

**DEVELOPING WOMEN ENTREPRENEURS: THE INFLUENCE
OF ENACTUS NETWORKS ON WOMEN- OWNED SMMEs IN
KWA ZULU-NATAL**

**DEVELOPING WOMEN ENTREPRENEURS: THE INFLUENCE
OF ENACTUS NETWORKS ON WOMEN- OWNED SMMEs IN
KWA ZULU-NATAL**

**By
Makhosazana Faith Vezi-Magigaba**

**A thesis submitted in fulfilment of the requirements for the degree of Doctor of
Commerce in Business Management, University of Zululand, South Africa
2018**

CERTIFICATION

We, the undersigned, certify that we have read and hereby recommend for acceptance by the University of Zululand a thesis entitled **Developing Women Entrepreneurs: The Influence of Enactus Networks on Women- Owned SMMEs in KwaZulu-Natal** in fulfillment of the requirements for the award of a doctoral degree in Business Management of the University of Zululand.

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Accepted for the Higher Degrees Board of

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CHAIRPERSON, FACULTY/DIRECTORATE BOARD

DECLARATION

AND

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I, **Makhosazana Faith Vezi-Magigaba** declare that this thesis is my own unaided work and that it has not been presented and will not be presented to any other university for a similar or any other degree award. All citations, references and borrowed ideas have been dully acknowledged.

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DEDICATION

This Thesis is dedicated to my beloved father and my precious daughter “Ncumisa”.

ACKNOWLEDGEMENTS

Several people have contributed significantly to the accomplishment of this study. Since it is not possible to list them all, special mention is then hereby made of some of them. First and foremost, I glorify and magnify the Almighty God who in His Holy Trinitarian sanctity allowed me to accomplish my journey for PhD studies. Without Him everything would have ended up in vain. Second, my gratitude goes to my supervisor Prof Terry Contogiannis for his valued follow-up and constructive guidance right from the preparation of the research proposal to the fieldwork and thesis write-up.

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Lastly, I owe a favour to the Enactus students, women entrepreneurs supported by the Enactus programme from the KwaZulu-Natal province, academic and non-academic staff of the University of Zululand, as well as the University of KwaZulu-Natal, Durban University of Technology and Mangosuthu University of Technology for cooperation during data collection. Equally important are the contributions from CSOs, media and stakeholders involved in the promotion of women entrepreneurship.

ABSTRACT

The extent to which women entrepreneurs interact with the entrepreneurial networks in their local environment as well as the impact that entrepreneurial networks bring to bear on the growth of women-owned Small, Medium and Micro enterprises (SMMEs) during the process of developing their enterprises from 2005 to 2015 was studied. The research explored and described the socio-economic impact of Enactus (a student organisation that works with business leaders and academics to improve the lives of communities using an entrepreneurial approach) entrepreneurial networks on women-owned SMMEs in the agricultural food processing sector in KwaZulu-Natal, South Africa. The justification for the study was that despite the growing number of women-led businesses and a significant increase in the number of initiatives, policies and resources designed to promote and develop women's entrepreneurship have been insufficient. Women that have established SMMEs in South Africa have achieved limited growth. Based on those observations, the study explored the research question: Do entrepreneurial networks empower the growth of women-owned enterprises in developing countries?

The Social network theory was adopted in this study as the relevant background theory in dealing with the research problem. Three key concepts are linked to this theory: women entrepreneurship, empowerment through networks, and growth of enterprises owned by women entrepreneurs. These key concepts were critically analysed, gaps explored, and links established and discussed in order to build the theoretical ground.

The study utilised a cross-sectional and causal-comparative research design from the case study of 314 respondents sampled for this study. The sample comprised 234 women entrepreneurs, 8 key informants, and 72 programme-facilitators. Engaging in the Enactus networks was the independent variable. The growth of women-owned enterprises was the outcome of interest with the following indicators as dependent variables: an increase of business returns; an increase of assets; expansion of business (vertically or horizontally); an increase of household income; and participation in trade fairs. Measurement of the growth of women-owned enterprises was along two dimensions: economic and socio-cultural arenas. The study utilised an integrated mix of research approaches (qualitative and quantitative) and data collection methods.

The study found that a high proportion of women entrepreneurs engaged in Enactus networks in KwaZulu-Natal had become empowered in almost all indicators. However, the translation

of this empowerment into actual growth of women-owned SMMEs, for instance from small to medium enterprises, had mixed results; with just fewer than half of the surveyed sample indicating that they had moved from small to medium enterprises. The reasons behind resistance to change from small to medium enterprises were unclear. However, the majority of surveyed women entrepreneurs in the agro-processing sector showed a shift from micro to small enterprises. The study therefore concludes that there is a need to rethink strategies of networking to include both formal and informal entrepreneurial networks, as well as networking successful and young women entrepreneurs to enhance learning for change, and the growth of women-owned SMMEs in South Africa. In this light, the study recommended amongst others, engaging formal institutional structures and processes as well as changing women's attitudes in an attempt to make entrepreneurial networks work for women to grow.

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ABBREVIATIONS AND GLOSSARY

ANT	Actor Network Theory
BBSDP	Black Business Supplier Development Programme
CIPP	Context, Input, Product and Process
DFID	Department of International Development
DTI	Department of Trade and Industry of South Africa
DUT	Durban University of Technology
ENACTUS	Entrepreneurial Action Us
ECA	Ethnographic Content Analysis
FGD	Focus Group Discussion
HEI	Higher Education Institution
GDP	Gross Domestic Product
GEM	Gender Entrepreneurship Market
IDF	Identity Development Fund
ILO	International Labour Organization
IWF	Isivande Women's Fund
KZN	KwaZulu-Natal
LBSC	Local Business Service Centre
MSE	Micro and Small Enterprise
MUT	Mangosuthu University of Technology
NEF	National Empowerment Fund
NGO	Non-Governmental Organisation
NSBC	National Small Business Council
SACCO	Savings and Credit Cooperative
SEDA	Small Enterprise Development Agency
SIFE	Students in Free Enterprise
SMME	Small, Medium, and Micro Enterprise
SNT	Social Network Theory
SPP	Special Projects and Programmes Unit
SSE	Small Scale Enterprise
UKZN	University of KwaZulu Natal
UNIZULU	University of Zululand

WEF

Women's Entrepreneurial Fund

CHAPTER ONE

BACKGROUND INFORMATION TO THE STUDY

1.1 Introduction

Women entrepreneurship promotion is widely and increasingly seen as an essential component that raises the economies in developing countries and their welfare. Despite the growing number of women-led businesses and a significant increase in the number of initiatives, policies and resources designed to promote and develop women's entrepreneurship, the evidence shows that women-owned established Small Medium Micro Enterprises (SMMEs) have achieved limited growth. Based on those observations, this study explores whether involving Non-Governmental Organisations (NGOs) through entrepreneurial networks would make a difference. The study raises issues for investigation. Do entrepreneurial networks empower the growth of women-owned enterprises in developing countries? This research explores and describes the socio-economic impact of entrepreneurial networks established by an International NGO called Enactus on the growth of Women Enterprises in South Africa's agricultural food processing industry from 2005 to 2015.

In terms of organisation, this chapter includes the background to the research problem, statement of the research problem, objectives of the study, research questions, significance of the study, and methodology used to generate the required information. Chapters Two and Three review the empirical literature on entrepreneurial networks, women entrepreneurship promotion and the challenges faced by women entrepreneurs, while Chapter Four presents the theoretical framework of the study.

Social Network theory was adopted in this study as the relevant background theory in dealing with the research problem. Three key concepts are linked to this theory; entrepreneurial networks, empowerment, and growth of women enterprises were critically analysed and discussed in order to build a theoretical ground. Chapter Five presents the research methodology used for this study. Chapter Six presents the study's findings, analysis and discussion on the impact of entrepreneurial networks on the growth of KwaZulu-Natal's women-owned enterprises. The last chapter offers a summary of the study, main conclusions and policy implications.

1.2 Background of the problem

In the last decade, networks have come to form a large part of the global social architecture in many areas of endeavour. Among others, the establishment of women entrepreneurial networks is widely and increasingly seen as an essential component of advancing women entrepreneurs. In the literature based on developed western countries, entrepreneurial networks enhance entrepreneurs in accessing the resources such as information, finance and labour needed for business formation (Aldrich, Rosen & Woodward, 1987). Networks have been found to greatly enhance the entrepreneur's opportunity recognition capabilities (Hills, Lumpkin & Singh, 1997); networks are antecedents for entrepreneurial alertness which constitutes a necessary condition for opportunity recognition (Ardichvili, Cardozo & Ray, 2003); networks provide a competitive advantage for entrepreneurs (Coleman, 1990; Walker, Kogut & Shan, 1997; Ahuja 2000) and the size and number of weak ties in an entrepreneur's social network were positively related to the number of new venture ideas and opportunities recognised (Singh, Hills, Hybels & Lumpkin, 1999). However, there is very scant coverage of the role of Africa's women entrepreneurial networks in empowering the growth of women-owned enterprises. This gap is filled by this study.

Within the South African context, since 1994, the government has made impressive strides in supporting women entrepreneurs, with both policy and practical support. This is because Small, Medium, and Micro Enterprises (SMMEs) represent an important vehicle to address the challenges of job creation, economic growth and equality. Most notably, both South Africa's private sector and NGOs have stepped in to assist SMME practitioners, by mainly focusing on the provision of venture capital, entrepreneurial training and mentoring programmes (Mthimkhulu 2000; Ryan 2000; Wadula 2000 and Van Eeden, Vivier, & Venter 2008).

At the policy level, the White paper on small business in South Africa (1995:24-36) emphasised a strategic interventionist approach focusing on the provision of assistance and expenditure services to the entrepreneurs. In line with this approach, the National Small Business Council (NSBC), a statutory body to promote and represent the interests of SMMEs, was created in terms of the National Small Business Act, 1996 (Act 102 of 1996). Together with NSBC, two other development bodies, namely Khula Enterprise

Finance and Ntsika Enterprise Promotion, formed the three pillars of the government's strategy for promoting a strong SMME sector (Ndwandwe, 1998). Since 1998, the number of women entrepreneurship support mechanisms has grown. For example, the Industrial Development Corporation (IDC) has established the Women Entrepreneurial Fund (WEF) for the Department of Trade and Industry (DTI). This fund applies to start-ups and growing businesses (Symanowitz, 2012).

The above initiatives went together with the establishment of Local Business Service Centres (LBSCs) which are also considered as profit and non-profit making organisations responsible for the delivery of specialist non-financial support services to SMMEs throughout South Africa. Among the services provided by the LBSCs are training, counseling and business planning. Despite the existence of such a supporting framework for entrepreneurs, the women-owned SMMEs have achieved limited growth.

Available literature on entrepreneurship is often associated with starting and running a business. However, the broader meaning of entrepreneurship is a way of thinking, reasoning and acting that results in the creation, enhancement, realisation, and renewal of value for an individual, group, society or organisation (Gibb & Hannon, 2006). To what extent are Africa's entrepreneurial networks able to empower women to think, reason and act strategically in the process of creating new ventures, which is more practical than simply mastering theoretical concepts, thereby transforming women-owned business from micro to small, small to medium and so forth? In South Africa, micro firms are labelled as having 1-2 employees, small enterprises have 3-50 people, while medium enterprises employ up to 200 people (Morris, 1998). This study adopts this definition from Morris.

The agro-processing food industry is one of the largest branches of industry in South Africa which is made up of micro, small, medium and large processors. The sector contributes 2.4 percent to the gross domestic product (GDP) and 3.2 percent to total exports, and accounts for 15 percent of the manufacturing sector and 2.6 percent of the total employment (SEDA, 2012). The majority of Micro and Small agro-food processors operate in the informal sector and are labour intensive and use poor technologies.

Implicitly, this study intended to analyse the operationalisation of formal entrepreneurial networks in the informal sector, and the implications it has for the growth of SMMEs. This study therefore sought to fill this gap and to understand the impact of Enactus entrepreneurial networks on the growth of women-owned enterprises in KwaZulu-Natal's agricultural food processing industry.

1.2.1 Enactus Women Entrepreneurial Network Supporting Programme

Enactus is an international non-profit organisation that mobilises university students to make a difference in their community by empowering students with opportunities to develop their leadership skills, networking skills, teamwork, as well as communication skills through learning and practising in a bid to make them become socially responsible business leaders (Enactus, 2013a). Literally, Enactus is a combination of three words: “En” which comes from the word *entrepreneurial*; “Act” comes from *action* that is, commitment to see things through; and “Us” which refers to “*a group of people connected together*” (Enactus, 2013a).

Participating students from each university form teams on their campuses, and develop outreach project(s) to facilitate entrepreneurship in their local natural setting. Enhancing the growth of local enterprises through Enactus networks is among a number of the established outreach projects that caters for the needs of both men and women entrepreneurs in the province of KwaZulu-Natal. This research however explored and described the socio-economic impact of those entrepreneurial networks on the growth of enterprises owned by women in South Africa's agricultural food processing industry from 2005 to 2015.

Etymologically, before October 2012 Enactus was known as Students in Free Enterprise (SIFE). This global organisation creates partnerships between business and higher education through mobilising university students to facilitate entrepreneurship in their locality. According to Zeng, Bu and Su (2011), Enactus is a practical entrepreneurial training structure that helps students to develop positive entrepreneurial attitudes and entrepreneurial self-efficacy. In South Africa, Enactus has 27 teams in 27 Higher Education Institutions (HEIs) (23 universities and 4 private colleges), with 162 entrepreneurial projects and about 10 000 members (Enactus, 2015). Students from the

University of Zululand, the University of KwaZulu-Natal, the Durban University of Technology and the Mangosuthu University of Technology are strong fabric programme supporters that link entrepreneurs and the Enactus programme in the province. Among other universities these students have managed to establish and support entrepreneurial networks within their communities to enhance the growth of entrepreneurship and their enterprises in KwaZulu-Natal. Undeniably, Enactus entrepreneurial networks have enhanced entrepreneurs in accessing the resources (such as information, finance and labour) needed for business formation.

Notwithstanding the existence of entrepreneurial networks, there is a scant of information on the socio-economic impact of entrepreneurial networks on the growth of women-owned enterprises from micro to small, small to medium, or medium to macro enterprises in the agricultural food processing industry. The focus of this research is not on the role of networks in the formation of new enterprises, but rather their role in the process of developing women-owned existing firms. The study is confined to the 2005 to 2015 period.

In addition to exploring the socio-economic impact of entrepreneurial networks on the growth of women-owned enterprises, the study explored the gender gap in entrepreneurial networks through utilisation of a causal-comparative research design. The design succeeded in comparing women entrepreneurs who have been positively affected by the intervention (entrepreneurial network) and those who were not affected by the intervention (the control group).

