

Women-led entrepreneurial projects in South Africa: drivers of change amid all the odds

May 2026



Henley
Business School
AFRICA



Henley Centre
for Leadership Africa

Foreword

How do you communicate in a world where human beings are addicted to social media and attention spans are on the decline? You find ways to package new concepts and important information in exciting, novel, and easy-to-digest chunks.

While it is easy to blame emails and platforms like X and TikTok for the drop in attention spans from around '12 seconds in 2000 to 8.25 seconds in 2015' – roughly that of the average goldfish¹ – this does not tell the entire story. Our human brains are being inundated with information from the time we wake up to the time we – eventually – disconnect from our devices and turn off the light at night. That is a lot to process – even for a biological computer as sophisticated and efficient as our grey matter. So, is it any wonder that we are becoming more adept at skimming information and seeking out cognitive shortcuts?

The one thing that does seem to break through and hold us rapt is storytelling. Streaming services know only too well that if they create compelling content, they can capture an audience's undivided attention.² Storytelling matters. Immersion is critical. And making content 'snackable' keeps people engaged.

Henley Business School Africa arrived at this conclusion quite some time ago, when we observed how the overwhelming volume of content swirling around us triggers an attention disconnect. We wanted to share our ideas, communicate innovative thoughts, and encourage debate and involvement, so we began to publish punchy, to-the-point white papers that took out the pomp and ceremony you would expect from an academic journal article or paper, and packaged the same expert opinions into a snappy, digestible format.

We posed problems, set the context, outlined the prevailing views, and proposed groundbreaking solutions or fresh perspectives. It went down a treat. Using the white paper format has enabled us to close the gap between published journal articles and the topics we like to dissect in classrooms.

For busy executives, managers, and leaders, our white papers offer a quick, convenient read that captures the essence of an argument. For lifelong, inquisitive learners, white papers are an accessible way to dip into new information and

'Using the white paper format has enabled us to close the gap between published journal articles and the topics we like to dissect in classrooms.'

ideas, and to gain exposure to different perspectives and opinions.

The Henley Business School Africa white paper is also an effective way for us to share our observations, insights, and findings with our partners in business and with the world at large. This invites leaders, entrepreneurs, innovators, and business strategists to come and collaborate with us, to explore new ways to address the issues raised, and to develop products and services that answer critical social needs.

By taking care of the heavy lifting and packaging our white papers like a veritable Netflix miniseries, we are retaining attention, building interest, and inviting business leaders to take a front-row seat as we delve into novel thinking and emerging resolutions to existing, complex issues. Our white papers investigate noteworthy trends, question complex problems, and discuss solutions to these. Through our white papers, dialogue is stimulated, value is interrogated, and impact-driven research is spurred on.

Our aim is not to inundate busy leaders and executives with more to 'get through', but to hand them the valuable insights they need to make better, faster, and more agile decisions. That is what the world needs. It is what Africa needs and it is where we should all be directing our 8.25 seconds.

Jon Foster-Pedley

Dean: Henley Business School Africa

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¹ McSpadden, K. (2015) 'You now have a shorter attention span than a goldfish', *TIME*, 14 May. Available at: <https://time.com/3858309/attention-spans-goldfish/> (Accessed: 26 June 2024).

² Snow, S. (2023) 'Science shows: humans have massive capacity for sustained attention, and storytelling unlocks it', *Forbes*, 16 January. Available at: <https://www.forbes.com/sites/shanesnow/2023/01/16/science-shows-humans-have-massive-capacity-for-sustained-attention-and-storytelling-unlocks-it/> (Accessed: 26 June 2024).

White paper

Sisanda Ngubane

women entrepreneurs who shared their experiences in this study are dedicated and determined, despite a broad range of challenges on their road to success. They shared ideas to improve the prevailing situation, calling upon formal institutions and the government to adopt a more supportive stance, given their significant contributions to uplifting societies and boosting the country's economy.

This white paper is based on a Management Research Challenge submitted in partial fulfilment of the requirements for the degree of Master of Business Administration.

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Acknowledgements



I wish to acknowledge my supervisor, Dr David Thunder, for his support and interest in my research as well as for his belief in me. Thank you for all the time spent in meetings, reviewing my work, making recommendations, and motivating me to complete. Moreover, to my son – let us go to the UK, boy! Furthermore, I would like to thank Prof. Alet Erasmus for crafting this white paper, Ms Vickey de Villiers for proofreading, Ms India Gonçalves for editing, and Ms Zara Cupido and the Contact Media team for the design of this white paper.

Disclaimer



Aligned with our mission, 'we build the people who build the businesses that build Africa', we facilitate open, multi-perspective conversations and the generation of thought leadership pieces, such as this white paper. However, the views expressed in this white paper are held by the author and not necessarily held by Henley Business School Africa.



Abstract

This study examines the financial challenges South African women as entrepreneurs encounter. Qualitative data were gathered from in-depth interviews with 12 women in Durban and Johannesburg and NVivo 12 software was then utilised for systematic thematic analysis. Engaging with the women revealed their dedication and determination to succeed, highlighting their awareness of their vital role in uplifting communities. They candidly discussed challenges, such as funding difficulties, a lack of essential business skills, and facing discrimination in a male-dominated marketplace. Many juggle roles as financial managers and household caretakers, leaving little time for self-reflection. They exchanged ideas on training opportunities to enhance skills in financial literacy, basic business knowledge, and communication. They urged the government and the Department of Small Business Development to adopt a more supportive approach towards women-led small businesses, emphasising that these businesses' contributions to society and the economy warrant recognition and increased support.



Keywords:

women entrepreneurs; entrepreneurship; business skills;
social upliftment; disadvantaged communities

Introduction

Small businesses' contribution to countries' economies

Small, medium, and micro enterprises' contribution to creating jobs, alleviating poverty, and stimulating South Africa's economy is indisputable (OECD, 2018). Women-owned small businesses, such as spaza stores and salons, form part of this vibrant sector and are globally recognised as vital to countries' economies (Neumeyer *et al.*, 2019). In fact, women's entrepreneurship is increasingly recognised

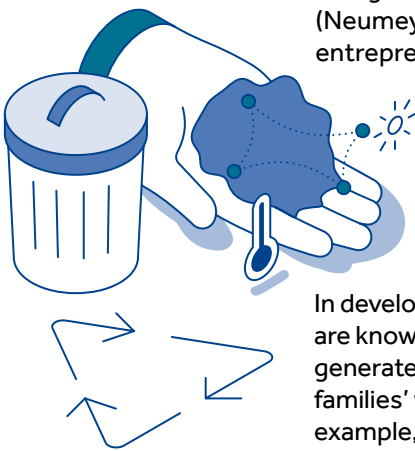
as imperative to global economic development. In non-industrialised countries, women entrepreneurs play a significant role in generating capital, fostering human development, and advancing education, health, and national progress (Neumeyer *et al.*, 2019; Murnieks, Klotz and Shepherd, 2020), and are hence a force to be reckoned with.



