced by women entrepreneurs are impeding their business efforts are discussed in this section.

5.3.2.1 Business loss

The results showed that the women entrepreneurs are incurring business loss due to inventory spoilage and theft. This has an adverse effect on their profitability. Thomas and Liu (2023) share the same sentiments indicating that inventory spoilage has an impact on the business revenue and can result in financial problems.

5.3.2.2 Inventory spoilage

The results also showed that lack of proper storage such as cooler rooms for storing the perishable results with some of products of the women entrepreneurs being rotten. These results align with Thomas and Liu (2023) who indicated that inventory spoilage has an impact on the business revenue and can result in financial problems.

5.3.2.3 Stifled business growth

The results have shown that several factors such as damage to stock, spoilage of stock and the lack of differentiated products result in an adverse impact on the revenues and profitability of the business leading to failure to attain the growth prospects. This aligns with Carlson (2023) who indicated that aspects such as lack of differentiation affects the customer base results in reduced profitability and affected business growth objectives.

5.3.3 Strategies to address challenges.

This section provides a discussion of the results regarding the strategies that can be adopted towards dealing with the challenges faced by women entrepreneurs.

5.3.3.1 Business workshops and training

The study has found that there is a need to provide business skills development workshops and training towards improving the business management skills of the entrepreneurs. Business trainings and workshops are supported by Yap, Keling, and Ho (2023) who indicated that business workshops are crucial towards emancipating women in successfully operating their businesses.

5.3.3.2 Subsidising operating space costs

The findings showed that the government must subsidise the operating space costs so that they can be affordable and provision of the storage that can also accommodate the perishables of the women entrepreneurs' selling vegetables. This contradicts Nachemson-Ekwall (2023) who indicated that labour subsidies must be granted to the women entrepreneurs not operating space costs as found in this study.

5.3.3.3 Provision of funding

Hussain and Sahibzada (2023) found that women entrepreneurs require financial support for the sustainability of their ventures. This study also found that the government and other interested stakeholders must provide financial support to women entrepreneurs towards ensuring that they are financially stable and a going concern.

5.3.3.4 Storage centre establishment

This study also found that it is important for the government to provide a storage centre for the women entrepreneurs so that they can be able to store their products and minimise spoilage and

theft. Ghatak, Alam, and Qureshi (2023) support these findings stating that provision of storage facility of women entrepreneurs selling vegetables is crucial as there is lack of such.

5.4 Conclusion

This chapter has provided the discussion of results that emerged in chapter 4. The concurrences and concurrences of the findings were established in this chapter. This chapter is crucial as it has tested the findings of this study with those of previous scholars. The next chapter provides the conclusion, recommendations, and directions for future research.

CHAPTER 6:

CONCLUSION, RECOMMENDATIONS AND DIRECTIONS FOR FUTURE RESEARCH

6.1. Chapter Overview

This chapter serves as the peak of the research, providing a combination of the key findings, drawing conclusive insights, and presenting actionable recommendations. The chapter is structured to offer a comprehensive understanding of the implications of the study and to guide future research endeavours in the field. The key components of this concluding chapter are outlined as follows:

6.2 Introduction

Chapter 1 has indicated that the aim of this study was to investigate the challenges faced by women entrepreneurs selling fruits in Vhembe District. Chapters 4 and 5 provided the analysis, interpretation, and discussion of results. This chapter provides the conclusion on the research objectives as well as recommendations. From the gap identified in this research the following problem statement was formulated.

In rural South Africa specifically, more often than not, informal traders tend to be individuals with low education and literacy levels. Even more puzzling is the fact that these entrepreneurs do not have formal (written) business plans, as advocated by many entrepreneurship specialists, but operate businesses. A case in point is the fruit and vegetable vendors at various Fruit Markets in Limpopo Province specifically Vhembe District; several traders at these Fruit Markets have been in business for more than 30 years despite all the volatile conditions in a general business environment. Closer inspection indicates that a multitude of micro-entrepreneurs violate several entrepreneurship traits (e.g., educated, need for achievement, self-centered) lauded as being imperatives for success as they operate in these challenging situations.