1.3 Problem Statement

The important role that women entrepreneurship plays in stimulating economic activities, creating jobs, and uplifting living standards, has been recognised internationally as well as in Africa. Women entrepreneurs create new jobs for themselves and others. In recognising the potential of women entrepreneurship and their enterprises in addressing socio-economic challenges, the government of South Africa has made impressive strides in supporting women entrepreneurs, with both policy and practical support.

Despite greater women's engagement in entrepreneurship in the post-apartheid era in South Africa two general observations could be made: first, women-owned SMMEs have pronounced limited growth (Herrington, Kew, Kew & Monitor, 2010), and second, the country is among the least entrepreneurial nations. For example, in KwaZulu-Natal, the evidence shows that between 2005 and 2015, out of every 10 firms engaged in business, only 3 on average were able to transform their businesses from small to medium enterprises (Interview with SEDA official, 2015). These observations have implications for the growth of women entrepreneurship and soundness of the national economy.

There is a literature which shows that entrepreneurial networks are often associated with the promotion of women entrepreneurship during the starting of a business. Entrepreneurial networks enhance entrepreneurs' capacity to access the resources needed for business formation such as information, finance and labour, as well as providing a competitive advantage for entrepreneurs. Among other supporting institutions, an entrepreneurial network established by Enactus has been supporting the growth of women entrepreneurs in KwaZulu-Natal.

Notwithstanding the growing number of women entrepreneurial networks in South Africa, little is known about their impact on the growth of the enterprises owned by women from Micro to Small, and Small to Medium (SMMEs) during the process of developing the existing firm.

1.4 Motivation for the Study

The researcher had a desire and passion to understand whether involving NGOs in the process of establishing entrepreneurial networks would empower the growth of women entrepreneurs and their enterprises in South Africa. Her desire was grounded in several factors, such as her personal interests, family background and educational background as well as a professional career in entrepreneurship.

In her view, the massive problems of unemployment in South Africa can partly be addressed via the creation of women employers. Small, Medium, and Micro Enterprises

(SMMEs) owned by women entrepreneurs represent an important vehicle to address the challenges of job creation, economic growth and equality. However, her thinking was challenged by her family background. In her family, her mother has at various times engaged in female entrepreneurship. Despite her ongoing engagement in small-business, and some slight success, her business has remained low-profile for the last twenty years'. Frankly, the researcher spent a lot of time asking herself whether the poor growth of her mother's business emanated from her side or from the system that supported her.

As a result of the above background, the researcher was intrinsically motivated to produce a body of knowledge on the growth of women entrepreneurs within a networking perspective. Accordingly, this research is also in line with her career in entrepreneurship. The researcher, for a long time, had been curious to understand how women entrepreneurs interact with the entrepreneurial network in their local environment as well as the impact achieved by those networks in the process of developing enterprises owned by women, from micro to small, small to medium, and so forth.

The researcher's drive to undertake this study also stems from her academic background as well as engagement in the Enactus supporting programme. As a former student of business management, with a preference for entrepreneurship studies, she had a desire to help the majority of women in her country to prosper in their local businesses. A strong background in business management and entrepreneurship supported her in conducting the research. Equally importantly, having worked with the Enactus programme from the University of Zululand raised her curiosity for the study.

At the national policy level, she intended to explore and understand the position of those policies in enhancing the growth of women entrepreneurs through networking strategy. For instance, she interrogated whether South Africa's policies have a networking dimension that support growth of women in several aspects, including entrepreneurship. Likewise, she raised the question of who is responsible for creating and coordinating an entrepreneurial network. Should it be the government of South Africa or supporting donors? Equally importantly, she had a passion for exploring the best way of networking women entrepreneurs in developing countries for the purpose of enhancing their growth.

This is because enhancing the growth of women-owned enterprises necessitates addressing the challenges of job creation and economic growth as well as inequality.

The rationale for this study was the gap identified in literature, which led to the need to extend the frontiers of knowledge by offering explanations on the effect of women entrepreneurs in South Africa. This was also based on the realisation that the researcher also had several factors, such as her personal interests, family background and educational background as well as a professional career in entrepreneurship.

This study emanates from the need to overcome these challenges by enhancing operational efficiency through a value system, learning and development policies that will help women entrepreneurs.

In the researcher's view, the massive problems of unemployment in South Africa can partly be addressed via the creation of women employers. Small, Medium, and Micro Enterprises (SMMEs) owned by women entrepreneurs represent an important vehicle to address the challenges of job creation, economic growth and equality. However, the researcher's thinking was challenged by her family background. In the researcher's family, her mother has at various times engaged in female entrepreneurship. Despite her ongoing engagement in small-business, and some slight success, her business has remained low-profile for the last twenty years'.

Frankly, the researcher spent a lot of time asking herself whether the poor growth of her mother's business emanated from her side or from the system that supported her.

This required consideration in order to achieve the desired aim of improving women entrepreneurs.

1.5 The Objective of the Study

The study explored and described the socio-economic impact of entrepreneurial networks established by Enactus programme on the growth of small and micro enterprises owned by women in KwaZulu-Natal's agricultural food processing industry from 2005 to 2015 with the purpose of promoting women's entrepreneurship.

1.5.1 The Specific Objectives of the Study

- i. To identify the profiles of women entrepreneurs supported by Enactus entrepreneurial networks.
- ii. To find out the profiles of Small and Micro Enterprises owned by women supported by Enactus entrepreneurial networks.
- iii. To examine women-owned SMME engagement in the Enactus networks, as well as the opportunities and challenges of those networks.
- iv. To assess the influence of entrepreneurial networks established by Enactus on the growth of Small and Micro Enterprises owned by women entrepreneurs.

1.6 The Research Questions

The major research question for the study was:

- To what extent have the Enactus entrepreneurial networks enhanced the growth of enterprises owned by women in KwaZulu-Natal's agricultural food processing industry from 2005 to 2015?

The following specific research questions also guided the study:

- (i) What are the profiles of women entrepreneurs supported by Enactus?
- (ii) What are the profiles of Small and Micro Enterprises owned by women who are supported by Enactus?
- (iii) How do women entrepreneurs engage with and perceive the opportunities and challenges of entrepreneurial networks in their local settings?
- (iv) To what extent do entrepreneurial networks enhance the growth of women-owned Small and Micro Enterprises in the agro-food industry?

1.7 Significance of the Study

The significance of a study entails the importance of the research with respect to its purpose and objectives. In another words, it asks what new knowledge or developments are the research questions that this study is going to generate. First, the study intended to understand whether entrepreneurial networks as an intervention established by Enactus had anything to do with the promotion of women entrepreneurship. In essence, the study established the extent to which Africa's entrepreneurial networks are able to empower

women to reason and act strategically in the process of creating new ventures as well as developing the existing ones.

Engaging with entrepreneurial networks provided a means of understanding the women entrepreneurs' behaviour and attitudes towards their established business, women entrepreneurs' specific needs, as well as opportunities and challenges they face in doing business. Implicitly, the study created awareness about the role of entrepreneurial networks as an intervention in promoting women's entrepreneurship. It was possible to understand the transformed negative behaviour and attitude towards their business failure as well as the enhanced positive behaviour and attitudes towards their business success.

The second significance of the study revolves around describing the influence of entrepreneurial networks on enterprise formation, development and transformation. Exploring the profiles of SMMEs supported by Enactus entrepreneurial networks in the agro-food industry helped to compare the influence of entrepreneurial networks on enterprise formation, development in terms of an increase of economies of scale, as well as enterprise transformation from micro to small, and small to medium.

Despite a significant increase in initiatives and resources designed to promote and develop entrepreneurship networks, the gender gap in entrepreneurship network persists.

The third aspect of significance of this study revolves around understanding why the gender gap in entrepreneurial network persists. What explains the gender gap in entrepreneurial networks in terms of differences between men and women? And, what best ways can we choose in order to close the gender gap in entrepreneurial networks for women's entrepreneurship development with the purpose of promoting women's entrepreneurship?

Equally important, according to my knowledge, little is known about the entrepreneurial network and enterprise growth connection specifically in enterprises owned by women entrepreneurs in Africa. In essence the study raises a debate: what is the best way of networking women entrepreneurs with the purpose of enhancing the growth of their

enterprises? Should we use a formal structure such as networks established by NGOs like Enactus? Should we empower women entrepreneurs to formulate or develop their own network to meet their desired outcomes? Or should we network successful and young female entrepreneurs? Accordingly, the study has provided empirical evidence to justify the connection and methodological relevance between entrepreneurial network and enterprise growth specifically in the enterprises owned by women entrepreneurs in Africa.

More importantly, the findings of the study will provide insights to policy makers, researchers and training institutions to implement policies, and strategies that are gender-sensitive to cater for the growth of women entrepreneurs through a networking strategy. Equally important, the findings of the study will empower female entrepreneurs and Enactus programme supporters, as well as the entire community to understand issues relating to women's entrepreneurship, networking and the growth of women's enterprises.

1.8 Definition of Key Terms

1.8.1 Entrepreneurship

Entrepreneurship is conceived by Nijkamp (2009) as a phenomenon that takes several forms and appears in small and large firms, in new and established firms, in the formal and informal economy, in legal and illegal activities, in innovative and traditional concerns, in high-risk and low risk undertakings, and in all economic sectors. Literally, the concept of entrepreneurship is often associated with starting and running a business. However, for the purpose of this study, entrepreneurship is perceived as a way of thinking, reasoning and acting that results in the creation, enhancement, realisation, and renewal of value for an individual, group, society or organisation.

1.8.2 Women Entrepreneurs

“Female entrepreneurs are defined as those who use their knowledge and resources to develop or create new business opportunities, who are actively involved in managing their businesses, and own at least 50 per cent of the business and have been in operation for longer than a year” (Farr-Wharton and Brunetto, 2009). Khanka (2002) referred to women entrepreneurs as those who innovate, imitate or adopt a business activity.

For the purpose of this study, I extend those definitions to explicitly include the female head of a business who takes the initiative of launching a new venture, accepts the associated risk, and the financial, administrative and social responsibilities, and effectively is in charge of the day to day activities of business. These female entrepreneurs are able to employ 1-4 employees and those who are actively involved in managing their businesses, and have been in operation for longer than a year.

1.8.3 Entrepreneurial Network

In the words of Wasserman and Faust (1994), a social network consists of a set of actors (“nodes”) and the relations (“ties” or “edges”) between those actors. The nodes may be individuals, groups, organisations or societies. The ties may fall within a level of analysis (e.g., individual-to-individual ties) or may cross levels of analysis (e.g., individual-to-group ties). A network can exist either in a formal or informal structure. Likewise, a social network can be created, maintained, and sometimes dissolved depending on the likelihood of strong ties of the network.

In the literature based on developed western countries, entrepreneurial networks play a number of crucial roles. They enhance entrepreneurs in accessing the resources such as information, finance and labour needed for business formation (Aldrich et al 1987). Networks have been found to greatly enhance the entrepreneur’s opportunity recognition capabilities (Hills et al., 1997); they are antecedent for entrepreneurial alertness which constitutes a necessary condition for opportunity recognition (Ardichvili, et al., 2003); they provide a competitive advantage for entrepreneurs (Coleman, 1990; Walker et al., 1997; Ahuja 2000).

For the purpose of this study, ‘entrepreneurial network’ refers to the formally established network of women entrepreneurs by an international NGO known as Enactus for the purpose of providing institutional support to fuel not only the promotion of women entrepreneurship, but also the growth of women-owned enterprises from micro to small, small to medium, as well as medium to macro.

The Enactus networks offers institutional support to women entrepreneurs ranging from aspects such as financial services, counselling, and marketing of the entrepreneurs' products to training to meet entrepreneurs' needs. Financial services and products given by institutional support such as NGOs include items like loans, savings, micro-leasing, micro-insurance and money transfer to assist entrepreneurs in establishing or expanding their businesses. Despite those initiatives, there is a very scanty coverage of the role of Africa's women entrepreneurial networks in enhancing the growth of women-owned enterprises. This was the gap filled by the study. The study explored and described the impact of entrepreneurial networks established by the Enactus programme on the growth of small and micro enterprises owned by women in KwaZulu-Natal's agricultural food processing industry from 2005 to 2015.

1.9 Organisation of the Thesis

Chapter One introduces the study. It provides a general background to the study in relation to the research objectives which explored and described the socio-economic impact of entrepreneurial networks established by the Enactus programme on the growth of small and micro enterprises owned by women in KwaZulu-Natal's agricultural food processing industry. The section is composed of a statement of the problem, objectives of the study, research questions, hypothesis, the significance of the study, and the methodology of the study as well as the definition of terms.

Chapter Two is a review of the relevant literature linked to entrepreneurial networks and on the growth of enterprises owned by women entrepreneurs. It surveys and critically interrogates aspects directly related to the objectives of the study. The overriding essence is to create a new understanding from the theoretical debates drawing from different research studies.

Theoretical literature reviewed critically analyses: the promotion of women entrepreneurship; the profile of women entrepreneurs and their networking behaviour; the challenges faced by women-owned enterprises; the profiles of small and micro enterprises owned by women; entrepreneurial networks; women entrepreneur engagement in the entrepreneurial networks; entrepreneurial networks and the growth of women

entrepreneurship; entrepreneurial networks and their influence on enterprise formation; growth and enterprise transformation; the gender gap in entrepreneurial networks; re-thinking methodological issues in networking women entrepreneurs.

Empirical literature demonstrates not only empirical studies conducted on entrepreneurial networks and the growth of enterprises owned by women entrepreneurs in the developed world and developing countries, but also highlight the empirical trends and debates.

Chapter Three provided a critical and analytical literature review of empirical studies in order to reveal insights and an awareness of differing arguments, theories and approaches. This section surveys the literature on issues directly related to the objectives of the study. The review is about mapping the frontiers of knowledge on entrepreneurial networks and the growth of women entrepreneurship in a bid to discover knowledge gaps that were filled by the study.

Chapter Four provides a theoretical framework for enhancing the growth of enterprises owned by women entrepreneurs within the perspectives of entrepreneurial networks. Social networking theory (SNT) was adopted in this study as the relevant background theory in dealing with the research problem. The use of SNT helped to critically explore gaps, establish links, and explain three key concepts: networking; empowerment; the transformation of enterprises owned by women entrepreneurs in their natural settings in order to build the theoretical grounds. Apart from assessing the background of social networking theory, the study explains its applicability as well as its relevance in relation to the objectives of the study.

Chapter Five deals with the methodology of the study and covers aspects related to the design of the study, philosophical orientation, research approach, sampling and location of the study.

Chapter Six presents the study's findings and analysis which was intended to find out whether entrepreneurial networks contributed to the growth of enterprises owned by women.