Women entrepreneurs: creativity in action

In developing countries especially, women are known for their creative endeavours to generate household income to secure their families' well-being (Ge *et al.*, 2022). For example, in Southern Africa, rural women are leveraging cultural tourism to boost household incomes, thus improving local economies whilst preserving their cultural heritage (Onyando, Wadongo and Obonyo, 2022). Women's innovativeness and eagerness to perform is often astounding (Zizile and Tendai, 2018). For instance, in low-income countries, unmanaged waste, which comprises up to 80% organic or biowaste, is optimised as part of so-called Waste-to-Wealth programmes that follow a circular economy approach.

Waste is collected, which is commendable because open dumps are thereby eradicated. Even more impressive, a circular economy approach is used to transform waste. Women entrepreneurs employ the low-cost black soldier fly waste-treatment method to convert organic waste into biofertilisers. The larvae are bred for animal or human feed, hence using a simple, low-tech insect-based biowaste conversion technique. Whilst supporting the environment, they also generate an income (Chineme *et al.*, 2022).



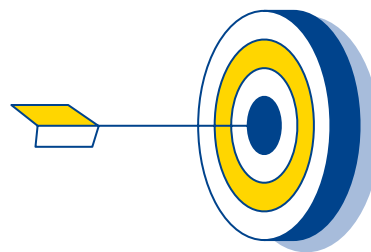
More complicated than it seems...

Unlike their wealthier counterparts, women entrepreneurs from lower socio-economic backgrounds often struggle to secure financing for their operations, cope with gender bias in competition, and balance home and work life (Molina, 2020; Neneh, 2022). Business competence is also not up to standard to deal with all the complexities (Irene, 2017), explaining

why many small businesses have a very short lifespan and often close within a few months of operation (Moetsi, 2021). Furthermore, COVID-19's impact on the digital landscape in poorer countries, which increased the digital divide and further excluded small entrepreneurs, cannot be negated (Aruleba and Jere, 2022; Muzuva and Hlungwani, 2022).



Aim of the paper



This paper addresses the financial challenges encountered by women heading entrepreneurial projects in South Africa, exploring:

-  The socio-economic impacts of women's entrepreneurial endeavours;
-  The impact of training and development programmes, which are supposed to support women-led projects;
-  The influence of financial support in sustaining entrepreneurial activities; and
-  Viable strategies that might promote the empowerment of women-led projects.



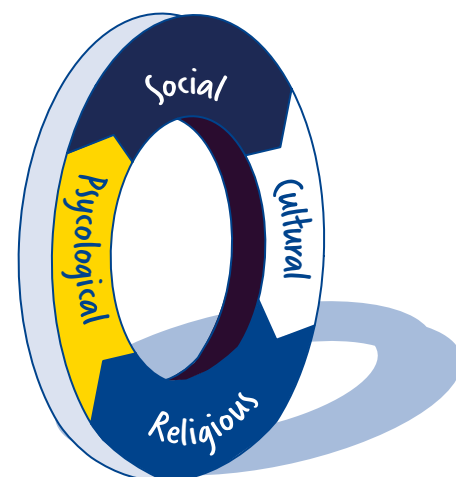
First, a theoretical foundation is established for the study reported next. The qualitative study explored the experiences of women entrepreneurs who boldly shared their insights to inspire meaningful change. Their contributions serve as a powerful catalyst, paving the way for other women to benefit and contribute to the greater good.

Theoretical foundation

Typical challenges encountered by women entrepreneurs

Various internal and external environmental factors, including social, cultural, religious, and psychological factors, influence entrepreneurs' prospects in society. These influences substantially affect the economic

growth of countries (Khalid *et al.*, 2022). Certain influencing factors deserve to be highlighted, as per the subsections that follow.



The dilemma of financial inclusion

Financial inclusion, which is based on people's financial knowledge, is crucial in combating poverty, as it is a key indicator of a community's social progress (Bhatia and Singh, 2019; Simatele and Kabange, 2022). For entrepreneurs, financial inclusion, accounting challenges, and banking access significantly influence their financial management and decision-making (Witbooi

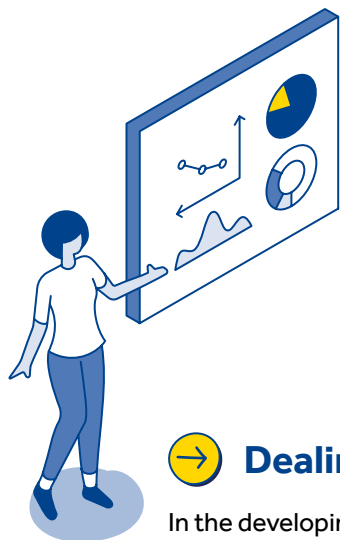
and Ukpere, 2011; Tinta, Ouédraogo and Al-Hassan, 2022; Kandolo, 2023). Further complicating matters is that banking access in rural areas remains difficult, and efforts to improve the dire situation have not always been effective (Chinomona and Maziriri, 2015). Without access to banking or an understanding of banking principles, entrepreneurs are bound to operate in circles.



→ Economic empowerment, the name of the game?

A key strategy to erase the stigma of poverty is empowerment – a way for women to harness their power to achieve their goals (Gangadhar and Malyadri, 2015). The idea of 'sustained, inclusive and sustainable

economic growth and decent work for all' is even supported in the United Nations' (UN's) Global Assessment Report (Aluko and Okuwa, 2018).



→ The need for training and development programmes

Evidence shows that entrepreneurs who have received training are more dedicated to their businesses. Understanding that entrepreneurship is vital for economic growth – especially in an emerging economy like South Africa, where high unemployment and poverty prevail – training and development programmes to support women entrepreneurs should be prioritised (Meyer and Hamilton, 2020).