While women entrepreneurs in South Africa are making progress in overcoming gender biases and establishing their enterprises, they still encounter several structural and social challenges, many of which have been compounded by the Covid-19 pandemic (Odeku, 2020). Despite the efforts to enhance women entrepreneurship in South Africa, women account for only 19.4 percent of business owners in South Africa a slight 0.2 percent

increase over 2019 indicating that their progress in entrepreneurship has been low compared to other countries (Engagement Bureau, 2021). The major concern is what are the challenges that are impeding the enhanced growth of women entrepreneurship in South Africa. It is within this context that this study focuses on investigating the challenges faced by women entrepreneurs selling fruits in Vhembe district.

Important to comprehend is that the existing body of literature has largely ignores pertinent issues pertaining to women entrepreneurs which are among others the micro-level challenges of women entrepreneurs in general, and the specific micro-level challenges of women entrepreneurs operating in rural areas. This research, therefore, attempts to address this gap in the body of existing knowledge on this issue. From the two above-mentioned gaps identified, the research problem reads as follows:

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 these challenges affects women entrepreneurs. Having noted the aforementioned research issues of limited and inconsistent results in the association between women entrepreneurial challenges and micro-entrepreneurial activity.

This led to the development of the following research objectives:

- i. To identify the challenges faced women entrepreneurs selling fruits in Vhembe District.
- ii. To determine the extent to which these challenges are impeding the efforts of these women entrepreneurs.
- iii. To determine strategies that can be adopted towards dealing with these challenges.

Subsequently the research questions were as follows:

- i. What are the challenges faced by women entrepreneurs selling fruits in Vhembe District?
- ii. What is the extent to which these challenges are impeding the efforts of these women entrepreneurs?
- iii. Which strategies can be adopted towards dealing with these challenges?

Ultimately, the conclusion on these research objectives/questions is presented in the next section.

6.3 Conclusion on research objectives

This section provides the conclusion on the research objectives.

6.3.1 Conclusion on challenges faced women entrepreneurs.

In terms of objective 1: To identify the challenges faced women entrepreneurs selling fruits in Vhembe District, this study found that the challenges are undifferentiated products, transportation and storage, reduction of customer base, operating space costs, supplier challenges, lack of bookkeeping knowledge and debtors not paying in time. With regards to undifferentiated products, this study found that there is limited differentiation on the products or vegetables that are sold by the women entrepreneurs. This lack of differentiation ultimately has an adverse effect on the sales and revenues of the entrepreneurs. Hence the profitability of the entrepreneurs is consequently affected.

In addition, this study revealed that the women entrepreneurs are also faced with transportation and storage challenges. The women entrepreneurs are experience serious challenges with the transportation and storage of their vegetables which are perishable. This results in spoilage of the inventory and has a detrimental impact on the performance and sustainability of the business. Reduction of customer base is another challenge that has an adverse impact on the sustainability of women entrepreneurs' entrepreneurial efforts.

Furthermore, this research also revealed that operating space costs is another challenge that is faced by women entrepreneurs who are selling vegetables. The operating space costs have an impact on the profitability of the business, and this is also exacerbated by the robberies that the entrepreneurs are subjected to. With regard to supplier challenges, this study found that due to inflation issues, the prices of fuel are increasing which also results in increased stocking prices and also affecting the reliability of suppliers. These supplier challenges have financial implications they present on the businesses of the women entrepreneurs. This results in reduced profitability of these enterprises.