Both presentation and analysis of the study findings were done in line with the objectives of the study. The objectives of the study were four-fold. First, the study aimed at identifying the profile of women entrepreneurs and their networking behaviour. Second, it aimed at understanding the profiles of enterprises owned by women entrepreneurs. Third, the study explored the opportunities and challenges of entrepreneurial networks, and lastly, it assessed the impact of entrepreneurial networks on the growth of enterprises owned by women entrepreneurs.

Chapter Seven is the concluding chapter. It summarises the study and makes recommendations and suggestions for further research on issues related to entrepreneurial networks and the growth of enterprises owned by women entrepreneurs.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Reliable information on how entrepreneurial networks influence the growth of women entrepreneurship as well as their owned enterprises is in short supply. This section provides both the theoretical perspectives and empirical literature of the study. The empirical literature provides a critical/analytical review which centres on the existing knowledge gap to be filled by the study. In order to build theoretical and empirical foundations for the study the literature was reviewed to explore tentative explanations to the following questions: What are the profiles of women entrepreneurs in the agro-food industry? What are the profiles of Small and Micro Enterprises in the agro-food industry? To what extent do women entrepreneurs engage in entrepreneurial networks? What are the perceptions of women entrepreneurs on the opportunities and challenges of entrepreneurial networks? To what extent have entrepreneurial networks enhanced the growth of women-owned small and micro enterprises in the agro-food industry?

2.2 Theoretical Perspectives

The research problem of limited growth of women-owned SMMEs in the agro processing industry is surveyed at the global level, and then narrowed to country level as well as the local context. Also, the theoretical literature surveys aspects such as the entrepreneurship and growth of SMMEs, the promotion of women entrepreneurship, as well as the entrepreneurial networks.

2.2.1 Determinants of Poor Growth of Women-Owned SMMEs in the Agro-food Industry

South Africa's food processing sector is widely regarded as having the potential to generate economic growth, entrepreneurial opportunities and employment (FAO, 1997; McCormick and Atieno, 2002). The agro-processing food industry is one of the largest branches of industry in South Africa, this industry is made up of micro, small, medium and large processors. The sector contributes 2.4 percent to the gross domestic product (GDP) annually and 3.2 percent to total exports, and represents 15 percent of the manufacturing sector and 2.6 percent of the total employment (Mather, 2005).

The largest share of production of the sector are milling, baking, brewing, animal and vegetable oil, ethyl alcohol distillation, dairy products, fruits and vegetables, brick-making, and bottling of water (Schaschke 2011). According to Mather (2005), despite the contribution of the food processing economy to growth and employment, the sector's economic performance in the previous decades was disappointing. The department of agriculture, forestry and fisheries (2010) indicated that in September 2000, the sector employed 543 000 women. However, in March 2010 the sector employment for the women decreased to 244 000. It was crucial to explore the sector's specific challenges to the growth of women entrepreneurs, while considering the fact that a high influx of women entrepreneurs engages in that sector,

Barriers to female entrepreneurs in the agro-food industry can be related to their personal development and responsibilities, access to resources, and discrimination and social bias. Women entrepreneurs have limited access to finance, lack of support, negative prevailing socio-cultural attitudes, gender discrimination and bias, personal difficulties, lack of training and education, and balancing family life and business (Botha, 2014).

Hendricks (2003) identified the regulatory environment, education opportunities and systems, cultural factors, societal views and perceptions, management training, and family responsibilities as the six most relevant challenges that female entrepreneurs face in South Africa. According to Rogerson (2004), a World Bank report 2004 argued that the White Paper (1995) did an excellent job in creating a policy that is based on the special characteristics of South Africa. It is evident from the discussion above that the South African government has invested considerable resources in supporting small enterprises. However, researchers have identified many shortcomings in the implementation of these support efforts by government.

Molapo, Mears and Viljoen (2008) identified a number of shortcomings from the micro- and macro-economic evaluation of small business support programmes during the period 2001 to 2007. They found the following: first, both small business and government perceived that financial and non-financial institutions and agencies are not meeting the

needs of the small business sector, and second, small firms are still excluded from funds for reasons that range from not being aware of the existence of support programmes to the fact that these programmes are not easily accessible. In 2010 the GEM report also confirmed that the challenge still exist, small businesses are still excluded from funds and support programmes for SMMEs (Harrington et al, 2010).

Wadula (2003) and Chalera (2006) in Molapo et al. (2008) report that government admits that its financial and non-financial institutions are not meeting the needs of small business and that SEDA has become a wasteful bureaucracy and being out of touch with SMMEs. Berry, Von& van Seventer (2002). in Rogerson (2004) concur that there is a general mistrust of external agencies among SMMEs on the one hand and the incapacity of support institutions to persuasively raise awareness about their effectiveness on the other hand.

In a study conducted by Naidoo and Hilton (2006) on the access to finances for women entrepreneurs and surveyed 172 women across four provinces. The study was conducted in Durban, Cape Town, Polokwane and Pietermaritzburg. The findings of the study were that only 7 of the 172 respondents were cognizant of development institutions in their province and of their products and how to access them. In the total sample only two women enjoyed support from a provincial financier. One acquired a loan and the other one received business planning support. A few women have heard of Khula Enterprise Finance, but were not sure what the institution did or offered. The business development services at SMME-level surveyed in this study reflect a male/female usage ratio of 70/30. This is an indication that women entrepreneurs are far from being sufficiently supported in their entrepreneurial ventures.

Female entrepreneurs also suffer from low credibility when dealing with various stakeholders associated with their business, such as bankers and customers (Sunita-Valla, 2001). Groenewald, Co, Mitchell, Nayager, Van Zyl and Visser (2006) have listed the following barriers women entrepreneurs face: difficulty in obtaining credit, limited exposure to mathematics and finance, isolation from business networks, challenges in balancing home and work roles, developing a management style, negative self-

perceptions, lack of business and management training and experience, and few female role models.

According to Mahembe (2011), despite the importance of SMMEs in contributing to economic growth, SMMEs across the whole world and in SA in particular, are still faced with numerous challenges that inhibit entrepreneurial growth. The Global Entrepreneurship Monitor (GEM) Reports (2001-2010) noted that South Africa's SMMEs also suffer from poor management skills which are a result of lack of adequate training and education. This results in high rates of business failure. Most notably, South Africa has one of the lowest SMME survival rates in the world (Mahembe, 2011). This literature is also supported by Herrington et al., (2010) who asserted that despite government initiatives to support the growth of SMMEs in South Africa the newly established SMMEs have achieved limited growth.

While there is no consensus among policy makers, economists, and business experts on the determinants of very low SMMEs survival rates in South Africa, Olawale and Garwe (2010) relates such a failure to South Africa's racial character that has historically existed and identified as the primary driver of economic inequality. Although blacks constitute over half of South Africa's population, they still represent a minority of all entrepreneurs. Thus there exists a market failure discriminating against the possibility of blacks becoming entrepreneurs, successful or otherwise.

However, despite this, small scale owners, of whom the majority are black, are increasingly prominent as employers, customers, suppliers, and competitors in the global community. Over the past 15 years (2000-2015) black participation in economic activities has also moved beyond agriculture into the local market economy (Leigh and Blakely, 2016). In search of wage employment, blacks are moving into small business and self-employment ventures, thereby creating many formal and informal opportunities for work. Black participation in the informal sector has increased significantly in both urban and rural areas.

Despite the progressive involvement of blacks in both the formal and informal sectors, blacks are often prevented from running competitive businesses by their relatively low

education, skill levels, lack of networks, and lack of market information, which generally limit the process of enterprise development and growth.

According to Allen, Elam, Langowitz and Dean (2007) investment in women entrepreneurship is an important way for countries to exponentially increase the impact of new-venture creation. Ignoring this proven potential of women's entrepreneurial activity means that countries put themselves at a disadvantage and thwart their opportunity to increase economic growth. It is therefore important that countries find ways to empower women's participation and success in entrepreneurship through sustainable and successful economic development. Leonard, (2004) argues that a business intervention should provide new products, new business methodologies, and designing new business processes. The development of SMME policies are also seen as business intervention (Davis, 2004).

According to Pleva (2006), an intervention may range from direct provision to market intervention. The term intervention is used interchangeably with "assistance". This includes consulting, training, support, and advising the SMMEs or entrepreneurs about any facet of the business at any time, with the aim of making the business successful. Some other reasons of failure are unwillingness to adapt to change, and incapacity to perform as an entrepreneur. This study explored the extent to which the Enactus entrepreneurial network has accommodated those challenges regarding enhancing the growth of women entrepreneurs. This is the knowledge gap filled by the study.

2.2.2 Conceptualising Small Scale Enterprises (SSEs)

SSEs have been described in various ways. As such, there is no universal definition of SMMEs since the concepts depend on the level of development of a particular country. However, in defining micro and small enterprises the most frequently used indicators are amount of capital investment, number of employees, and sales volume (Mbilinyi and Shundi, 1999; URT, 2003; and Rwanshane, 2000).

The European commission distinguishes scales of businesses into Micro enterprises (consisting of 0-9 employees), small enterprises (10-49), while medium enterprises employ 50-249 employees (Cromie et al., 1994). This definition satisfies the one given

in the Companies Act Sect. 249 of 1985. It is also in concurrence with the one by Liedholm (1990).

However, the European Commission definition has often been deviated from. In Britain for example, Small organisations have been defined as those employing fewer than 200 employees (Carson et al., 1995). In Asia the definitions are widely different. According to Reginier (1996, 228), as quoted in Organisation for Economic Cooperation Development (OECD), (1996) small enterprises are defined in Hong Kong and Taiwan as consisting of 1-200 employees, while in South Korea the range increases from 1-1000 employees. The Japanese consider those with 1-300 employees as small enterprises. In Sri Lanka small firms have fewer than 25 employees (Premaratne, 2001). In Australia one of the criteria defines Small firms as any one that employs fewer than 20 persons (Wingham, 1998) as quoted in Morris (1998). In South Africa, Micro firms are labelled as having 1-2 employees, small has 3-50 people, while Medium employs up to 200 people. However, for the purpose of this study, small and medium enterprises are conceptualised as demonstrated in Table 1

Table 1: Small Micro and Medium Enterprises

Category	Employees	Capital investment in machinery (SAR)
Micro enterprise	1-2	Less than R 30,000
Small enterprise	3-50	Above R30,000 to R 130,000
Medium enterprise	<200	Above R 130,000 to R520,000
Large enterprise	200+	Above R 520,000

Source: Morris, 1998

The theoretical thinking helps to purposively establish a precise measurement in order to avoid ambiguity through operationalisation of our concepts. The survivalists' category also exists but encompasses unemployed people who fail to have even the minimum income (Morris, 1998). Many people, however, generally think about small firms as having only a few employees, a low turnover, little formal structure, and usually managed by one person.

In addition, some studies do not categorise firms within the micro, small, medium and large- sized perspectives; firms are simply classified as small or large. The rationale of conceptualising and understanding the growth of Small, Micro and Medium Enterprises (SMMEs) focuses on the fact that they represent an important vehicle to address the challenges of job creation, economic growth and equality. Most notably, SMME practitioners, in many parts of the world have been supported, mainly through the provision of venture capital, entrepreneurial training and mentoring programmes.

2.2.3 The Growth of SMMEs

The term “growth” is a contested concept. It is used in ordinary language to mean different connotations. Indeed, there is no general measurement for firm growth and scholars use various growth indicators when researching the field (Barkham et al.; 1996). For instance, Gundry and Welsch (2001) and Morris et al., (2006) define growth as “increase in sales revenue or the number of employees”.

Lipton (2003) defines growth as increase in sales, increase in number of employees, physical expansion, success of a product line, or increased market share. Coleman (2000) argued that growth of any business, irrespective of size, depends on the amount of capital acquired at business start-up and the amount available for operational activities as well as for supporting enterprise expansion. Delmar et al.; (2003) define growth as an increase in assets, market share, profits, and output. For the purpose of this study, growth is viewed as an outcome related to indicator as: An increase in profit trend in business; an increase in the number of assets; expansion of business; an increase in the household’s income; enhancement of participation in trade fairs.

Entrepreneurship is crucial for the growth of economies and social aspects of any country in the World. Through innovation entrepreneurs make new, competitive markets and businesses which lead to job creation, and thus have an effect on the economy. Entrepreneurship empowers citizens, and is required for any emerging market to move forward and successfully integrate into the global economy.

Accordingly, the concept of entrepreneurship is often associated with starting and running a business. In many places those businesses take a form of Small Micro and Medium

Enterprises (SMMEs). In the words of Abor and Quartey (2010), SMMEs play a crucial role in economic development. SMMEs are often described as efficient and prolific job creators, the seeds of big businesses and the fuel of national economic engines. Notably, even in the developed industrial economies, it is the SMME sector rather than the multinationals that is the largest employer of workers (Mullineux, 2010). To date SMMEs are seen as the largest employer in South Africa. Interest in the role of SMMEs in the development process continues to be in the forefront of policy debates in most countries.

According to Rebecca and Benjamin (2009) and Lucky and Olusegun (2012) entrepreneurship development and SMMEs have been globally acknowledged as an instrument for achieving economic growth as well as employment creation. Countries like the United Kingdom (UK), the United States of America (USA), India, and China have continued to emphasise the importance of entrepreneurship development. In an African milieu, the importance of entrepreneurship development cannot be underestimated because its contribution is quite obvious and visible in economic transformation (Kolawole and Torimiro, 2005). Likewise, in South Africa the significance of entrepreneurship development in enhancing the socio-economic contributions of the country are quite obvious and visible in many aspects of societal development (Machirori and Fatoki, 2013). According to Machirori and Fatoki (2013), the economic significance of SMMEs in employment creation, poverty alleviation and income redistribution in South Africa is well documented. However, SMMEs suffer from a very high failure rate and weak performance, which can be improved through networking.

2.2.4 Promoting Women Entrepreneurship

Women entrepreneurs have been designated as the new engines for growth and the rising stars of the economies in developing countries to bring prosperity and welfare (Vossenbergh, 2013). According to Aidis, Welter, Smallbone, & Isakova, (2007), the academic and the development sector has drawn the attention to the growth of the proportion of women entrepreneurs in developing countries. Programs or policies to promote and develop women's entrepreneurship have been initiated by the donors, international public institutions, national and local governments, NGOs, private companies, charities, knowledge institutes and business associations. They initiate programs for capacity-building of entrepreneurial skills, strengthening women's

networks, provide finance and trainings, or design policies that enable more and stronger start-ups and business growth. They all claim that for the growth and development of the economy, women entrepreneurship is essential. Some even claim that women entrepreneurs' impact tends to be higher than that resulting from entrepreneurial activity of men (Minniti, 2010). In recent years, the general attention to women and entrepreneurship in developing countries has increased to a great extent and the focus on this 'untapped source' of growth seems to be central nowadays for development practitioners and policy makers (Minniti and Naudé, 2010). However, despite this growing number of initiatives and resources made available to promote and develop women's entrepreneurship in developing countries, women still own and manage fewer businesses than men, they earn less money with their businesses that grow slower, are more likely to fail and women tend to be more necessity entrepreneurs.