→ Dealing with gender-based stereotypes

In the developing world, women's income has historically been limited, often derived from agricultural or informal economic activities. As early as the 1950s, various organisations realised low-income women needed to secure stable income sources, investing modestly in income-generating initiatives. However, these efforts were predominantly driven by welfare considerations and largely centred on specific skills development and small markets, rather than offering a holistic approach to personal growth. Subsequently, these efforts provided only temporary, part-time relief (UNICEF, 2021). Similarly, a study conducted in Ethiopia found that female business owners demonstrated fewer entrepreneurial and commercial skills and

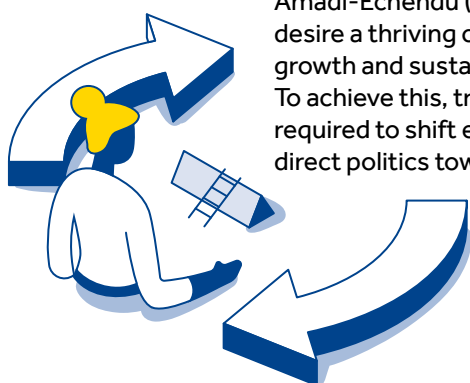


relied heavily on government support. The women were outperformed by their male counterparts in sales, employment growth, and profit (Mersha and Sriram, 2019). These examples underscore the urgent need to train and empower women, as well as to remove barriers that limit their ability to shape their lives.

→ Socio-economic environments where women entrepreneurs operate

The African Union (2015) Agenda 2063 envisages a thriving African continent supported by inclusive growth and sustainable development. Daniels and Amadi-Echendu (2021) alluded that Africans desire a thriving continent built on inclusive growth and sustainable development. To achieve this, transformative change is required to shift economic priorities and direct politics towards this goal.

Closer to home, the scenario is less fortunate. Over a quarter of a century after South Africa became a democracy, black South Africans' political freedom has not yet led to significant socio-economic transformation (Beresford, 2020). Admittedly, women's entrepreneurial endeavours continue to contribute to the country's economy, as is witnessed in other developing countries.



Typically, in townships, residents are striving to drive economic reform through clever entrepreneurial initiatives amid ongoing unrest and joblessness. This is the bleak picture of the persistent challenges entrepreneurs face in trying to bring about meaningful economic change. To crown it all, women seem to remain trapped in a sector mostly referred to as unorganised, unprotected, unregistered, or informal.

Nevertheless, formalising and expanding grassroots initiatives is difficult. Siba (2019) contended that – apart from financial support – current measures for women's economic empowerment do not effectively address the challenges they

face, drawing attention to the need for transformative interventions that address psychological, social, and technical barriers. Some obstacles stem from women's diminished bargaining power with outsiders. Mostly, they are also underrepresented in organisations within their own communities.

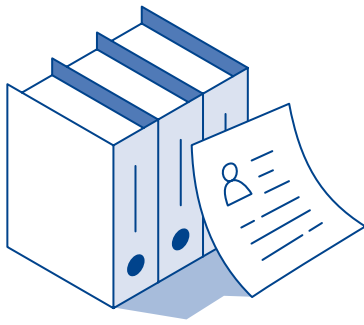


Conclusion

Women's entrepreneurial initiatives are widely regarded as a crucial indicator of the advancement of the global economy, thus necessitating greater focus on supporting women's initiatives and eliminating barriers to their success. For previously disadvantaged communities, South Africa's new socio-political landscape, introduced in 1994, probably evoked the notion of a biblical 'promised land'. Although transformation was not expected to occur overnight, the evidence of progress in uplifting disadvantaged communities remains unsatisfactory. This literature review examined women's potential as entrepreneurs, the international recognition of their creativity in generating income to

support their families, and the challenges that complicate their journey towards establishing themselves as entrepreneurs. A significant obstacle is financial exclusion, which limits many women entrepreneurs' access to banking services and formal financial support, which are crucial for business growth. Additionally, the stigma associated with being categorised as unregistered and informal persists, reinforces economic marginalisation, and undermines women entrepreneurs' prospects for success.

The qualitative study reported next involved women entrepreneurs across diverse sectors, who shared their perspectives as business owners during individual interviews. Participation was voluntary and their contributions were meant to inspire meaningful change.



The research project

Methodology

A qualitative study employing individual virtual interviews was designed to gather insights from established women entrepreneurs about their experiences running businesses to support themselves and grow into lucrative enterprises. The interviews were recorded with participants' permission.

Population and sample

Twelve women entrepreneurs were recruited in Johannesburg, Gauteng ($n = 6$) and Durban, KwaZulu-Natal ($n = 6$), from diverse industries, namely manufacturing, agriculture, logistics, construction, mining, and services. Including a diverse sample who did not know one another, and were not in competition in terms of the nature of their undertakings, aimed to prevent bias and present a balanced view of entrepreneurs' experiences.

Participants were assured of anonymous contribution and confidentiality. Therefore, codes (P1-P12) were used to distinguish

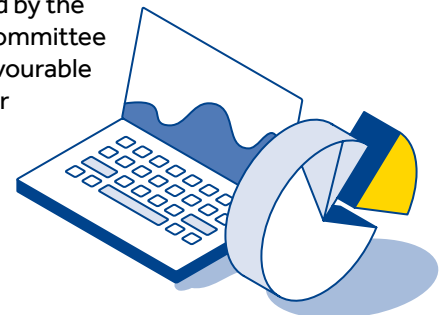
contributions in the research report. Participants were assured that they could withdraw from the study at any time and were provided with the interview questions in advance to familiarise them with the research objective. The sample ($N = 12$) comprised one individual each involved in business services, selling medical supplies, operating a printing service, conducting property sales, operating a transport service, and providing waste management; two who owned hair salons, and four who were in the construction industry.



Data gathering and analysis

Interviews were conducted by appointment in the evening, when it suited participants best. They were informed of the academic institution's ethical requirements and had to confirm that their contributions could be used in an aggregated report without identifiers. The researcher recorded the interviews and then transcribed these for analysis. The Tesch (1990) eight-step technique was used to analyse the

transcripts of the interviews (Charmaz, 2006), which entailed coding and categorising constructs into coherent themes using NVivo 12 software (Braun and Clarke, 2006). The research for this project was also reviewed by the School's ethics committee and received a favourable ethical opinion for conduct.