Moreover, lack of bookkeeping knowledge was identified as another challenge that the women entrepreneurs are facing. It is crucial to note that majority of the women entrepreneurs are not acquainted with the bookkeeping dictates, and this has a detrimental impact on the overall financial management. This is also enhanced by the notion that the majority of them are not educated. Debtors not paying in time is another crucial challenge that the women entrepreneurs are facing. There are debtors who take the vegetables or inventory on credit but fail to pay in time which has a detrimental impact on the overall financial viability of the businesses. Hence, this study has managed to unravel the challenges that are faced by women entrepreneurs selling vegetables.

6.3.2 Challenges effect extent

With regards to objective 2: To determine the extent to which these challenges are impeding the efforts of these women entrepreneurs, this study found that the extent is noted as inventory spoilage, business loss and stifled business growth. Concerning inventory spoilage, this study has found that there is lack of proper storage that suits the perishables that are being sold by the women entrepreneurs. This lack of proper storage such as cooler room results in spoilage of the inventory which has an adverse impact on the sustainability of the women entrepreneurs' operations.

In addition, the challenges that are being faced by the women entrepreneurs selling vegetables has been noted to be resulting in business loss. For instance, when the inventory of the women entrepreneurs' rots or when it is damaged during transportation, this has a detrimental impact on the overall profitability of the business. This ultimately results with the women entrepreneurs' incurring losses. These losses also affect the going concern and sustainability of the businesses.

Moreover, stifled business growth was also noted as another indicator of the extent of how the challenges are affecting women entrepreneurs' efforts. This is based on the notion that a plethora of factors such as damage of stock, spoilage of stock and the lack of differentiated products results in an adverse impact on the revenues and profitability of the business. The effect on the profitability of the business results in the affected operations of the entrepreneurs hence stifled business growth. Hence, the extent of the challenges is impeding the efforts of these women entrepreneurs have been found to be inventory spoilage, business loss and stifled business growth.

6.3.3 Conclusion on the strategies that can be adopted to deal with challenges.

Concerning objective 3: To determine strategies that can be adopted towards dealing with these challenges, this research found that the strategies are business workshops and trainings, subsidising operating space costs, provision of funding and storage centre establishment. Regarding business workshops and training, this study found that the women entrepreneurs need to be provided with workshops and trainings with a focus on business development to be acquainted with skills such as marketing and bookkeeping skills. These workshops and trainings are crucial towards providing the necessary knowledge and skills to the women entrepreneurs towards ensuring that their businesses are sustainable and managed effectively.

Moreover, this study found that the government must subsidise the operating space costs so that they can be affordable and provision of the storage that can also accommodate the perishables of the women entrepreneurs' selling vegetables. This will ensure that the women entrepreneurs can be able to operate whilst also making profits that enable them to continue operating. This study also unraveled that another strategy is the government providing financial support to the entrepreneurs to enable them to purchase stock and equipment that is crucial towards operating sustainably.

Furthermore, the other strategy that can be adopted to address the challenges faced by women entrepreneurs is storage centre establishment. The storage centre that has an effective locking system should be provided by the government to enable the entrepreneurs to keep their inventory safe from spoilage and theft. The storage centre's establishment is crucial to ensuring that the businesses are operating effectively. This study has managed to establish the strategies that can be adopted towards dealing with these challenges.

6.4 Contribution of the study to the body of knowledge

This study has managed to establish the challenges faced women entrepreneurs selling fruits in Vhembe District which are undifferentiated products, transportation and storage, reduction of customer base, operating space costs, supplier challenges, lack of bookkeeping knowledge and debtors not paying in time. This study has also contributed pertaining the extent to which the challenges faced by women entrepreneurs are impeding the efforts of these women entrepreneurs and thus business loss, inventory spoilage and stifled business growth. The research has also unraveled the strategies that can be adopted towards dealing with these challenges. which are business workshops and training, subsidising operating space costs, provision of funding and storage centre establishment. These contributions are crucial towards guiding policy makers and business development agencies towards addressing the needs of the women entrepreneurs' selling vegetables. This study also paved the way for better understanding of the subject matter and further enquiry.