Available literature on early work on entrepreneurship assumed that most entrepreneurs would be men (Schumpeter, 1934; Kirzner, 1973). This is perhaps the case because most business creation at that time was a male preserve. However, the situation has changed markedly, with women now owning more than 45.5% of the privately held firms in the United States (Chavern & Mckernan, 2014). Accordingly, the phenomenon of female entrepreneurship is also increasingly global, with a Global Entrepreneurship Monitor (GEM) study estimating that companies owned by women comprise between 25% and 33% of formal sector business around the world (Minniti, Arenius and Langowitz, 2005a).

According to the US Department of Commerce, "female entrepreneurs make significant contributions to economic growth and to poverty reduction. In the United States, for example, women-owned firms are growing at more than double the rate of all other firms, contribute nearly \$3 trillion to the U.S. economy, and are directly responsible for 23 million jobs" (US Department of Commerce, 2010).

In developing countries, female entrepreneurship is also increasing as there are between 8 and 10 million formal SMMEs with at least one women owner (US Department of Commerce, 2010). Besides their success, female entrepreneurs are more likely to operate in the informal sector or in traditional female sectors. Research shows that, in Africa, at least 63 percent of women in the non-agricultural labour force are self-employed in the

informal sector. Accordingly, women-owned businesses tend to be informal, home-based and concentrated in the areas of small-scale entrepreneurship and traditional sectors, and it primarily includes retail and services (Lourdes, 2001).

The introspection of South Africa's path in the growth of SMMEs shows that the democratically elected Government of South Africa apprehended, as early as 1995, the importance of SMMEs to the economy. The White Paper on National Strategy for the Development and Promotion of Small Business in South Africa (1995) highlighted the fact that "Small, medium and micro enterprises represent an important vehicle to address the challenges of job creation, economic growth and equity in our country". Available literature by Hendricks (2003) remarked that although there have been dramatic changes in South Africa since 1994, particularly in the business environment, there are still not enough women entrepreneurs. Available literature suggests that sometimes there are situations where the owner of a business is not a "real" entrepreneur but "pushed into" business as a "no choice" option for escaping from poverty (Zewde and Associates, 2002). According to Madzivbandile, (2014), Sanyal and Hisam 2015, the South African Government have identified women and youth entrepreneurship development as one of the priority in dealing with high level poverty and unemployment in rural areas and townships.

2.2.5 Promoting the Growth of Women-Owned Enterprises

The nature, form and scale of enterprise development is also influenced and shaped by a range of traditionally embedded social, cultural, religious and economic factors. For example, it is in general terms noted that women's levels of education are lower than men's (Zewde and Associates, 2002). In Zambia nearly twice as many males complete "Grade 10 plus" education (15.6 per cent) as compared to females (8.5 per cent) (Judai, 2002). In addition, as Tanzanian research noted, girls who are educated tend to be steered towards subjects preparing them for reproductive roles rather than employment or business ownership (UDEEC, 2002). All of these factors are taken to show that promoting the growth of women-owned enterprises is compounded by several factors.

The nature and influence of communities, societies, market places and economies all impact on women's enterprise, and to varying degrees. They provide the backcloth to

women's awareness of and engagement with business ownership, the type of business they engage in as business owners, and where and how they practise their business. In essence, there should be an enabling environment for enterprise development (Mayoux, 2002 and Goheer, 2003).

2.2.6 Challenges Facing Women Entrepreneurs in South Africa

Women entrepreneurs are confronted by challenges and constraint related to conflict between work and family responsibilities, lack of education, management skills and networking (Madzivhandila and Dlamini, 2015). According to Mauchi et al., (2014) the dual responsibility of maintaining the family and managing the business is the main challenge for women entrepreneurs. Zamberi, (2011) argue that women are overloaded with family and business responsibilities and may not have the time to join the networks and this limits, the women entrepreneur's wings of exploration.

Subsequently, women entrepreneurs also suffer trauma caused by, balancing family and business life, physical fatigue, time pressure and extreme expectations from men (Bhat and Khan, 2014; Fakoti, 2014; Khumalo and Mutobola, 2014 and Muachi et al 2014). Other researchers such as Okurut and Ama (2013) argue that, women entrepreneurs have a tendency to lean towards engaging in businesses that provide flexibility for balancing family and work responsibilities, and which are reinforced by cultural and gender beliefs, thus limiting them from other business opportunities. In most cases, women who are found in high impact business arena such as construction and manufacturing possess high level of bravery, communication skills, high level of education and self- confidence (Mauchi et al., 2014); Khumalo and Mutobola). Chiliya (2012) states that the ability to organize and implement business activities is allied to the education of the business owner. The ability to identify sustainable business ideas is also closely linked to education. Therefore, in the context of SMME development, education is a critical success factor. These challenges lead women to have a higher fraction of the businesses in industries with lower returns, operating more in the informal sector such as services and retailing. 2014).

Despite the evidence that women's loan repayment rate is higher than men's, women still face the challenge of securing credits. According to Mauchi et al., 2014 women still face more difficulties in securing credit due to discriminatory attitudes of lending groups and banks. Furthermore, women's ability to provide collateral, inexperience of negotiating and their lack of financial confidence to argue for what they qualify for, are some of the challenges they face in acquiring loans (Kongolo, 2012 and Turton and Harrington, 2014).

Oddly, most women experience some of these problems not only during economic downturn but also during economic progress (Kongolo, 2012). Madzivhandila and Dlamini (2015) also noted the common challenges facing the development of women enterprises in South Africa township and rural areas include bad roads, multiple taxes, bribes by government official, and the rising overheads costs on transportation and communication. Bardasi, Blackden, and Guzman (2007), state that gender-related barriers seriously hamper the economic potential of women as entrepreneurs and workers and have a negative impact on enterprise development, productivity, and competitiveness, and reduce the growth potential of the region. However, Halkias, Nwajiuba, Harkiolakis and Caracatsanis (2011) argue that in their study there is insignificant differences in the way female entrepreneurs see the opportunities available to both male and female entrepreneurs. This is surprisingly interesting compared with research findings in North America, European population as well as South Africa which indicated that women entrepreneurs traditionally, and by majority, consider entrepreneurship as male territory.

Because of these challenges it is imperative to confront and provide both financial and non-financial support to these women in order that they can improve their enterprise performance and contribute more meaningfully and sustainably to the society.

2.2.7 Network Perspectives

This section explores: the meaning of networking and types of networks; networking behaviour; social networks; entrepreneurial network; network structure and density; women's engagement in entrepreneurial networks; perceptions of women entrepreneurs of the opportunities and challenges of entrepreneurial networks; the use of formal and informal networks; methodological issues in networking women entrepreneurs.

Networking

Literally, the concept of individuals forming groups to pursue a common purpose is ageless and fluid. Networking is everywhere whether it is formal or informal, personal or professional, social or business. Networking as a concept entails how individuals form groups to pursue a common purpose. Many scholars have acknowledged that one of the important determinants of an entrepreneur's success is the entrepreneur's capacity to build and expand networks. The importance of networking is said to be more apparent in competitive and uncertain environments (Rutashobya, 2000). This is explained by the view that the effect of networking has been to attain a firm's goals that would not have been attained by an individual firm.

Networks as an object of study have been vague and ambiguous. One dimension of unpacking the potential vagueness and ambiguity of network is provided by Mackinnon et al., (2004). Implicitly, three types of networks are distinguished and these are exchange networks, communication networks, and social networks. Whilst exchange networks encompass firms' commercial relations with customers and suppliers, communication networks incorporate the organisations and individuals, which provide a firm with contacts and knowledge to inform its business activities; these include consultants, industry bodies and government agencies. The third type refers to the social network which is made up of friends, relatives and acquaintances that provide support to Small Scale Enterprise (SSE) owners' managers.

This classificatory approach is similar to the one used by Premaratne (2001) who dissected networks into inter-firm, social, and support networks. Analogous to these are what Ostgaard and Birley (1996:37) refer to as personal 'social networks' and 'professional networks'. While 'social networks' include those relatives, friends and acquaintances with whom the entrepreneur relates to primarily at the social level, "professional networks" include all those individuals with whom the relationship is primarily concerned with business.

In practice, however, these are likely to function as interrelated dimensions of firms' networking activities rather than completely separate types. In the ENACTUS

programme, for example, “social networks” that include friends in business are primarily linked with the “professional networks” to bring about growth in female business. Another way of looking at networks is provided by Linehan (2001); According to this view, networks may be perceived in at least three ways. First, there is the network which postulates that competitive advantage is created and sustained through a highly localised process in which differences in national economic structures, values, culture, institutions and histories contribute to competitive successes. For example, some ethnicities in Tanzania (e.g. Chaga, Asians and Pare) have been over-represented in businesses for some parts (Olomi, 2001). This may suggest that some values in certain tribes facilitate entrepreneurial and therefore networking spirit.

The second body of knowledge is the networks following the industrial district model. Famous examples include Emilia Romagna and Veneto in Italy and Juten in Denmark where the SSEs concentrating in certain geographical areas offer a propitious climate for improvement and innovation (Inkpen & Tsang, (2005). This particular perspective could be linked to the reach ability construct that is explained by Mitchell (1969) in his social network theory. Both of these perspectives describe localities characterised by complex social relations, which contribute to the advantage through cooperation.

The third body of knowledge is the most recent one that stresses the role of local specific knowledge and learning facilitated by the individual contact networks of firm principals and agents. Network in this case is considered as a series of ties from one actor to a collection of others. Although there is an overlap in all three bodies of knowledge, this study concentrates on individual firm networks with other actors. It is for this reason that women owners of the SMMES and ENACTUS programme supporters were contacted as respondents for the study. They are all considered to be able to provide reliable information with regard the objectives of this study.

The Types and Roots of Networks

According to Hoang and Antoncic (2003), the concept of networking has been grounded in a number of multi-disciplines such as electronics studies, governance, policy, sociological, as well as in social sciences- related subjects like leadership, entrepreneurship and management. Implicitly, the roots of networking theory run richly

through the formative years of the: Actors Network Theory (ANT) with the work of Callon, (1999), Latour, (2005), and Law, (2009), and the Network society with the work of Castells, (2011); Network Governance with the work of Rhodes, (2007); Advocacy networks; Policy network analysis; Sociological perspectives of networks which provide shifts from structures to flow; as well as Social Network Analysis-by Riles, (2001), Burt, (2005) and Ansell (2003). Likewise, studies in Social Network Analysis have been conducted in leadership, entrepreneurship and management.

Social networks

A social network is conceptualised by Wasserman and Faust (1994) to consist of a set of actors (“nodes”) and the relations (“ties” or “edges”) between these actors. The nodes may be individuals, groups, organisations or societies. The ties may fall within a level of analysis (e.g. individual to individual ties) or may cross levels of analysis (e.g. individuals to group ties). This study falls in the second approach.

Social Networks (SNs) refer to business collaboration of the focal firm owner manager with friends, acquaintances or relatives (Premaratne, 2001). It has sometimes been related to Personal Contact Networks (PCNs). PCNs has to do with face-to-face contacts between individuals who find one another attractive for one reason or another, (Lacobucci, 1996).

From the business point of view, actors may be seeking advice, giving advice or both, exchanging technical and marketing information, exchanging gossip about others in the organisation, making loans and collecting interest, giving/receiving moral support in a time of crisis, or sharing affection or secrets. In the course of the social relations, a business relationship is established. This is explained by the fact that information and resources can possibly be useful in readdressing the customers’ problems and therefore meet their needs more competitively. This is in line with Granovetter (1985) as quoted in Brunninge (2001) who argued that economic behaviour is always embedded in social relations and that actors link to each other and exchange resources.

At times, the network perspective has evolved due to critique of the old marketing paradigm that considers markets as areas of free exchange (Brunninge, 2001:2). Being free, these markets act independently from each other and can easily switch exchange

partners if they like. In contrast, the network view puts emphasis on different forms of collaboration among actors and negates the view that frequent exchange of partners is always a rational decision.

The transaction cost theory by Williamson (1985) puts it clearly that networks are considered hybrid between hierarchical organisations/processes and markets. It connotes relational exchanges based on long- term interaction rather than internalisation and one-time exchange. They accommodate the problems of possible opportunism and bounded rationality likely to be embedded in free exchanges especially for asset- specific, frequently purchased resources and items of high uncertainty.

From a Social Network to an Entrepreneurial Network

Networks have been defined in various ways. Most definitions have been developed depending on what a particular study seeks to find. Nevertheless, salient features have shaped most definitions. Carson et al (1995: 199) define networks as encompassing the totality of the associations or links between individuals, groups and organisations in a given social system and it is likely that any modification in the nature of the contact between two or more associates will have a corresponding influence on other associations within the network. This definition seems to be more inclined towards closed networks and negates the open network structure. It also emphasises the industrial district model rather than the individual as the focal person in a network.

Aldrich (1979) defines networks as consisting of all organisations linked in a specific type of relationship and constructed by finding ties between all organisations in a population. The weakness of this definition is that it assumes organisational- based relations only and negates the personal- based relations. It also emphasises the ties and negates other properties of networks.

Van de Ven and Ferry (1980) define networking as the total pattern of inter-relationship among a cluster of organisations that are meshed together in a social system to obtain collective and self -interest goals or to resolve specific problems in a target population. The major strength of this definition is that it relates networks to attaining certain goals.

Such goals could be related to gaining access to information about what customers need in terms of quality of products, promotion, distribution and pricing. In this study the researcher argues from the individual focus perspective.

Malecki and Tootle (1996) define networks from vertical and horizontal perspectives. With vertical networks firms at different stages of the same production chain join together in a type of input-output relationship. Horizontal networks involve similar relationships at similar stages in the production process with similar needs and/or objectives. Concentration here is on the inter-firm relationship, but networks ought to be broader than this since they also include social- oriented networks.

Alter and Hage (1993) define networks as bounded and unbounded clusters of organisations that permit interactions of exchange, concerted action and joint production. This opens relationships beyond specific clusters although it does not give emphasis to socially derived exchanges. Powell and Smith-Doerr (1994) define networks as firms that regularly collaborate over a long time. The strength of the definition lies in its emphasis on the sustained relationship over a considerable length of time. The weak points are that the definition is too broad to be operationalised. It only constrains the properties of networks to duration and negates other attributes such as strength of ties and closeness of the actors. It also does not talk about social networks.