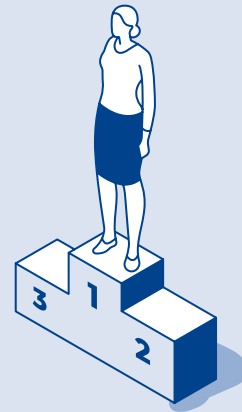


Results

The results are presented in accordance with the study's aims.

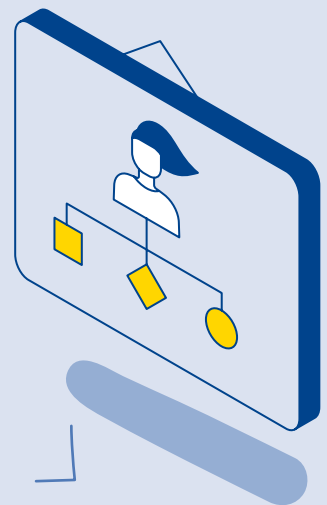
Understanding the socio-economic impacts of women's entrepreneurial endeavours

Discussions emphasised women's transformative power and the need for ongoing empowerment, given the associated societal and economic benefits. They called for a strategic shift in the business world to better support women-led businesses.



The Department of Small Business may need to change their model on how they attract these women who are hungry for growth ... and empower them, and then decide how do they reach out to those communities ... how to empower those communities.... If you really want to empower women, you are empowering a household or empowering a community as well.

(PI)



The indisputable social impact of women entrepreneurs



1. Contributing to societal integration and building a better society

Participants agreed that empowering women entrepreneurs is vital for societal integration and improvement. They viewed the exclusion of women as outdated and commended their significant role in driving development. Empowering women through entrepreneurship is regarded as essential to creating a more inclusive and prosperous society. Women entrepreneurs'

commitment to societal goals beyond personal gain was noted. Participants believed that empowering women is crucial for fostering positive societal change: 'If you empower women, you are building a better society' (P1); 'Investing in women-owned businesses would yield so much more. Women-owned businesses are the future for impact and change' (P3).

2. Commending women's resourcefulness

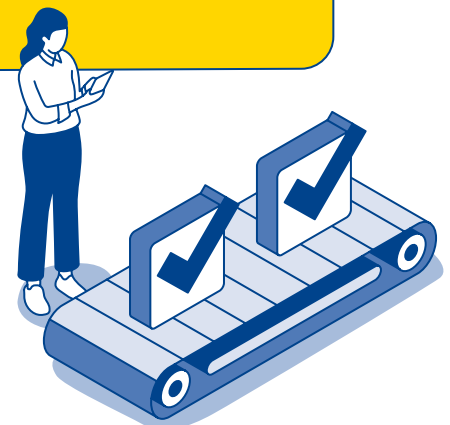
Women optimise opportunities and go beyond what they started out to do. As one participant noted: 'If you give a woman an opportunity ... it ends in much more ... you're going to either feed or educate the nation' (P6).

3. Acting as role models

Women entrepreneurs inspire others. According to P8: 'We encourage other women as well to take on leadership roles and pursue business initiatives.'

The economic impact of women's entrepreneurial endeavours

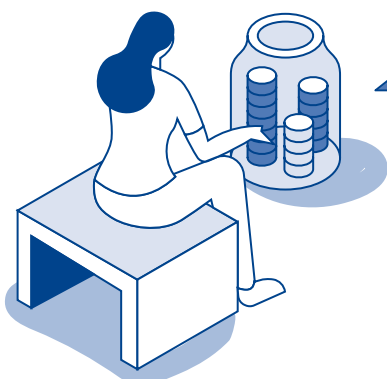
Evidence was shared of women entrepreneurs' contributions to job creation within communities, thereby alleviating poverty.



Job creation

Regarding themselves as engines of job creation, women entrepreneurs support their communities financially, improving others' lives. Participants shared: 'The social economic impact obviously includes the creation of employment opportunities' (P5); 'Us women are not only creating jobs for a community, but also empowering the workers working on the project, especially

women' (P2); 'We are willing to change the society. We are trying ... we are opening businesses. We are seeking opportunities' (P1); 'Encouraging women entrepreneurs can lead to economic growth, job creation, and poverty reduction, creating a positive impact on society' (P8); 'Successful initiatives can encourage other women entrepreneurs and foster good will' (P11).



Promoting financial independence

Promoting financial independence through women's entrepreneurship is a significant outcome, which enables entrepreneurs to enhance others' well-being through job creation, even for the most vulnerable. 'We play a big role in the industry where there's people who don't have even a CV' (P10).

Challenges that have become an integral part of women entrepreneurs' everyday lives

There was consensus amongst the participants that running their own business is not always glamorous. This is explored further in the subsections that follow.



Responsibility overload

Being a business owner enables women to enhance others' well-being, but it may also present several challenges. Due to limited experience and prevailing conditions, these entrepreneurs often appoint inexperienced individuals who lack the requisite skills, are inefficient, and do not add value to the business. The reason is that business

owners must also manage human resources, financial matters, and other responsibilities, which can be daunting. A participant revealed: 'You employ them, only to find that they know nothing ... they don't even have an interest in what you employ them to do. Because of poverty, they will take any job and claim they know the work' (P10).

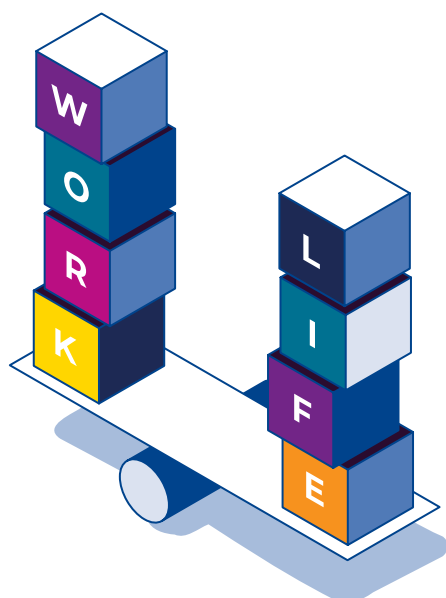
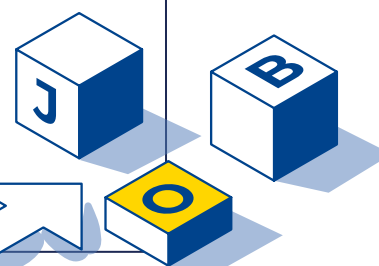


Gender bias – an obstacle of note

Historical male dominance in business and limited opportunities to empower women (despite policies like Black Economic Empowerment and calls for gender equality) often result in women entrepreneurs being bypassed in the business world. As P1 noted: 'We haven't been in the game a long time ... it has always been male-dominated. So, we are not given enough opportunities ... we are not given projects on a big scale.'