6.5 Recommendations

The recommendations of the study were as follows:

- a) The women entrepreneurs should make sound decision regarding selling their products on cash and not on credit to ensure the avoidance of liquidity problems. This can be done when women entrepreneurs have better insight on the following:

Sound Cash Sales Practices

The study suggests that women entrepreneurs selling fruits should consider adopting a prudent approach to their sales transactions by prioritising cash sales over credit. This strategic shift is proposed to mitigate the challenges associated with debtors failing to honor their debts, subsequently alleviating liquidity problems that may obstruct the smooth operation of their businesses. By emphasizing cash transactions, women entrepreneurs can enhance their cash flow, reduce the risk of accumulating unpaid debts, and create a more sustainable financial foundation for their enterprises. This recommendation aligns with the need for a proactive and financially sharp approach to sales management.

The women entrepreneurs should invest in financial literacy and bookkeeping training programs to enhance their understanding of sound financial practices and ensure effective management of their business finances. This may involve workshops, training sessions, or partnerships with financial experts to provide tailored guidance for improving bookkeeping knowledge and financial decision-making.

Financial Literacy and Bookkeeping Training

Recognising the significance of bookkeeping knowledge highlighted in the study, it is recommended that women entrepreneurs invest in financial literacy and bookkeeping training programs. This initiative aims to empower entrepreneurs with the necessary skills and knowledge to manage their business finances effectively. By participating in workshops, training sessions, or collaborating with financial experts, women entrepreneurs can enhance their understanding of sound financial practices, improve bookkeeping accuracy, and gain insights into strategic financial decision-making. The goal is to equip women entrepreneurs with the tools needed to navigate financial challenges, reduce the risk of using business revenues for personal expenses, and foster a more robust financial foundation for their enterprises.

Policymakers and support organisations should consider implementing initiatives that address challenges related to product differentiation, transportation, and storage. This may involve the development of training programs, mentorship initiatives, or financial support mechanisms aimed at enhancing entrepreneurial skills and overcoming logistical hurdles.

Support Initiatives for Product Differentiation and Logistics

For policymakers and support organisations, the study suggests the implementation of initiatives targeting challenges related to product differentiation, transportation, and storage. These

initiatives may encompass the development of training programs, mentorship initiatives, or financial support mechanisms aimed at enhancing entrepreneurial skills in product innovation and overcoming logistical hurdles. By providing tailored support, policymakers can contribute to the creation of a conducive environment for women entrepreneurs, fostering innovation, and addressing challenges that hinder the growth and competitiveness of their businesses.

- b) The business development stakeholders such as Small Enterprise Development Agency and the University of Venda should provide the women entrepreneurs with workshops and training towards improving their business skills.

To support women entrepreneurs who are selling fruits, business development stakeholders, including entities like the Small Enterprise Development Agency and the University of Venda as mentioned above, are encouraged to initiate, and facilitate workshops and training programs. These programs should be specifically designed to enhance the business skills of women entrepreneurs, providing them with practical insights and knowledge to navigate the complexities of the entrepreneurial landscape. Workshops may cover diverse topics such as financial management, marketing strategies, customer relationship management, and logistical efficiency. By offering targeted training, these stakeholders can empower women entrepreneurs with the tools necessary for effective business operation and growth. This proactive approach aligns with the broader goal of fostering entrepreneurial development and economic empowerment within the Vhembe District

- c) The women entrepreneurs selling vegetables should be provided with storage centres to ensure that they keep their inventory safe from theft and spoilage.

Provision of Storage Centers for Women Entrepreneurs Selling fruits.

Recognising the challenges faced by women entrepreneurs related to storage and security, it is recommended that relevant stakeholders, such as local authorities, business development agencies, or community organisations, consider the establishment of storage centers. These dedicated storage facilities would serve to provide a secure and controlled environment for

women entrepreneurs to store their inventory, mitigating the risks associated with theft and spoilage.