Huggins (2000:150) defines inter-firm networks as consisting of two or more firms pursuing common objectives or working towards solving common problems through a period of sustained interaction. The definition considers only inter- form networks and disaffirms social networks. It is strong in the sense that it provides for a wider spectrum of actors that starts with two firms, which is basically dyadic. Alba (1982: 42) as quoted in Araujo and Easton (1996) defines a network as a set of units (or nodes) of some kind and the relations of specific types that occur among them. It is further stated that the units involved may be persons or collectives such as firms' other formal organisations or even nations. The relations between units may be characterised by friendship links, co-worker links in bureaucracies, and awareness among members of scientific domains or interlocking directorships. The major weakness of this definition is that it is too broad to

be operationalised. However, it has value in this study because it mentions actors in the network relations as emerging from both social and inter-firm relations.

Premaratne (2001) argues that as no single actor has all the resources required one must depend on external factors such as suppliers, bankers, government agencies, relatives and friends either in the form of 'bought' or 'gratis' resources. Falamo (1989: 169) defines a 'bought' resource as one in which there exists economic agreement between the firm and the external actors. On the other hand, 'gratis' resources are exchanged without economic agreements between the two parties. The gratis resources include resources such as money, information and other non-material resources, which support firms (Galaskiewicz and Marsden, 1978). It is interesting to note that money is included as a gratis resource - something which can be difficult to comprehend in the South Africa context since cases of mistrust among different actors are common (Imperial College, 1999). The strength of this definition is that social and inter-firm networks and relationship to resources are reflected. However, the definition has not reflected the properties of networks.

Olivier (2002:3) defines networks as any collection of actors, at least two, that pursue repeated, enduring exchange relations with one another but at the same time lack legitimate organisational authority to arbitrate and resolve disputes that arise during the exchanges. This definition seems to place more emphasis on the informal types of networks and dyadic types of relations, which are more pertinent in the South African context than more formal- based linkages. However, there is no mention of the network properties.

Fuller-Love and Thomas (2004) consider networks as voluntary arrangements between firms aimed at providing a competitive advantage for the participants. The term network describes a collection of actors, such as people or business departments, and their strategic links (family, community, finance, business alliances) with each other. The strength of this definition lies in identifying key actors in the network.

While Lacobucci (1996) looks at networks as a set of actors and relational ties between them, Cromie, Birley and Callaghan (1994) define networks as the provision of extra resources that affect business growth in ways such as the acquisition of information and

other resources needed at minimum cost. In addition, Shuman, Twombly and Rottenberg (2001: 43) regard information as the lifeblood of business as such and add that information restriction can negatively affect the ability of consumers to get what they want and, conversely, can affect the business as well. Cromie, Birley and Callaghan's definition coupled with Shuman, Twombly and Rotternberg's remark seem to confirm the view that networks are efficient and effective means of accessing marketing information (MI) since not much cost is involved in accessing them. This view has its foundation in the Transaction Cost Theory of Williamson (1975).

It is clear from the review that there is not a single universally accepted definition of networks that applies to all situations. But the minimum most authors agree is that networks involve actors/units/nodes who are connected in certain structures for certain anticipated gains. In arriving at this conclusion the researcher acknowledges the Cromie et al, (1994) definition in conjunction with perceptions given by Shuman et al, (2001:43) and Iaccubucce (1996). It is therefore construct the operational definition of "Entrepreneurial Networks" as consisting of a set of actors and their structural and content relations where the focal firm regularly and for a sustained period interacts, at least informally, with ENACTUS programme supporters for the purpose of gaining economic advantages in accessing information and other support structures in a bid to enhance the growth of enterprises owned by women.

Perspectives on an Entrepreneurial network

A review of the literature shows that most research into entrepreneurial networks falls into two principal categories: inter-organisational networks and entrepreneur personal networks. The two are referred to as inter-organisational/inter-firm networks and social networks, respectively and are sometimes subsumed into one general network construct, which contains aspects of both (O'Donnell et al., 2001).

According to Premaratne (2001) inter-firm networks have been referred to as connection or interaction between a focal firm and other firms - be they competitive or non-competitive firms. It has been argued that to prosper in today's dynamic and competitive

environment, it is necessary for firms to operate in an environment of connectedness between themselves, and with supporting institutions that enhance their growth.

A number of firms enter into a variety of such inter organisational relationships to attain their business goals (Ring and Van De Ven, 1994). Such interaction takes place with other entities (organisations, people, and legislative bodies) as well. What matters most is that the relationship is business-oriented. Olomi, Jaensson and Nilsson (2002) argue that through networking and cooperation small enterprises are able to reap advantages in at least joint purchasing, cooperation and marketing.

It is clear from the social exchange theory of Blau (1964) that firms will operate collaboratively if they find it attractive to share with other firms. Such a dependence relationship may partly be reflected in the marketing information (MI) sharing where, in reciprocity, the focal firm exchanges information about what price customers want to pay, and what are likely to be the most effective promotion approaches, thereby improving the growth ability of the SMMEs.

Network structure

The structure of networks is represented in at least the following constructs: density of a network; size of a network; and network content (strengths of ties).

(i) Coordination of networks

According to Burt (1992), entrepreneurial networks is referred as those networks, that are 'open' rather than those that are 'closed'. This means where a firm has many actors or nodes that are less connected, the chances for accessing more information resources are higher than those of the one with closed networks where their relationship is confined only to those that are connected by them, thereby limiting the access to information to mainly themselves. For example, in the Enactus network, women entrepreneurs are the predominant recipients of the benefits of being part of the network.

According to Baker (2000) several studies have indicated that open networks yield higher business benefits than closed networks. Closed networks, on the other hand, build on the notion that firms in the network coordinate their efforts and actions. Such networks should then be more rewarding than open networks. Coordination is improved through continuous knowledge flow between actors in the network (Anderson et al, 2005). Several studies such as that by Jenssen and Greve (2002) suggest otherwise. Their findings showed that more access to information resources was caused by high density.

(ii) **Size of Networks**

The structural dimension of network size has also been considered an important criterion, and the literature points out that network size is positively related to access to resources including MI and organisation initial performance (O'Donnel et al, 2001). Several studies have counted the contacts that entrepreneurs have with other actors (Birley, 1985; Aldrich and Zimmer, 1989; Jenssen and Greve, 2002). However, Burt (1992) argued that it is not the absolute size but more the effective size of networks which is derived by deflating the absolute size of networks. additionally, this study explored not only the impact of women entrepreneurial networks on the growth of women-owned enterprises, but also the best way of networking women entrepreneurs.

(iii) **Network Content (Strength of ties)**

It has already been argued that the network structure of the exchange relations affects the gathering of information resources. What has been given inadequate attention is the impact of strength of ties on resource accessibility. Burt (1992) cautioned that is not only the issue of how big the network is but, more importantly, whether the network is strong or weak. Weakly-tied networks will provide smaller information benefits than a network of strong ties.

Arguably, people who are weakly-tied to a focal person would be less likely to know each other than if strong ties prevailed. They will therefore provide more diversified information than strong-tied network. However, the study by Jenssen and Greve (2002) indicated that both weak and strong ties are of equal importance; hence what matters more is the size of both the weak and strong ties. Larger sizes will lead to more access to information resources.

What is contained in the network ties and how important network ties are can vary. According to Burt (1992) network content describing ties of actors in a network includes any of the following: emotionally close, where contacts could be classified as especially close, (but not one of the closest contacts); less close (fine to work with but not desire to develop friendship); and distant (avoid contact unless it is necessary); frequency of contacts, where contacts are classified as meeting either daily, weekly, monthly, or rare; duration, where classification is based upon new relationship, established relationship (where person known for three to five years), or old relationship.

2.2.8 Entrepreneurial Networks and Promotion of Women Entrepreneurship

Since entrepreneurship in particular is embedded in a social context, studies on networks and social relations have received significant attention (Uhlener, Thurik, and Hutjes, 2002). In recent years, scholars have moved away from dealing with the entrepreneur in isolation, instead looking at the consequences of embeddedness, and the impact and relevance of networks for entrepreneurship (Hoang and Antoncic, 2003). Possibly, this line of enquiry is a reaction against the view that the entrepreneur is an atomistic and isolated economic actor immersed in a process different from other social phenomena (Araujo and Easton, 1996; Hoang and Antoncic, 2003).

Instead, current thinking seems to be that social relations and the social context can not only influence entrepreneurship but, because economic action is embedded, social networks can impact on economic performance and consequently the shape and form of entrepreneurial outcomes (Granovetter, 1992; Ring and Van de Ven, 1992; Snow et al., 1992; Jones et al., 1997; Arrow et al, 2000; Anderson and Jack, 2002). A social network can be defined as “the actual set of links of all kinds amongst a set of individuals” (Mitchell, 1973) and “sets of ties linking several actors” (Nelson, 1998: 40). Implicitly, it is that links such as friends of friends (Boissevain, 1974), group obligations (Bourdieu, 1985) and strong and weak ties (Granovetter, 1973) provide those who are party to a particular network with privileged information and access to opportunities, and enable individuals to obtain resources that might be difficult to access otherwise (Jack, 2005). Within the entrepreneurial context a network has been described as “a set of actors and

some set of relationships that link them” (Hoang and Antoncic, 2003:167) which become the socialising agents for women entrepreneurs (Aldrich and Zimmer, 1986).

For example, Brüderl and Preisendörfer (1998) pointed out that through social ties and social activity existing social relationships are activated and new ones created to obtain resources for entrepreneurial activity. Technically, networks have been described as a stimulant to entrepreneurial activity (Brüderl and Preisendörfer, 1998: 214), with the information and resources gathered through networks compensating for environmental constraints and facilitating the entrepreneurial process (Chell and Baines, 2000).

Given the importance and relevance placed on networks it is probably not too surprising that entrepreneurs are increasingly perceived to rely on their social networks for economic purposes (Bloodgood et al, 1996: 126), nor that a network has been described as one of the most powerful assets an entrepreneur can possess as it provides access to power, information, knowledge, capital and other networks (Birley, 1985; Aldrich and Zimmer, 1986; Johannisson, 1987; Elfring and Hulsink, 2003).

Before understanding the link between entrepreneurial network and promotion of women entrepreneurship, it is crucial to explore the profile of women entrepreneurs as well as their enterprises before they engage in entrepreneurial networks. While women are active in SMMEs, they face particular problems and challenges in developing their businesses. The challenges are social, cultural, educational and technological. Undeniably, these challenges affect women differently than men when it comes to establishing and developing their own enterprises. Furthermore, it is recognised that women in most societies carry the added burden of family and domestic responsibilities, and this has a detrimental or limiting effect on their ability to generate income outside of the home.

Numerous research reports have been produced on the situation facing micro and small-scale entrepreneurs in a number of African countries, and on women entrepreneurs specifically (for example see Rutashobya and Olomi, 1999; Hayat, 1997; Haile, 1998; ECA, undated; Hansen, 1989; Lwihula, 1999; Mayoux, 1988; and Nchimbi, 2000). The ILO has also provided support and published widely in this area, especially in an ILO Integrate Women’s Entrepreneurial Development Support Project aimed at promoting entrepreneurship among women in small in Kenya (Stevenson and St-Onge 2005). The

OECD has also devoted considerable attention to the promotion of women's entrepreneurship, and two international conferences have been organised on this topic (see OECD 1997 and 2000). Women's entrepreneurship in particular is attracting the attention of policy makers and researchers because it has been recognised during the last decade as an important untapped source of economic growth. However, we still lack a reliable and detailed picture of the socio-economic impact of entrepreneurial networks.

2.3 Funding and Financial Assistance for South African Women Entrepreneurs

According to Crampton (2016) the global entrepreneurship monitor revealed that the number of women entrepreneurs is growing and they are starting businesses previously dominated by men. Furthermore, in South Africa SEDA noted that 72% of micro-enterprises and 40% of small enterprises are currently owned by women (2015). private enterprises and government have established programmes and put funding in place aimed at empowering women.

Much research conducted has revealed that starting a business is always a challenging objective, and what makes it more challenging is trying to find funding to get the innovative idea off the ground. Crampton, (2016) highlights some of the financial support for women entrepreneurs below:

2.3.1 The Isivande Women's Fund (IWF)

Isivande Women's Fund is a South African government fund which aims at accelerating women's economic empowerment by supplying cost effective, user- friendly and responsive finance. The IWF offers support services to improve the success of businesses. This fund targets businesses that are starting up, expanding, rehabilitating, or franchising, and those that need bridging finance. The aim of the fund is to create self-sustaining black and female-owned businesses by offering primary and non-financial support.

2.3.2 Women Entrepreneurial Fund (WEF)

The Women Entrepreneurial Fund (WEF) was established by the Industrial Development Corporation (IDC) to support access to entrepreneurial funds for women business owners. Meryl Mamathuba, the head of development at the IDC, announced that R400 million had

been set aside for women-owned businesses. Mamathuba, said they needed to increase the extent to which women own and manage existing and new enterprises by improving their access to economic resources and infrastructure.

2.3.3 Business Partners Women in Business Fund

The fund focuses on assisting women entrepreneurs with starting expanding, or purchasing an existing business. The aim of this fund is to:

- Increase access to finance for women entrepreneurs
- Invest in viable women-owned businesses
- Contribute towards an increase in the number of successful women entrepreneurs and inspire young female in choosing entrepreneurship as a career option.
- Facilitate the creation of new jobs and decrease unemployment and poverty among the citizens of South Africa.

2.3.4 Identity Development Fund Managers Funding (IDF)

The Identity Development Fund is a leading organisation in developing innovative financial products with the added benefit of being integrated with non-financial support. IDF is focused on unlocking value in the entrepreneurial sector through management services for institutional and corporate investors.

2.3.5 Enablis Acceleration Fund

The Enablis Acceleration Fund is a partnership between Enablis Financial Corporation SA (Pty) Ltd and Khula Enterprise Finance Ltd. In 2017 it was capitalised at R50 million. Its aim is to improve access to SMME early- stage funding, while reaching and supporting SMMEs that are developing in remote or rural areas with a view to creating new sustainable jobs that alleviate poverty and reduce unemployment.

2.3.6 The National Empowerment Fund (NEF)

The National empowerment fund is a government agency that was set up to provide capital for black economic empowerment transactions. Although this is not specifically a female-focused entrepreneur fund, it does cater for black women and aims to empower them to become part of the entrepreneur society.

2.3.7 The Special Projects and Programmes Unit (SPP)

The Special Project and Programmes Unit (SPP) within the Programme analysis and Development (PAD) of SEDA has an arm that focuses on projects specifically for women. The SPP is supporting women so that they are hindered less by negative prevailing socio-cultural attitudes, gender discrimination or bias, and personal difficulties. The SPP is a platform where women can educate themselves about all the various aspects of becoming an entrepreneur. This resource also provides women with information on additional funding resources.