Moreover, conflict arises from **traditional gender roles and expectations**, whereby businesswomen

must fully engage in their business projects, while balancing their roles as business leaders with their responsibilities at home: 'First and foremost is the role of women at home, but the expectations placed on you as a mother or wife ... that is not easy' (P9).



Dealing with a work-family-self balancing act

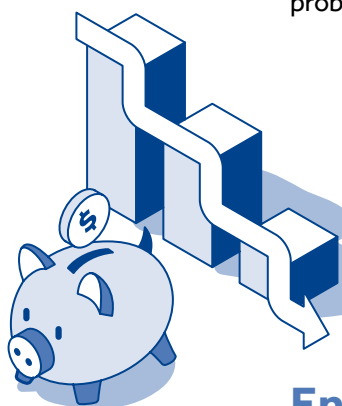
Neglecting self-care whilst juggling business, household, and societal expectations deprived women of a sense of self-worth. As P3 noted: 'With the ever-demanding societal needs of a woman, making time for ourselves seems to be one of the biggest challenges.'

→ Restrictions and discrimination emanating from cultural norms

Since women are traditionally not expected to be involved in certain industries, women entrepreneurs face hurdles, such as a **lack of respect, a lack of trust**, and **low expectations**, and dealing with it is **time-consuming and emotionally draining**. Feedback included: 'In the construction business, I had massive challenges with finding the right people ... because it is a male-focused business' (P4); 'There is the problem of low expectations when the



clients deal with women ... and there is a lack of respect for us' (P7); 'In my space, it's market discrimination because potential partners or the market does not trust you' (P8); 'It is mentally taxing, that you have to cope with a lot of things, pressure, societal expectations, and vices' (P8).



→ Financial constraints

Access to funding was a significant issue according to the participants, affecting their ability to secure investment. 'Access to funding might lead to diluting your shareholding ... it prevents others from funding your venture' (P9); 'Sadly ... women are not well funded, especially in male-dominated industries' (P12).

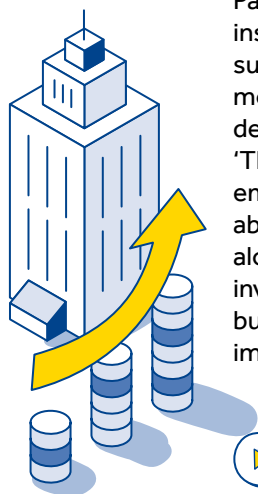
Entrepreneurs' needs: more than meets the eye!

Participants expressed needs that extended beyond financial matters – a topic that evoked vibrant discussions.

▶ Involving financial institutions beyond funding

Participants believed that financial institutions could extend their financial support by developing a comprehensive model that integrates training, skills development, and knowledge transfer. 'They need to design a model to empower women. It mustn't just be about funding. If you dish out funding alone ... there's no return on the investment. It's not just about money, but it's about how to run the business, imparting skills and knowledge' (P1).

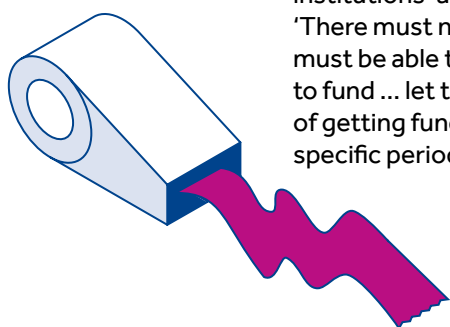
Participants expressed the need for guidance on budgeting to expedite funding processes and for support to build a track record. For them, financial assistance concerns much more than gaining access to funds. They shared: 'Financial institutions must find a way for women-led projects to be easily funded, or have a budget ready for them' (P2); 'More can be done ... we don't have the history or the record of income. They can educate us so that by the time we are ready, we know where to go and what to do' (P4).



▶ Simplifying frustrating processes

Participants lamented that the administrative burden to access funds is incomprehensible, requiring financial institutions' attention and understanding: 'There must not be much red tape ... they must be able to identify a lucrative project to fund ... let them have the preference of getting funding faster, and within a specific period of time' (P12); 'They can

stop requesting stringent items, such as financials, without investigating the actual needs of a business. Those policies are made for established businesses, not for small to medium businesses' (P3); 'Accessibility, I find it frustrating to dig to find information about whom to speak to if I need funding ... information is not readily available, and you really have to dig' (P9).



Providing expert support

There is a need to consult financial experts who can connect women entrepreneurs to share their experiences. One participant explained: 'We need programmes to connect women with each other and learn lessons together.... There should be programmes to support us in every stage of the life cycle, whether it's start-up, successful and scaling, or struggling' (P4). Another participant shared that financial institutions:

Must be able to know a lucrative project to fund. We can work closely with them about the financial part of it. If you are working with [Bank X], my banker must be able to say 'No, here you are overspending this and this and this, you can cut', shortcut working closely with the accountant or my bookkeeper or my finance company that I think can actually help me to improve.

(P12)



Providing training

Participants were prompted to discuss the value of training programmes in shaping South Africa's business landscape and women entrepreneurs' potential impact to poverty alleviation. Two issues were prominent:



1. Developing the capabilities to cope in a globalised society

Participants reported experiencing stress from rapid changes in the business environment, particularly adapting to technological change. They revealed: 'You can't do anything without knowledge' (P5); 'In South Africa, there's still a need for training, because we operate in a global society' (P1); 'The climate is changing too fast ... look at AI [artificial intelligence], there are so many things happening around us, and we are still behind in technological advancements' (P2); 'Training should be accelerated to compete on a global level' (P1).

2. Fuelling business growth and resilience

Participants underscored the value of training and mentorship in boosting their competitiveness in the marketplace and securing sustainable business practices. According to them, training programmes: 'provide the tools to grow our businesses, bounce back from bad decisions, and offer advice to others' (P2); '[help] to close the gap between skilled and unskilled business people, developing us' (P7); '[bridge] the skills gap and [create] a more competitive and sustainable business environment' (P5); '[are] still very important in South Africa, because, compared to developed countries, we are still behind in technological advancements' (P1).