The provision of storage centers could involve collaborative efforts between government bodies, non-profit organisations, and private enterprises to create accessible and shared storage spaces. These facilities could be equipped with adequate security measures, temperature controls, and inventory management systems, addressing the specific needs of women entrepreneurs selling fruits. By offering a centralised and secure storage solution, this recommendation aims to enhance the resilience of women entrepreneurs' businesses and contribute to the overall sustainability of their operations.

The recommendations about the storage mentioned above were mostly dedicated to women selling fruits at Sibasa, Thohoyandou, and Makonde areas. This was as a result of the information the researcher found about Tshakhuma market regarding the storage built for those vendors. Women entrepreneurs engaged in fruit sales at Tshakhuma Market should proactively seek and gather pertinent details about the storage infrastructure that has been established for vendors through government initiatives. It is crucial for these women to stay well-informed about the facilities provided for storing their fruit inventory. This involves conducting inquiries with local authorities, market administrators, or relevant government agencies to acquire comprehensive information on the storage spaces specifically designated for vendors.

By actively seeking out this information, women entrepreneurs can ensure that they make optimal use of the storage facilities to safeguard their perishable goods. Understanding the features, accessibility, and any guidelines associated with the government-provided storage can empower these women to make informed decisions regarding the preservation and management of their fruit inventory. Additionally, staying abreast of such resources facilitates a more efficient and secure business operation, contributing to the overall success and sustainability of their entrepreneurial endeavors.

- d) The government should also subsidise the operating space costs towards ensuring that they make better profits.

To further support women entrepreneurs selling fruits at the specific population identified on this study, it is recommended that the government consider implementing subsidies specifically targeted at alleviating operating space costs. Operating space costs, which often include

expenses related to securing and maintaining business premises, can pose a significant financial burden for these entrepreneurs. By providing subsidies, the government can play a pivotal role in promoting economic sustainability and enhancing the profitability of women-led businesses who are selling fruits.

The subsidisation of operating space costs could take various forms, including financial grants, reduced rental rates for market spaces, or tax incentives. These measures aim to lessen the financial strain on women entrepreneurs, enabling them to allocate resources more efficiently and potentially reinvest in their businesses. Such targeted support not only fosters the economic empowerment of women entrepreneurs but also contributes to the overall vibrancy of local markets and communities.

This recommendation emphasises the importance of strategic financial interventions to create an enabling environment for women entrepreneurs, ensuring their long-term success and fostering a thriving entrepreneurial ecosystem within the community.

6.6 Limitations of the study

This study was focused on Vhembe District thus the findings may not be applicable to other contexts though conclusions can be drawn to inform decision making. This study also suffered financial constraints as it was funded only by the researcher and no other external funding support. The research also followed a qualitative methodology hence a limited sample was involved.

6.7 Directions for future research

A quantitative study can be conducted in future for the similar study to have a broader understanding of the subject matter from a wider population. Future studies can also look at the success factors of women entrepreneurs selling vegetables as this study only focused on the challenges.

6.8 Conclusion

In conclusion, this chapter has provided the conclusion on the research objectives as well as the recommendations and directions for future research. This study has unraveled the challenges faced by women entrepreneurs, the extent of the effect of these challenges and the strategies that can be adopted towards addressing these challenges. This chapter marks the end of the study.