The most important question is, if there are the programmes and funding mentioned above for women entrepreneurs, why is there limited growth in women-owned enterprises? Are the women entrepreneurs in Kwazulu-Natal aware of these source of funding and programmes? Lastly, how effective and accessible are these programmes to the women entrepreneurs? Further research needs to be conducted to answer these questions.

2.4 Summary

This chapter reviewed the literature on networking and tried to link it with the women entrepreneurship to find out the impact of entrepreneurial networks on the growth of women-owned enterprises in South Africa. The chapter explored: the meaning of a social network, and specifically an entrepreneurial network; different types of social network; networking behaviour; women engagement in entrepreneurial networks; perceptions of women entrepreneurs on the opportunities and challenges of entrepreneurial networks; methodological issues in networking women entrepreneurs.

CHAPTER THREE

CRITICAL AND ANALYTICAL REVIEW OF EMPIRICAL LITERATURE

3.1 Introduction

This section surveys the literature on issues directly related to the objectives of the study. The review is about mapping the frontiers of knowledge on entrepreneurial networks and the growth of women entrepreneurship in a bid to discover knowledge gaps that were filled by the study. Amongst others, the study reviews: the profiles of women entrepreneurs owning small and micro enterprises; the profiles of SMMEs owned by women; the extent to which women entrepreneurs engage in the entrepreneurial networks; the opportunities and challenges of entrepreneurial networks in developing their enterprises; the connection between entrepreneurial networks and the growth of women-owned enterprises.

The review is not simply a description of what others have published on entrepreneurial networks and the growth of women entrepreneurship, but rather takes the form of a critical discussion, showing insights and an awareness of different arguments, theories and approaches. It also identifies the strengths and weaknesses, similarities and differences, as well as controversies in previous research linked to the purpose of this study.

3.2 Empirical Literature Review

Machirori (2013) conducted a study to investigate the impact of networking on access to finance and performance of small and medium enterprises (SMMEs) in the Buffalo City Municipality in the Eastern Cape Province of South Africa. Among others, the objectives of this study were to examine whether entrepreneurial characteristics are related to networking, the firm characteristics of the SMMEs are related to networking by SMMEs, as well as whether networking is related to the performance of SMMEs. The results revealed that the gender and education of SMME owners, and the age, size and legal status of SMMEs are the entrepreneurial characteristics that are positively related to networking. In addition, the results indicated a positive relationship between networking and access to finance and performance of SMMEs. The study recommended that SMMEs should network more to gain access to information, resources and contact sharing in a bid to

increase the likelihood of SMMEs obtaining finance, thereby improving their performance. As such, Machirori's study added value to the body of knowledge of networking and performance of SMMEs in South Africa. However, several issues are critiqued. First her findings cannot be generalised for the South Africa as the sample utilised was only confined to Buffalo City. Second, the author dealt with the aggregate behaviour of networking without considering gender specific needs and issues.

Likewise, from a study commissioned by the International Finance Corporation's Gender Entrepreneurship Markets (GEM) programme (2005) on behalf of the Gender and Women's Economic Empowerment Unit of the Department of Trade and Industry (DTI), and undertaken in collaboration with FinMark Trust, several findings were reported. Amongst others were: Black women are the largest self-employed group of the population, and institutions that act now to service this market will reap the benefit in the future; access to finance in South Africa is not equal across all groups and, race and gender remain important variables in the lack of access. As such, the study added value to the body of knowledge on black women entrepreneurship through social networks.

Another study in 2005 by FinScopeTM reported that there are specific attitudes of banks on women entrepreneurship. Notably, only one out of South Africa's four major banks is contemplating a specific programme to increase its share of women-owned enterprises. Also, Black Economic Empowerment (BEE) codes and industry charters do not have sufficient targets for women's financial services outreach or business activity. It is also argued that only a few women in business know about the different institutions, their products or how to access them. And lastly, overall, women have less financial confidence than men.

As a response to those gaps, utilising entrepreneurial networking would be the alternative means of not only addressing barriers to women entrepreneurship but also promoting the growth of their enterprises. Several gaps were explored, for example, availability of any South African national policy that emphasises the role of networking entrepreneurs; methodological issues in networking; co-ordination of networks at the national and provincial level promoting the growth of women entrepreneurship.

The special report of the DTI (2005) on “South African Women Entrepreneurs: A burgeoning force in our economy” asserts that women entrepreneurs in South Africa remain on the periphery of the national economy. The concentration of activities of women in business is located in the areas of crafts, hawking, personal services and the retail sector. Likewise, there are low participation levels of women entrepreneurs in value-adding business opportunities.

The literature has observed that much of the available data on women entrepreneurs have been relatively limited in the formal sector, while focusing more on the informal sector. This contested ground of thinking raises methodological issues in networking women entrepreneurs. What is the best way of networking women entrepreneurs? Does the use of formal structured entrepreneurial networking translate to the growth of women entrepreneurship? Should we empower local women entrepreneurs to formulate or develop their informal network and capitalise on it? These were among the knowledge gaps filled by the study.

Some of the chief barriers to promoting women in business according to the DTI (2005) report are cultural and societal problems, the psychological impact of cultural norms, employment legislation and policy, lack of information, training, finance, markets, technology and business infrastructure, the fact that more and more women are taking the route to informal sector entrepreneurship (Erwee, 1987; Mahadea, 2001), absence of vehicles for skills development and capacity building, fragmented approaches to identifying issues and developing strategy to influence policy affecting business and government interventions. Consequently, it was crucial to critically analyse

the relevance of social networks in addressing those mentioned challenges facing women entrepreneurs in South Africa.

In analysing the profile of enterprises owned by female entrepreneurs the study analysed emergence and development of female owned SMMEs. Carter, Stearns, Reynolds and Miller (1994) examined 3,000 established businesses in the USA. They found that the emergence or ‘gestation’ of these businesses showed substantial differences in the length

and in the pattern of ‘organisational emergence’. There was also no evident order to the sequencing of activities. Some people who had set up a new business had done so by first making sales (exchange) and then working ‘backwards’. A good example of this is a hobbyist. Someone with a passion for making clothes may find that these prove popular with friends and family. They sell a limited number and subsequently decide to set up in business. The heterogeneity of the start-up process was confirmed by Rosa *et al.* (1996) who looked at 71 emerging entrepreneurs. They, again, found no evident logical pattern to how organisations emerge.

Sarasvathy (2001) has argued that organisational emergence is not always a causal, logical process. To illustrate this, she used the analogy of how a chef cooks a meal. In a causal process, the chef follows a set recipe. If the chef does not have the necessary ingredients, she will go out and get them first so that she can follow the directions contained in the recipe. The alternative approach is to follow what Sarasvathy calls an ‘effectuation’ process. In this approach, the key difference is that people take the ingredients that they have in their kitchen cupboard and then proceed to imagine how their meal will look, given the ingredients they have. Once they have successfully realised how and what they are going to cook, then they proceed to cook the meal. This is rather like someone having resources (e.g. money or equipment) and wondering how to make use of them successfully.

Lee-Upton, Broming and Rebecca-Upton (2014) conducted research to investigate whether there are structural differences in the nature of entrepreneurial networks between male and female entrepreneurs, and to what extent these differences manifest disparities in the effective development and success of female entrepreneurs. The researchers concentrated on social network analysis at the embryonic stage of entrepreneurial development, where entrepreneurs seek to develop, plan and launch a business. Their research design included positing two research hypotheses related to gender differences in social network use during the firm creation process. They tested these hypotheses using multivariate regression that followed an expectancy theory model with data from the Panel Study of Entrepreneurial Dynamics. The study found that male primary entrepreneurs have statistically significant higher social capital than female primary entrepreneurs.

However, there is no statistically significant difference in secondary owner social capital for women-owned and men-owned businesses. Likewise, key non-owners in women's entrepreneurial endeavours have greater social capital than those assisting men. This is a key point, indicating that some women entrepreneurs may attempt to bridge their own social capital gaps by associating themselves with key non-owners with relevant skills. Accordingly, primary owner social capital positively influences entrepreneurial expectancy, which in turn affects starting a business and desired outcomes. In general terms, the above results suggest that quality is more important than quantity of network connections and that entrepreneurs do not necessarily need to network more, but need to network better. As a critique, their study did not employ snowball sampling in selecting their sample from respective networks, which raises the question of its validity.

Hoang and Antoncic (2003) conducted a critical review of network-based research in entrepreneurship. They reviewed and critically examined the subject matter in three areas: content of network relationships, governance, and structure. Research on the impact of network structure on venture performance has yielded a number of important findings. In contrast, fewer process-oriented studies have been conducted and only partial empirical confirmation exists for a theory of network development. They were of the view that in order to address unanswered questions on how network content, governance, and structure emerge over time, more longitudinal and qualitative work is needed. Theory building in this field would benefit also from a greater integration between process- and outcome-oriented research. As a critique, their analysis was centered in developed countries like France, and did not reflect or accommodate the natural settings of developing countries such as South Africa.

Leyden, Link and Siegel (2014) conducted a theoretical analysis of the role of social networks in entrepreneurship. They outline a theory of entrepreneurship which highlights the importance of social networks in promoting innovation and reducing uncertainty. Their findings suggest that the "social" aspect of entrepreneurship increases the probability of entrepreneurial success. Their results lend credibility to the theories of entrepreneurship that suggest that entrepreneurial opportunities are formed endogenously by the entrepreneurs who create them. As a critique of their theoretical analysis, the political economy which informs functionalities of entrepreneurial networks in the

developed countries are assumed to be different from those in developing countries. As such, the study reported in here analysed the relevance of their findings, their methodological rigor and robustness within the context of South Africa.

Greve and Salaff (2003) studied network activities of entrepreneurs through three phases of establishing a firm in four countries. They considered entrepreneurs as an independent variable influencing the success of a network. By analysing the number of their discussion partners, and the time spent networking they found that entrepreneurs build networks that systematically in the phase of entrepreneurship. Likewise, they further talk with more people during the planning than other phases. Family members are present in their networks in all phases, particularly among those who took over an existing firm. However, women use their kin to a larger extent than men, and even more so when they take over an existing firm. Experienced entrepreneurs have the same networking patterns as novices. Moreover, these networking patterns are the same in all countries. However, there are country differences in size of discussion networks and time spent networking. These were positive lessons from their study.

Smith and Lohrke (2008) found that an entrepreneur's network can provide a significant source of social capital which, in turn, may increase a new venture's likelihood of success. Entrepreneurship research has frequently examined how such networks develop, and reviewing existing studies suggests that trust plays a significant role in this process. Despite its recognised importance, limited research exists examining how trust evolves during, and interacts with, the entrepreneur's venture network development. Accordingly, they proposed that an entrepreneur's reliance on exchange relationships based on affective and cognitive trust will vary as the entrepreneur moves through the network development process. In this study, the profile of women entrepreneurs and their enterprises owned by them were related to the trust developed from the Enactus networks in order to identify a path towards the growth of women-owned SMMEs.

Gilmore, Carson and Grant (2001) carried out a study on how and why networking is used by SMMEs in Northern Ireland and Australia. They argued that networking is an inherent aspect of owner- manager decision making, particularly those decisions relating to

marketing. The emphasis was on studies of a phenomenological nature which points out the need for qualitative research. The data were collected by means of an in-depth interview. The study found that there was considerably more communication between SMME owner- managers and their competitors than is reported in the literature.

In the study conducted by Chimucheka (2013) to investigate the relationship between small business performance and the use of networks in the start-up and growth stage of the life cycle, several aspects were found. The study found a relationship between performance and entrepreneurial networks in both the start-up stage and the growth stage of the firm. Networks are important to small businesses for information and opportunity seeking, accessing resources, and gaining legitimacy. According to Chimucheka study, Small business performance improves as a firm moves from start-up to growth stage of the life cycle. Understanding the factors that impact small business performance is important for business advisors, policymakers and other relevant stakeholders in order to better serve the small business sector. At a methodological level, a qualitative approach was adopted in exploring the effect of networks on small business performance. A case study of one firm in the Netherlands and an in-depth interview was conducted to complement a thorough literature review on entrepreneurial networks, small business performance and business life cycle.

A study by Barr (1998) on enterprise performance and the functional diversity of social capital in Ghana found that networks can affect enterprise performance directly by providing entrepreneurs with information about technologies and markets, output markets and how they function. The standards to which they comply may help enterprise become competitive and may reduce costs or improve output quality. Barr used quantitative analysis and defined small enterprises as those with fewer than 30 employees. He came up with the finding that networks can affect enterprise performance in different ways and to different extents depending on the function they are built to perform. According to Barr (1998), entrepreneurs with larger enterprises tend to maintain innovative networks that are large, diverse, less cohesive, and best suited to access information about technology and markets. In contrast, smaller enterprises tend to maintain solidarity networks that are small, homogeneous, cohesive, and best suited to reducing information asymmetries, thus supporting informal credit and risk sharing arrangements. The study reported in this thesis

intended to find the relevance of Barr's findings in entrepreneurial networks established by the Enactus programme in South Africa.

Shaw (1999) conducted qualitative research on the impact of social networks in the development of small service firms. The study was carried out in the UK, using a qualitative study paradigm. In-depth interview was used in data collection. It was found that participants perceived information about competitors and customers to have impacted upon their development in two ways.

The information provided to them from their social networks has assisted in the development of case firms by creating and expanding their client base without incurring tendering expenses. Similarly, information about competitors, particularly about those to which case firms were tendering for business was perceived to have improved the design proposal developed by case firms and contributed towards their acquisition of new and repeated business.

Basu (1998) conducted a study that aimed at underscoring the role of institutions including networks that facilitate the transfer of finance, market information, and other resources necessary for entrepreneurial success. It involved 200 Asian entrepreneurs, most of whom were relatively successful, since they had survived and in most cases expanded their business. The study was quantitative- based and supported by a qualitative approach. The study found that cultural traditions and social networks played some role in motivation for business entry and those who used them as a source of advice and information achieved slightly higher growth rates than those who did not use them.

Machirori and Fatoki (2013) conducted a study on the impact of firms' and entrepreneurs' characteristics on networking by SMMEs in South Africa. Results indicated that some entrepreneurs' and firms' characteristics have positive impact on networking by SMMEs. The study also noted that the SMMEs suffered from a very high failure rate and weak performance. Self-administered questionnaires were used to collect data in a survey. The study used statistical analysis including descriptive statistics and regression analysis. While their study analysed the influence of entrepreneurs' characteristics on networking also explored how networks influence the growth of enterprises owned by women.