Types of training required

Subsequently, participants listed the types of training they would be interested in to succeed and grow their enterprises. The range of training needed reflected an eagerness to enhance their capabilities, as outlined below.

Basic business management and soft skills training

Often, women entrepreneurs possess technical expertise to start a new venture, but lack the necessary business and soft skills to promote their endeavours, interact with customers, competitively package their offerings, and understand market dynamics. 'Most of the time, when women start businesses, they have the technical know-how. But you don't know how to market yourself, you don't know who your clients are, you don't even know how to approach clients' (P1); 'More can be done even when we can't afford it ... we don't have the history or the record. They can educate us so that we know where to go and what to do' (P4). Participants were eager to learn more about '...business administration training, skills development training, pricing, quotations and invoicing ... also about the power of collaborations' (P7).



Training about contract bidding and tenders

As they anticipated expanding their businesses, participants needed guidance on bidding processes and contract tendering to set their businesses on a growth trajectory. They needed 'training that is strictly for women on how to carry ourselves in situations where we feel belittled by fellow contractors ... and training on how to bid for contracts and tenders to get more jobs' (P2).



Developing networking skills and social interaction

In male-dominated sectors, women entrepreneurs often feel uncomfortable presenting themselves when having to network and interact with others, which are opportunities that should be optimised to excel. 'We could benefit a lot from networking training ... and to interact on various social levels' (P3).



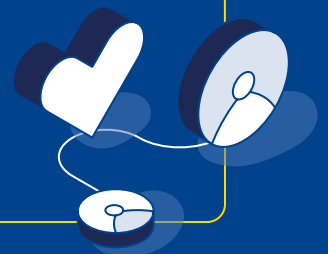
Technical skills training to facilitate online learning

Participants were highly aware that personal development through online learning would fast-track their business-related knowledge and capabilities. 'I enjoy the online learning platforms ... they are convenient ... there are several programmes to pursue. [The key is] bottomless learning and ongoing personal development' (P5).



Sustainability training

Participants struggled to retain customers and sought guidance to drive business growth. This issue is also amplified by scholars (Haldar, 2019). Participants explained: 'The training that we need as women is to be sustainable ... to keep our clients' (P10); 'We need to be trained on how to run our business ... how to manage it' (P12); 'We struggle to keep our customers. We struggle to get the project done' (P10).



Mentorship

The importance of mentorship through all the stages of the business venture was highlighted as a critical shortcoming. A more experienced entrepreneur noted: 'I want to create an environment that is safe for them [start-up entrepreneurs] to work and make sure they are safe and not harassed [in a male-dominated work environment] and know how to manage these issues if they occur' (P11).



Strategies to enhance women entrepreneurs' undertakings

Participants pertinently mentioned the role of the government and the Department of Small Business Development, arguing that these entities' support and recognition are vital for their existence.

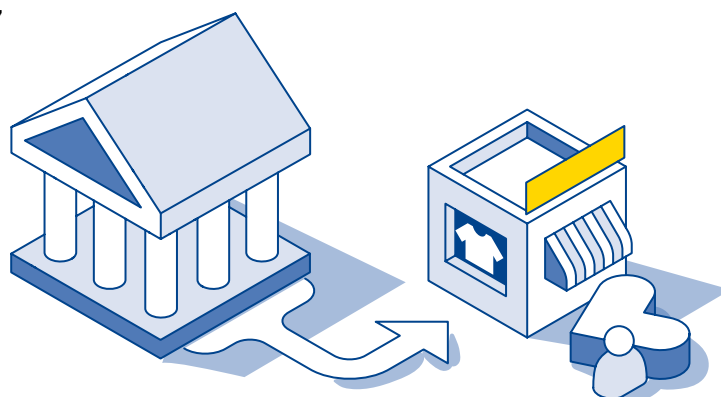
Governmental support

Participants were adamant that the South African government has a responsibility to support women entrepreneurs. This support is outlined next.

Acknowledging women's contribution to the economy

A prevailing sentiment is that government support is warranted because women are key in expanding the country's economy and in establishing healthy households to secure the nation's future. Notwithstanding, according to the participants, the much-needed support is lacking: 'Government support is very important ... they are aware ... but what is lacking now is actions. We need to move away from saying we are aware of challenges but then what are we doing about those challenges?' (P1); 'It is very important for the government to support initiatives that empower women

entrepreneurs ... it gives strength to carry on ... leading women entrepreneurs into the right direction without feeling worthless' (P2).



Resolving accessibility issues related to geographic challenges

Participants strongly believed that, especially in rural areas and townships, entrepreneurs must be supported because their success would help to alleviate the prevailing poverty. P1 shared, 'If it's not accessible at local level, how do you ensure success?' and 'It would be nice to have initiatives on a local level or especially in rural areas and townships', while P10 suggested,



Prioritising women entrepreneurs to build a healthy society

Participants believed that women entrepreneurs deserve all the support they can get and must be empowered to further contribute to the well-being of their communities. According to P1, 'Women are willing to change society ... they go out to seek opportunities without support', adding that 'You can't exclude women ... women want to go out and work.... If you empower women, you are building a better society'. P3 asserted that 'Investing in women-owned businesses would yield so much more, not only for the economy but also for real impact and change.

Women-owned businesses are the future for impact and change' (P3). Other feedback from participants included: 'We are more holistic as female entrepreneurs ... always looking to empower and lift others while we walk our own individual journeys' (P4); 'The more women are empowered, the better it is for the world' (P8); 'The more women work, the more they can afford ... access to private medical assistance, care, medication, good education, the list goes on' (P7).

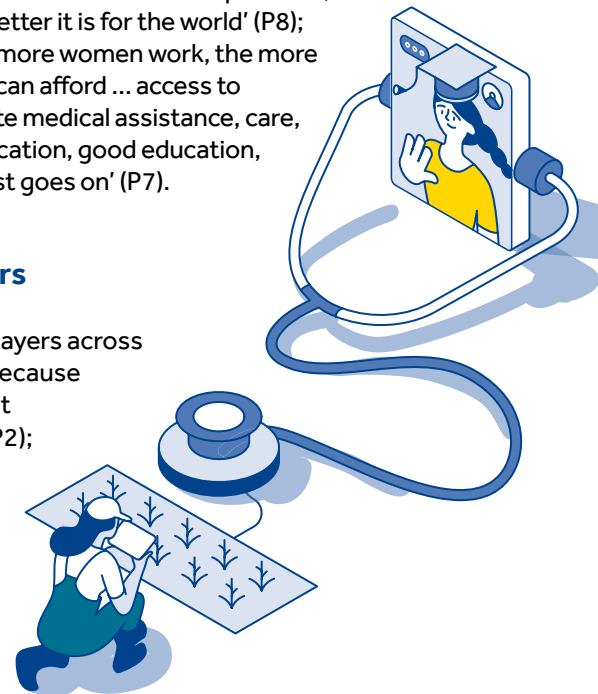
Facilitating women's inclusion across sectors

Participants longed to be recognised as worthy role players across sectors, stating that: 'Initiatives do increase change because women are now getting into spaces that they were not allowed to or spaces that were too difficult to enter' (P2); 'As women get more business across economic sectors ... integration is possible' (P5).