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ANNEXURE A: WORKPLAN

Table 1: Research Work plan

| ACTIVITY | DATE | | | | | | | | | | | | | | | | | | | | | | | |
|--|------|---|---|---|---|---|---|---|---|---|---|---|------|---|---|---|---|---|---|---|---|---|--|--|
| | 2022 | | | | | | | | | | | | 2023 | | | | | | | | | | | |
| | M | A | M | J | J | A | S | O | N | D | J | F | M | A | M | J | J | A | S | O | N | D | | |
| Consultation with the supervisor | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | | |
| Writing of the research proposal | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | | | | | | | | | | | | | | | |
| Proposal presentation, corrections, and submission | | | | | | | | | | | | | | | | | ■ | | | | | | | |
| Chapter 1 and 2 submission and corrections | | | | | | | | | | | | | | | | | ■ | ■ | | | | | | |
| Chapter 3 submission and corrections | | | | | | | | | | | | | | | | | | ■ | | | | | | |
| Designing interview guide | | | | | | | | | | | | ■ | | | | | | | | | | | | |
| Data collection | | | | | | | | | | | | | | | | | | | | | ■ | | | |
| Data analysis and compilation of results | | | | | | | | | | | | | | | | | | | | | ■ | ■ | | |
| Submission of the dissertation | | | | | | | | | | | | | | | | | | | | | | ■ | | |
| Corrections of the dissertation | | | | | | | | | | | | | | | | | | | | | | ■ | | |

| | | |
|---|--------------|--|
| External hard drive | 1500 | File storage and back-up purposes |
| Digital recorder | 2000 | |
| SUBSISTENCE AND TRAVELLING | 17475 | |
| Transport: Data collection X1500 kilometres @ R3,61/km | 5475 | Collecting research data in Thulamela Local Municipality |
| Research Assistant: Data collection and transcription X 1 assistant X100 hours. | 4500 | Research assistant during data collection, transcription and capturing |
| Data capturing unto computer X 1 research assistant X 100 hours | 4500 | |
| Meals: During data collection for 20 days @ R75/ day X 2 people. | 3000 | Meals during data collection and research assistant training |
| During training of research assistant for 1 day @R75/day X2 people | 150 | |
| BINDING AND PRINTING | 7810 | |
| Spiral binding 5 books @ R150/book | 750 | Binding of dissertation for first submission to external examiner |
| Hard copy binding 5 books @ R600/book | 3000 | Binding of thesis after corrections from external examiner |
| Printing of interview guides X20 @R3 | 60 | Printing of interview for reference by the researcher and participants |
| Printing of final research 6 copies of 90 pages each @R3 | 1620 | Printing of final research thesis. |
| TOTAL | 43585 | |

ANNEXURE C: INTERVIEW GUIDE



INTERVIEW GUIDE

for the

Research Project entitled:

THE CHALLENGES FACED BY WOMEN ENTREPRENEURS SELLING FRUITS IN THE VHEMBE DISTRICT

COMPILED BY: Mulweli Nenzhelele

Dear Participant,

My name is Mulweli Nenzhelele and I am a student (Master's in Business Management) at the University of Venda. In order to complete my project, I am inviting you to participate in the research titled: ***“The challenges faced by women entrepreneurs selling fruits in the Vhembe District.”***

The research questions formulated for the study are:

RQ1: *What are the challenges faced women entrepreneurs selling fruits in Vhembe District?*

RQ2: *What is the extent to which these challenges are impeding the efforts of these women entrepreneurs?*

RQ3: *Which strategies can be adopted towards dealing with these challenges?*

Be assured that all the information gathered from you will remain confidential.

Thank you for taking the time to participate

Yours sincerely,

Mulweli Nenzhelele

Email: mulwelinenzhelele@gmail.com

Cell phone number: +27 82 767 7764

A: DEMOGRAPHICS

| | |
|------------------------|--|
| Education and Training | |
| Age | |
| Years of operation | |

B: Conceptualisation of challenges faced women entrepreneurs

1. What is your understanding of women entrepreneurship?
2. Comment on your performance of your business since inception. Can you say you experienced growth or not?
3. What are the challenges that your business is facing or you are facing as a woman entrepreneur?
4. Comment on the effect these challenges have on your business.
5. To what extent are these challenges affecting your business goals or the business at large?

C: Conceptualisation of strategies to deal with challenges faced.

6. What do you think can be done to address these challenges?
7. What strategies can be adopted towards reducing the impact of these challenges?
8. What are recommendations towards the sustainability entrepreneurship?

THANK YOU FOR YOUR PARTICIPATION!!!