A study by Donckels and Lambrecht (1995) on the impact of networks on SSE growth in Belgium found that networks influenced the growth of a small business especially through contacts with national and international entrepreneurs. The networks also involve gathering and dissemination of information. The scope of their study, however, was based on the developed country context. This study reported in here, on the other hand, focused on a middle income country, that is, South Africa.

Premaratne (2001) studied networks, resources and small business in Sri Lanka. He used a sample of 3003 small business owners who were interviewed, 70% of them being manufacturing firms. Three types of actors were involved in the entrepreneurial networks: Social, which included relatives, friends and acquaintances; Supporting, which consisted of support agencies such as banks, Government agencies; NGOs and Inter-firm-which involved other enterprises both large and small. It was found that enterprises with more networks relations received more supporting resources from outside actors and that these resources helped to improve these firms' growth. According to Premaratne (2001), there was a correlation between being involved in entrepreneurial networks and receiving these resources, which were more in the form of finance and information. The small firms were characterised as having employed 25 or fewer persons. The study utilised both social and inter-organisational theories. This study reported in here utilised mixed methods involving both qualitative and quantitative designs to explore the research problem.

Fuller-Love and Thomas (2004) carried out a study on networks in small manufacturing firms in the United Kingdom (UK). The purpose of the study was to investigate whether business networks contribute to the success of small and medium sized businesses in the rural areas of Mid- Wales. The study sought to discover what factors contributed towards SMME success, how they intended to improve their competitiveness in future, and how they made use of businesses to be more competitive. The majority of the firms in a survey employed between 1 to 25 people with 72% of the firms falling under this category. 20% had between 25 to 100 employees. The firm with the largest number of employees had 220 people. With regard to networks, 84% said they belonged to a network with 74% of them being members of the Mid-Wales manufacturing group. Those who were not part of this formal network had various connections and informal networks or had been members

in the past. 44% of the respondents said the reason they joined the networks was to meet other people in the same sector. 36 % said they joined in order to obtain and share information, while 20% said they joined to get ideas. The main advantages of networks revealed included information giving and receiving, problem solving, improving effectiveness, sharing ideas, and having contacts. The study revealed that networking had a positive effect on the whole region as they were able to increase the number of employees employed in the firm.

Coviello and Munro (1995) studied the impact of networking on international market development of SMMEs in the New Zealand software industry. The study evolved from the assertion that SMMEs needed successful international market development as they were characterised by limited domestic market. The network relations were considered ideal to pursue foreign market opportunities and conduct international marketing activities. Nevertheless, a limited examination of the role of networks in the international market development prevailed. The study was exploratory and descriptive in nature. It involved 4 in- depth case studies followed by a survey. It was found that firms were able to internationalise very quickly by linking themselves to the established networks. Firms with established international networks had recorded an average growth rate of 83% for the period. Both formal and informal networks were instrumental to the success since they both provided international opportunities. Business related networks were perceived as being most helpful in identifying potential linkages. These linkages were established to help offset the limited marketing expertise and infrastructure. They were also useful in accessing local market knowledge, obtaining initial credibility, and reducing market entry costs, risk and time.

In Tanzania, Murphy (2001) examined social factors as they related to small and large scale manufacturing firms in Mwanza region. The study was based on how trust is established and how firms use social networks for production and innovation. Inter-firm and business networks were identified and for production and innovation. Inter firm business networks were identified and their basic structures described. In depth interviews were used and 41 business firms (through their business managers) were involved. The study found that networks facilitate innovation when they are structurally dense and

spatially extended and when business people participating in them are willing to create strong bonds in their local communities and build social extensions to outsiders from other communities and regions. The individuals' social orientation and ability to trust was found to empower economic agents to take action for firms' success.

In a study by Nnunduma (2003) on the structure and behaviour of food trading networks in Tanzania he applied a qualitative approach. The objective of the study was to examine how structural relation networks between members influenced network behaviour and how this influenced food marketing. The case study was conducted in the two regions of Dar es Salaam and Arusha and involved four different cases of wholesale of eggs and amaranth. The study observed reciprocity, durability, and reachability as key attributes of strength of ties in this work. In addition, family, ethnic, place of origin, marital status, and religion contributed to the strength of ties. Moreover, networks were seen to be relatively small in size, fragmented and internally interconnected. The network for amaranth was less organised and less visible than the network of egg vendors. The strength of ties was stronger for egg vendors than for amaranth wholesale.

Rutashobya, Mukasa and Jaensson (2005) conducted an exploratory study on the networks, relationships and performance of SMMEs in the shipping sub-sector in Tanzania. The key question concerned the extent to which networks are appreciated and adopted among the Tanzanian SMME operators. Social capital and transaction cost theoretical perspectives were used in the study. The study involved a sample of 69 firms made up of shipping agents and freight forwarders, all located in Dar es Salaam. A semi-structured questionnaire was used to capture data in a survey. The findings revealed little appreciation for, and sparse use of, networks in the country's shipping sub sector, especially among the locally owned shipping firms. Linkages could not be sustained, suggesting a lack of appreciation of networks as a strategy. Results from this study reveal that not all firms use networking as a strategy.

Swabir (2002) studied the influence of social relationships and networks on the growth of SMMEs in Tanzania. The aim was to find out the impact of social relationships and networking on the growth of SMMEs. The study involved two cases from Dar es Salaam

and Mwanza, with 70 responding owner managers. The study found that networking had assisted in terms of business information, finance, physical assets and moral support.

Likewise, Florin, Lubatkin and Schulze (2003:375) suggest that social networks can provide value to members by allowing them access to the social resources embedded within a network. The resources embedded in social networks reduce the amount of time and investment required to gather information and improve responses to the operating environment (Zhang et al., 2010, cited in Chen and Chao, 2006:346). Burton, Wu and Prybutok (2010:123) posit that the resources exchanged through social networks have substantial value, including work-related resources of task advice and strategic formation.

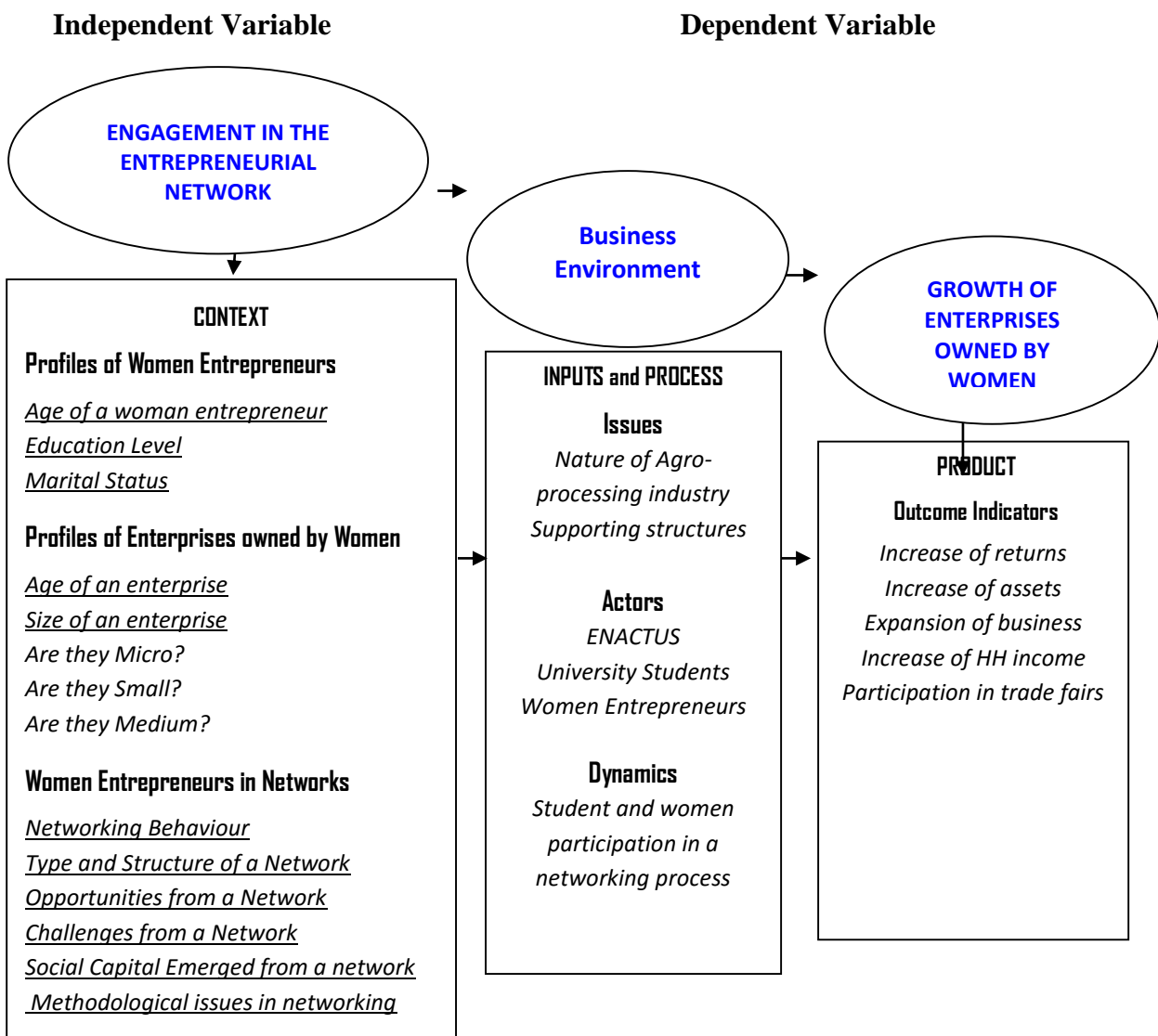
A study conducted by Rabbani and Chowdhury (2013) in Bangladesh on policies and institutional support for women entrepreneurship development revealed that different types of government and non-government organisations are working to develop women entrepreneur's capacity for running a successful business. Furthermore, there are a number of specialised institutions that are involved in providing technical support, training, financial support and information support. In the same study it is stated that there are more than 1000 registered NGOs that are working as networking organisations that promote the women entrepreneurship and development. The question is does South Africa have registered institutions that promote women entrepreneurship and development?

To recap, the empirical studies by Rutashobya and Nchimbi (1999), the ILO's, IFP and SEED (2004), the International Finance Corporation's Gender Entrepreneurship Markets (GEM) programme (2005), FinScopeTM (2005), DTI (2005), Carter et al (1994), Sarasvathy (2001);, Lee-Upton, Broming and Rebecca-Upton (undated), Hoang and Antoncic (2003), Leyden, Link and Siegel (2014), Greve and Salaff (2003);, Smith and Lohrke (2007), Gilmore, Carson and Grant (2001), Chimicheka (2013), Barr (1998) Shaw (1999);, Basu (1998), Machirori and Fatoki (2013), Donckels and Lambrecht (1995);, Premaratne (2001), Coviello and Munro (1995), Murphy (2001), Nnunduma (2003), Rutashobya, Mukasa and Jaensson (2005), and Rabbani and Chowdhury (2013) has significantly contributed to fill the gaps that this study strived to fill in.

3.3 Conceptual Framework for Entrepreneurial Networks and Women SMMEs

The study was guided by the conceptual model developed by Stuffbeam in 1971 which covers *Context, Input, Process and Product*, hence the acronym CIPP. The CIPP model was adopted and modified to describe the “the impact of entrepreneurial networks on the growth of enterprises owned women entrepreneurs ”.

Figure 1: A Conceptual Framework for entrepreneurial networks and Women SMMEs



Source: The CIPP model adopted and modified by Vezi, 2015.

Figure 1 conceptualises how entrepreneurial networks are linked to the growth of enterprises owned by women entrepreneurs. From the diagram, women engagement in the entrepreneurial network within the framework of a given business environment in the agro-processing industry is linked, and explored in natural settings. The outcomes of interest are indicators showing the extent to which entrepreneurial networks have enhanced the growth of women-owned SMMEs. Given that engagement in entrepreneurial networks and the growth of enterprises, as well as women entrepreneurship are strategic issues, implementing the idea of strategic planning for women entrepreneurship is thus emphasised. What is the applicability of the designed conceptual framework in this study? The conceptual framework hypothesises that unless some issues related to the gender gaps in entrepreneurial networks are addressed, the Enactus programme will not be able to properly enhance the growth of enterprises owned by women. Furthermore, without proper policies regarding social protection for women entrepreneurs it would be tough to create a more supportive enterprise culture and context, and a more favourable business environment for women entrepreneurs. Madzivhandila and Dlamini (2016) indicated in their study that for the South African government to successfully develop the SMME sector there is a need to an appropriate policy mix of initialisers that correspond to the most important barriers, and contracts that exist locally.

Table 2: Policies for Creating Enabling Environment

<ul style="list-style-type: none"> • Policies to remove barriers to the start-up, formalisation and growth of women's enterprises • Policies to improve women's access to markets • Policies to improve women's access to and control over economic and financial resources • Policies to strengthen social protection and social inclusion, and to reduce the risks and vulnerabilities facing women entrepreneurs and their women workers, including women entrepreneurs with disabilities • Policies to create a more supportive enterprise culture, and a more favourable environment for women entrepreneurs (ILO, 2007: 4-5)

Source: Rabbani and Chowdhury (2013)

3.4 Synthesis and Knowledge Gap

The overall assessment of theoretical perspectives and empirical debates and studies aimed at analysing the impact of entrepreneurial networks on growth of women-owned SMMEs in Africa and the world at large succeeded in documenting a number of key shortcomings in the literature of women entrepreneurship development and SMMEs growth. As such, they have made important contributions to our understanding of initiatives and strategies of developing women entrepreneurs and their SMMEs through networking strategy. Despite these achievements, there is scant literature on the impact of entrepreneurial networks on the growth of women-owned enterprises in Africa. As such, the literature review helped to fill some of the literature gaps that the objectives of this study strived to fill in.

3.5 Summary

The critical analysis of the empirical literature that reviewed the political economy that informs the growth of women-owned SMMEs within the perspectives of entrepreneurial networks in South Africa were presented in this chapter. The next chapter provides the theoretical framework.

CHAPTER FOUR

THEORETICAL FRAMEWORK

4.1 Introduction

The importance of theory in academic research cannot be over-emphasised. It provides a framework that unpins a research work. The essence of theory in academic research is to facilitate analysis and to provide a solid foundation. Owolabi (2016) notes that theory in academic research is used in order to solve real world problems. Based on this, the chapter presents background information on the theory that constitutes the backbone of the study. For the purpose of this research the theoretical framework is separated from the literature review, chapter based on the submission of Creswell (2003) that in academic research the theoretical framework needs to be separated from the literature review chapter.