Assistance to enhance societal well-being

Initiatives to encourage entrepreneurship and job creation to boost income generation activities were high on participants' agendas. 'Yes, they [the government] can do more, providing opportunities and creating jobs, focusing on skills development, financial inclusion ... that would have a societal impact' (P5); 'With entrepreneurship, you are providing job

opportunities, upskilling, and creating opportunities. This can contribute to poverty alleviation' (P9); 'Most definitely, when female-owned businesses are supported, it will result in a positive impact for economic change and social change' (P3).



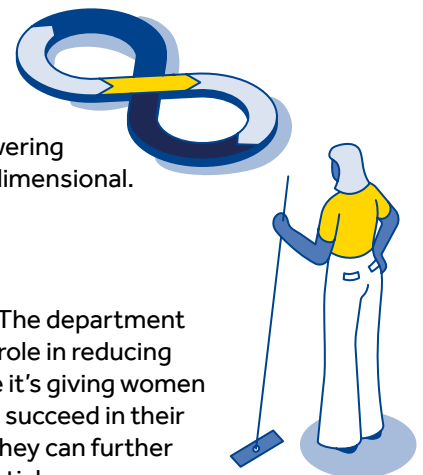
The role of the Department of Small Business Development

The Department of Small Business Development's role in empowering women entrepreneurs to reduce poverty in South Africa is multidimensional.

Entrepreneurs' trust in the department

It was encouraging to learn that participants have confidence in the Department of Small Business Development to empower women entrepreneurs to tackle poverty through its initiatives and to create opportunities for their success. Additionally, participants emphasised the importance of collaboration and strategic alignment between the department and other organisations to enhance funding and support

entrepreneurs: 'The department does play a vital role in reducing poverty because it's giving women opportunities to succeed in their projects' (P2); 'They can further unlock our potential as women entrepreneurs to make a significant contribution to the country's social and economic progress ... at a higher rate' (P5).



Facilitating poverty reduction

Participants acknowledged how the department's initiatives significantly influenced the reduction of poverty and firmly asserted the department's critical role in empowering women entrepreneurs to reach their full potential. According to P2:

The Department of Small Business Development initiatives does play a vital role in reducing poverty ... providing women opportunities to succeed in their projects makes them [women] want to start many other projects and are likely to succeed in the projects ... that means they will alleviate poverty.



Another participant affirmed: 'Yes, helping us to become sustainable will further unlock our potential as women entrepreneurs.... I think a significant contribution to the country's social-economic progress will then take place at a higher rate' (P5). P12 strongly advocated a more collaborative and practical approach, envisioning closer coordination with entities, including governmental departments and banks, to ensure transparent and equitable funding processes free from political interference. A holistic approach formed the undertone of many discussions, as P4 aptly indicated: 'We are more holistic as female entrepreneurs ... always looking to empower and lift others, whilst we walk our own individual journeys.'

Conclusion

Engaging in discussions with women entrepreneurs revealed a wealth of insightful and emotionally resonant contributions that highlighted their dedication and determination to succeed. These women are acutely aware of their vital role in uplifting their communities and making meaningful contributions to society. Their insights were confident and devoid of self-praise, as they candidly shared their challenges. These included difficulties in obtaining funding, a lack of essential financial and business skills to operate with confidence, and facing discrimination and restrictive cultural norms that limited their potential in a highly competitive, male-dominant marketplace, where several of them were operating. They often found

themselves 'wearing multiple hats', juggling responsibilities like serving as financial and human resources managers, while also managing household duties. This multifaceted burden leaves them with little time for self-reflection. They readily exchanged ideas on training opportunities to enhance their capabilities, advocating for support in areas ranging from financial literacy and basic business acumen to communication and computer skills. They urged the government and the Department of Small Business to adopt a more supportive and empathetic approach towards women-led small businesses, emphasising that their contributions to society and the national economy warrant such support.



Reflection

The theoretical foundations of this study provide a concise overview of scholars' perspectives on women's entrepreneurship, highlighting the challenges these entrepreneurs face and their contributions to national economies and social development, particularly in developing nations. The subsequent qualitative study examined the experiences of 12 women entrepreneurs who have established small businesses in two major South African cities: Durban and Johannesburg. Their geographical context presents a nuanced reality. On one hand, they are not isolated

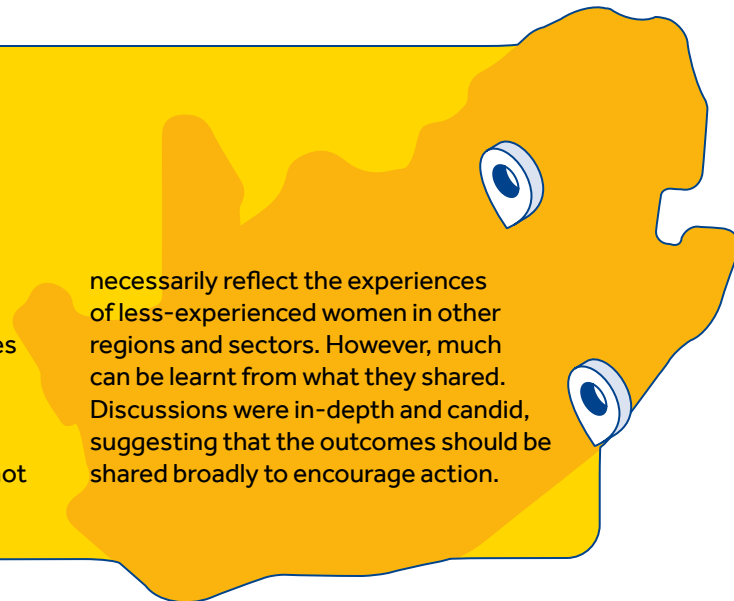
from institutions, such as banks and governmental departments, that could offer supportive resources to improve their circumstances. On the other hand, interviewees noted limited access to the assistance that is almost within reach. The findings are insightful and it is hoped that they will inspire meaningful change in the foreseeable future.