ANNEXURE D: ETHICS CLEARANCE CERTIFICATE

ETHICS APPROVAL CERTIFICATE

RESEARCH AND INNOVATION
OFFICE OF THE DIRECTOR

NAME OF RESEARCHER/INVESTIGATOR:
Mrs M Nenzhelele

STUDENT NO:
14002530

PROJECT TITLE: **The challenges faced by women entrepreneurs selling fruits in Vhembe District.**

ETHICAL CLEARANCE NO: FMCL/23/BMA/02/2504

SUPERVISORS/ CO-RESEARCHERS/ CO-INVESTIGATORS

| NAME | INSTITUTION & DEPARTMENT | ROLE |
|------------------|-----------------------------|------------------------|
| Prof N Chillya | UNIVEN, Business Management | Supervisor |
| Mrs M Nenzhelele | UNIVEN, Business Management | Investigator – Student |

Type: **Masters Research**

Risk: **Minimal risk to humans, animals, or environment (Category 2)**

Approval Period: **April 2023 – April 2024**

The Research Ethics Social Sciences Committee (RESSC) hereby approves your project as indicated above.

General Conditions

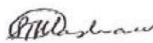
While this ethics approval is subject to all declarations, undertakings and agreements incorporated and signed in the application form, please note the following.

- The project leader (principal investigator) must report in the prescribed format to the REC:
 - Annually (or as otherwise requested) on the progress of the project, and upon completion of the project.
 - Within 48hrs in case of any adverse event (or any matter that interrupts sound ethical principles) during the course of the project.
 - Annually a number of projects may be randomly selected for an external audit.
- The approval applies strictly to the protocol as stipulated in the application form. Would any changes to the protocol be deemed necessary during the course of the project, the project leader must apply for approval of these changes at the REC. Would there be deviated from the project protocol without the necessary approval of such changes, the ethics approval is immediately and automatically forfeited.
- The date of approval indicates the first date that the project may be started. Would the project have to continue after the expiry date; a new application must be made to the REC and new approval received before or on the expiry date.
- In the interest of ethical responsibility, the REC retains the right to:
 - Request access to any information or data at any time during the course or after completion of the project,
 - To ask further questions; Seek additional information; Require further modification or monitor the conduct of your research or the informed consent process.
 - withdraw or postpone approval if:
 - Any unethical principles or practices of the project are revealed or suspected.
 - It becomes apparent that any relevant information was withheld from the REC or that information has been false or misrepresented.
 - The required annual report and reporting of adverse events was not done timely and accurately,
 - New institutional rules, national legislation or international conventions A it necessary

ISSUED BY:
UNIVERSITY OF VENDA, RESEARCH ETHICS COMMITTEE
Date Considered: April 2023

Name of the RESSC Chairperson of the Committee: Prof TS Mashau

Signature




ANNEXURE E: LANGUAGE EDITOR'S LETTER

EDITOR'S LETTER

To whom it may concern

Dear Sir/Madam

This is to validate that I, **Zitha Innocent** have proofread and edited a dissertation for a degree of Master of Commerce in Business Management in the Department of Business Management in the Faculty of Management, Commerce and Law at the University of Venda, entitled: **DETERMINING ENTREPRENEURIAL CHALLENGES AMONG WOMEN ENTREPRENEURS SELLING FRUITS IN THE VHEMBE DISTRICT**

by

Mulweli Nenzhelele

14002530

I have further suggested several amendments which the student has undertaken to effect before the dissertation is finally submitted: spelling, grammar, structure, and coherence. This dissertation was inspected meticulously for consistency and correctness for register usage and citations. Should there be any inquiry, please do not hesitate to contact me.

Best Regards



31/01/2024

Contact No: 0715430998/ 015 962 8922

Email: Innocent.Zitha@univen.ac.za

BA (Communication & English), BA (Hons) English, MA (English), Lecturer (Foundation English) in the Science Foundation Programme, University of Venda