Limitations

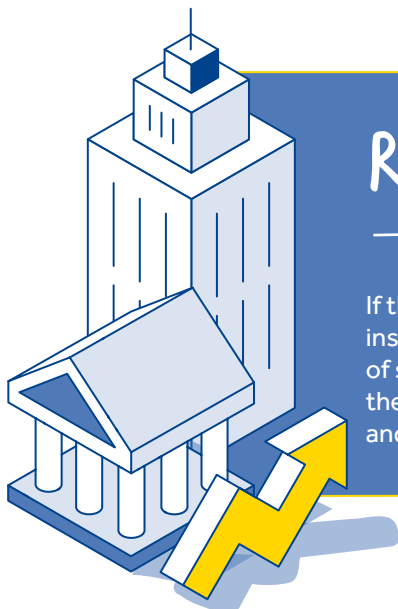
The study's findings are based on the perspectives of 12 women entrepreneurs operating in two cities in South Africa. Although an effort was made to include experienced entrepreneurs operating diverse businesses, their contributions do not

necessarily reflect the experiences of less-experienced women in other regions and sectors. However, much can be learnt from what they shared. Discussions were in-depth and candid, suggesting that the outcomes should be shared broadly to encourage action.

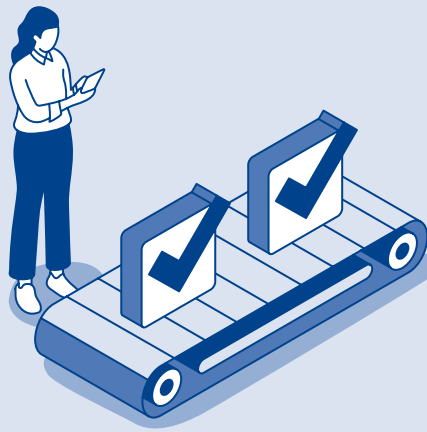


Recommendations

If the government and the private sector, particularly financial institutions, could significantly enhance the momentum and success of small businesses in South Africa. Entrepreneurs have emphasised the need for a more integrated approach that fosters collaboration and underscores the urgent support they require.



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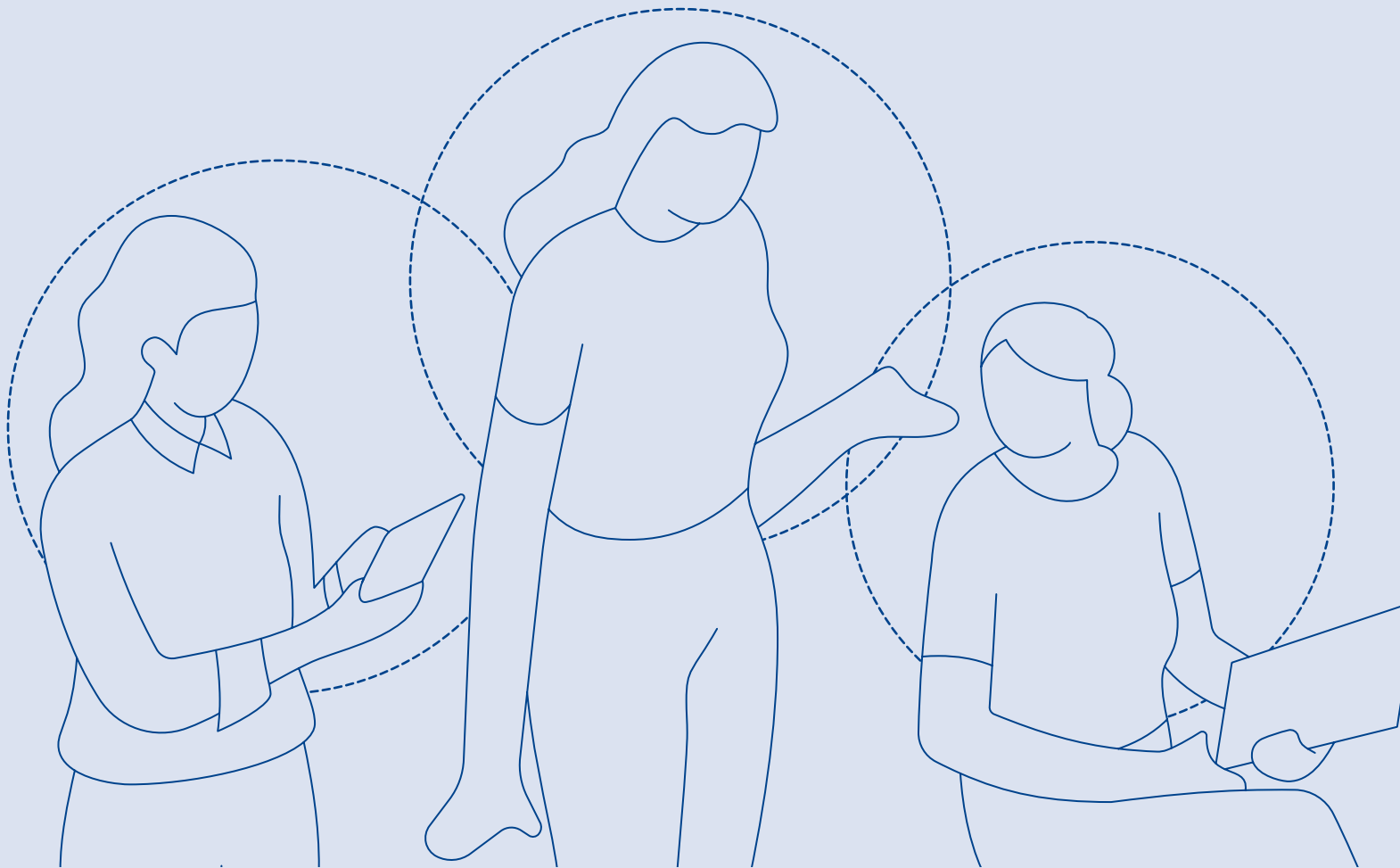
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Women-led entrepreneurial projects in South Africa: drivers of change amid all the odds



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