In another development Kerlinger (1979) argues that the theoretical framework in academic research links the independent and dependent variables together. For the purpose of this research, the theoretical framework was employed to investigate the problem areas which had been discussed earlier in Chapter One of the research. Extant literature indicates that there must be a relationship between the theoretical framework in academic research and the literature review.

Theory has been defined by various scholars. Brink, van der Walt and Rensburg (2013) state that scholars define theory based on various angles. They go further to say that some of the definitions are specific while other are very narrow. Ocholla and Lex Roux (2011) argue that before arriving at an acceptable definition of the theoretical framework it is necessary to define theory. As a result, they define it as ‘a conceptual explanation of a phenomenon and how it interacts with others (occurrences), in space and time, in order to broaden the understanding and application of a concept.’

Contributing to this, Neuman (2014) defines theory as the manner of explanation of a specific social phenomenon that can be identified as a set of causally which are relevant

factors. This implies that theory in academic research provides relevant insights into the real meaning of a social phenomenon under investigation. It can be said that a theory in academic research is the interrelated concepts that provide adequate explanation among variables.

It is also necessary to explain the meaning of theoretical framework. Literature has indicated that there is no single universal definition for the concept. Ocholla and Le-Roux (2011) note that there are four basic principles for acceptable definition of the concept, namely the research hypothesis, the theoretical model, the methodology and the literature review.

Contributing to this, Neuman (2014) notes that theoretical framework provides the opportunity for assumptions and relevant concepts that will provide a better explanation for the research under investigation. The importance of theoretical framework in academic research cannot be over-emphasised in line with this that Ocholla and LeRaoux (2011) maintain that theoretical framework in academic research provides great opportunity for clarity of research, promotes research appropriateness and at the same time ensures effectiveness in academic writing. It can be said that theoretical framework provides a blue print that guides academic research in respect of design, result interpretation and method of data analysis.

4.2 Theories of entrepreneurship

The extant literature indicates that scholarly studies on small-scale business needs to be categorised under the field of entrepreneurship. The reason for this may be attributed to the fact that small-scale business enterprise is about the way and manner a business is being run for profit making. Simpeh (2011) notes that entrepreneurship is a multidisciplinary field which cuts across all facets of industries including economics, engineering, education, legal practice, agriculture, and a host of others. The essence of entrepreneurship is to create a friendly environment for business organisations in order to generate income and to create wealth, but not only that, also to create opportunities for poverty eradication in all ramifications and improve the socio-economics development of people.

Hisrich, Peters and Shepherd (2009) argue that entrepreneurship is the process of recognising various business opportunities and providing necessary resources, and accepting the necessary risks in order to make profit out of the business venture. Drucker (1985: 19) notes that in the United State of America, entrepreneurship is described as the ways of starting a new and small business in a small way. Ondeng (1989) and McCormick et al (2001) note that the term entrepreneur is synonymous with small business owner. This implies that entrepreneurship is a practice of using business opportunities for economic gain and self- reliant. Saleemi (2009) argues that both terms have many things in common and they have many features. They go further to say that the two concepts differ in terms of the amount of investment and wealth created, speed of creating the business opportunity and the nature of the innovation. There are various theories relevant to the study which include psychological theory of entrepreneurship, the sociological theory of entrepreneurship and economic theory of entrepreneurship.

The reasons for different theories in the field of entrepreneurship can be attributed to the multidisciplinary nature of entrepreneurship (Amit, Glosten and Muller 1993:1).

However, this study uses Social Network Theory which is a social science theory that discusses relationships in the field of social science (Kadushin, 2004). The origin of the theory could be traced to 19th century in attempts to find something that might connect people in their communities. Brass (1992) states that social network is related to a generic way that uses a set of nodes which are connected by a set of social relationships ties or a specified type of ties.

However, the term “network’ is referred to describe the structure of ties among the actors in a social system (Nohria and Eccles, 1992). These actors include individual, formal organisations and informal organisations and industries.

Justifications for using the theory

1. Social Network theory permit entrepreneurs to access knowledge and develop business resources which may serve as the catalyst for achieving competitive advantage (Davidsson and Honig 2003).
2. The submission of Burt (1992) that social network theory shapes the entrepreneurial process through adequate flows of information.
3. The theory provides avenues and at the same time a conducive environment that support and influence the development of small business enterprises (Gichohi, 2016)

The Social Network Theory (SNT) introduced and formalized by Moreno 1937 was utilised to understand the impact of entrepreneurial networks on the growth of enterprises owned by women. The SNT was used within the conceptual evaluative model grounded by Stuffbeam in 1971. This Stuffbeam model covers *Context, Input, Process and Product*, hence the acronym CIPP. The model was adopted and further developed by this study to account for the impact of social networks on the growth of enterprises owned by women. It has been used extensively in evaluative studies.

4.3 Social Network Theory

Social network theory asserts that networks are depicted as series of direct and indirect ties from one actor to a collection of actors. Social networks connect individuals so that they create pathways for information flow for others. Most of the people with whom we have strong ties also have ties with other people and it leads towards more interactions as well as resources (Waters, Burnett, Lamm and Lucas, 2009). The relevance of social network theory in this study is explained by an influential work on the role of social relationships in entrepreneurship, Aldrich and Zimmer (1986), who argue in their concluding paragraph “it is not just what you know, but who you know.” That is to say, entrepreneurs are embedded within their social context and their behaviour cannot fully be understood without understanding the social relationships they form with others. Social interactions help people to make sense of their environment (Aldrich and Zimmer, 1986).

Furthermore, it is accepted that network analysis should consider both the structure of the network and the nature of interactions between network actors. Social network according to Mitchell (1969) is described as a set of morphological dimensions, which considers the structure of networks and interaction dimensions, and which considers the network process. While the structural dimensions include the focus of network inquiry ‘anchorage’, the ‘density’ which measures the extent to which actors in the network are connected to one another is another dimension. Also, there is the ‘range’ which refers to the diversity and size of the direct contacts with the ego or person on whom the network is anchored.

Mitchell (1969) proposed that potential members of a person’s network are those people who within certain norms might be expected to provide that person with some specific service or support, or alternatively, might expect him or her to provide them with some specific type of service or support. Only those who will become involved in some social exchange or transactions will become links in the personal network. There is therefore some element of choice in the makeup of a person’s network. However, there are those persons who are chosen by the individual to include in this network because of their interest in them, while others will be included due to some kind of moral obligation.

This study explored the catalytic role of the entrepreneurial networks established by Enactus in transforming female-owned micro to small, as well as small to medium enterprises in the agro-food industry. In essence, the theory explored gaps, and established the links between women attributes (such as age and level of education), enterprise attributes (such as size and age of an enterprise owned by women entrepreneurs) and the catalytic role of the entrepreneurial networks.

The roots of social network theory can be traced back from the work of Moreno (1937), Cartwright and Harary (1956), Milgram (1967), and later on, the Watts and Strogatz (1998) “six degrees of separation” theory. Further advocates of the social network approach to networking include Birley (1985, 1990), Aldrich and Zimmer (1986). For the purpose of this study, Granovetter (1973, 1985), Burt (1992), and Coleman (1990) provide authentic theories applicable to demonstrating the growth of enterprises owned by women.

4.4 Social Network Theory Account of the Impact of Networks on Growth of SMMEs

Since entrepreneurship in particular is embedded in the social context, it is crucial to understand the role of social networks in promoting not only entrepreneurship but also fueling the growth of enterprises, specifically the ones owned by women. Literally, understanding the growth of women-owned SMMEs requires one to understand the profile of women entrepreneurs, the profile of enterprises owned by women, women entrepreneurs' engagement in a network, as well as opportunities and challenges that emerge from a network. The use of SNT helped to explore gaps, establish links and explain three key concepts: “*networking; empowerment, and the transformation of enterprises owned by women entrepreneurs*”.

The aim of utilising social network theory within the perspectives of promoting entrepreneurship is based on the need to explain how social relations are established from the links between women attributes (such as age and level of education), enterprise attributes (such as size and age of an enterprise owned by women entrepreneurs), and the catalytic role of the entrepreneurial networks in relation to their outcomes.

According to the theoretical model established by Barr (1998), entrepreneurial networks facilitate the process of economic growth. What was the validity of those claims within the perspectives of Enactus networks? As a critique, much of the literature that establishes a link between entrepreneurial networks and women entrepreneurship has focused more on the influence of structures and dynamics of processes during formation of a new ventures, possibly because entrepreneurship is often associated with starting a business (Gibb and Hannon, 2006). The focus of this study, however, was on the growth of already established SMMEs owned by women entrepreneurs.

Before analysing networking impact on the growth of enterprises owned by women entrepreneurs, it suffices to assert that the growth of the enterprises owned by women entrepreneurs has a lot to do with the “profiles of women entrepreneurs” characterised by variables such as age of women entrepreneurs, marital status and education level as well as the “profiles of enterprises owned by women” characterised by variables such as the

age of an enterprise, and size of an enterprise for instance whether they are micro, small or medium.

According to Ngau and Keino (cited in Rutashobya and Nchimbi, 1999:212), most female entrepreneurs have a limited level of formal education. With regard to experience, type and age of activities, Rutashobya (cited in Rutashobya and Nchimbi, 1999:212) notes that African female entrepreneurs lack business experience, choose activities that are compatible with their reproductive roles, and their businesses are micro or small and home-based. Implicitly, it is possible that the growth of their enterprises is constrained by those factors despite their engagement in networks.

As for the performance and type of activity, Parker et al., and Rutashobya (cited in Rutashobya and Nchimbi, 1999:212) assert that African female entrepreneurs operate in low growth and traditionally female activities. The ILO, IFP and SEED (2004) noted that businesses operated by African female entrepreneurs have a tendency to remain micro due to family obligations (Parker, Riopelle and Steele (1995) in Rutashobya (cited in Rutashobya and Nchimbi, 1999:212). Implicitly, it was crucial to understand whether women engagement in entrepreneurial network empowered their personal profiles, as well as the profiles of their enterprises.

Is there any empowerment through entrepreneurial networks? The concept of empowerment is a contested one, so are the frameworks and models used to analyse it. Implicitly, there has been no overarching framework available for practitioners and researchers hoping to grasp the process and components of empowerment in a comprehensive manner. However, for the purpose of this study, the concept of empowerment in particular is focused on understanding whether Africa's entrepreneurial networks are able to make women think, reason and act strategically in the process of developing their existing firms. In this study the concept of women empowerment from entrepreneurial network was measured qualitatively.

Enactus networks is among a number of supporting institutions for the growth of women-owned SMMEs has expanded the conceptual scope of entrepreneurship to include the creation of innovative and often market-oriented solutions to social problems. To what extent have Enactus networks empowered women entrepreneurs by transforming not only

the personal profiles of women entrepreneurs but also the profiles of enterprises owned by them? This was one of the gaps filled by the study.

Equally important, there is enough literature which shows that networking entrepreneurs, such as women, offers several opportunities. Amongst other things, entrepreneurial networks: enhance entrepreneurs in accessing resources such as information, finance and labour needed for business formation (Aldrich et al., 1987); provide the entrepreneur with the opportunity for recognition of capabilities (Hills et al 1997); as well as provide a competitive advantage for entrepreneurs (Coleman, 1990; Walker et al., 1997; Ahuja, 2000).

From this literature, several questions linked to the study were raised. First, which design of entrepreneurial network can offer more opportunities? Second, if social capital is a product of the entrepreneurial network, what is the best way of networking women entrepreneurs? This raises questions on the methodological issues in networking women entrepreneurs. According to the findings of this study, instead of focusing on the formal structure such as networks established by NGOs like Enactus to network a diverse group of women entrepreneurs, the priority should be to empower local women entrepreneurs to formulate or develop their own informal network, and then formalise it.

From the onset, the design of Enactus network raises several questions. For example, bearing in mind that women entrepreneurs and their enterprises are not homogeneous, especially with respect to firm-specific knowledge and skills, first, how do network designers accommodate those aspects in a bid to develop women enterprises? Second, since networks are not symmetric, to what extent do entrepreneurial networks facilitate equity in the growth of the enterprises owned by women entrepreneurs, for example, from micro to small, and small to medium? These were gaps filled by the study.

According to Smith and Lohrk (2008), during formation, new ventures require myriad resources, from information and capital to symbolic support such as legitimacy (Singh et al., 1999). Given venture resource constraints, entrepreneurs often form ties with outside entities in an effort to provide many of these critical resources (Dubini and Aldrich, 1991; Hansen, 1995). Such ties form the entrepreneur's "social capital", or the sum of the actual

and potential resources embedded within, available through, and derived from a relationship network (Greve and Salaff, 2003; Nahapiet and Ghoshal, 1998). Besides providing access to economic resources, social capital derived from this network is important because it can provide the entrepreneur with several opportunities.

Other factors include access to useful, reliable, exclusive, and less redundant information, which, in turn, improves a venture's likelihood of success (Brüderl and Preisendorfer, 1998). In addition, social capital serves as both a product of the entrepreneurial network and an enabler of continued network development, facilitating coordination and co-operation of network ties by bonding the parties involved (Anderson and Jack, 2002). Social capital has been taken to mean either the structure of network ties, the quality of exchange relationships, or both. Implicitly, it was crucial to understand the social capital that emerged from women engagement in entrepreneurial network and its effects on transformation of women personal profiles, as well as the profiles of their enterprises.

However, from a gender perspective, the social network theory explanation of entrepreneurship is neutral to gender issues. Implicitly, the feminist perspective is integrated within the social network theory describing entrepreneurial networks to interrogate whether entrepreneurial networks supported by institutions such Enactus have integrated specific gender needs for supporting the growth of women-owned SMMEs. The aim of the feminist perspective has been to improve women's well-being by linking their personal predicaments and often untold private sorrows with their social position and status in society. Feminist social work is defined as a form of social work practice that takes women's experience of the world as the starting point of its analysis, and by focusing on the links between a women's position in society and her individual predicament analyses her specific needs, creates egalitarian relations and addresses structural inequalities including gender-blind theories and practices that have treated women as offshoots of men (Harding, 1990). Recognising gender differences in business models and approaches can help to plan new opportunities for developing women entrepreneurship and enterprises.

4.5 Summary

It could be theorised that the development of women enterprises through utilisation of entrepreneurial network was explained by not only the social structures influencing entrepreneurship process, but also involved understanding the profile of women entrepreneurs, the profile of enterprises owned by women entrepreneurs, as well as an interplay of structures and processes of a network which become established by an NGO's missions and objectives. While engaging in a network social structure influences the attitudes, behaviours, and outcomes of the actors occupying those positions, a variety of those outcomes also influence women engagement in entrepreneurial networks. In essence, a social network influences both the means and ends of women's development in the entrepreneurial process.

CHAPTER FIVE

RESEARCH METHODOLOGY

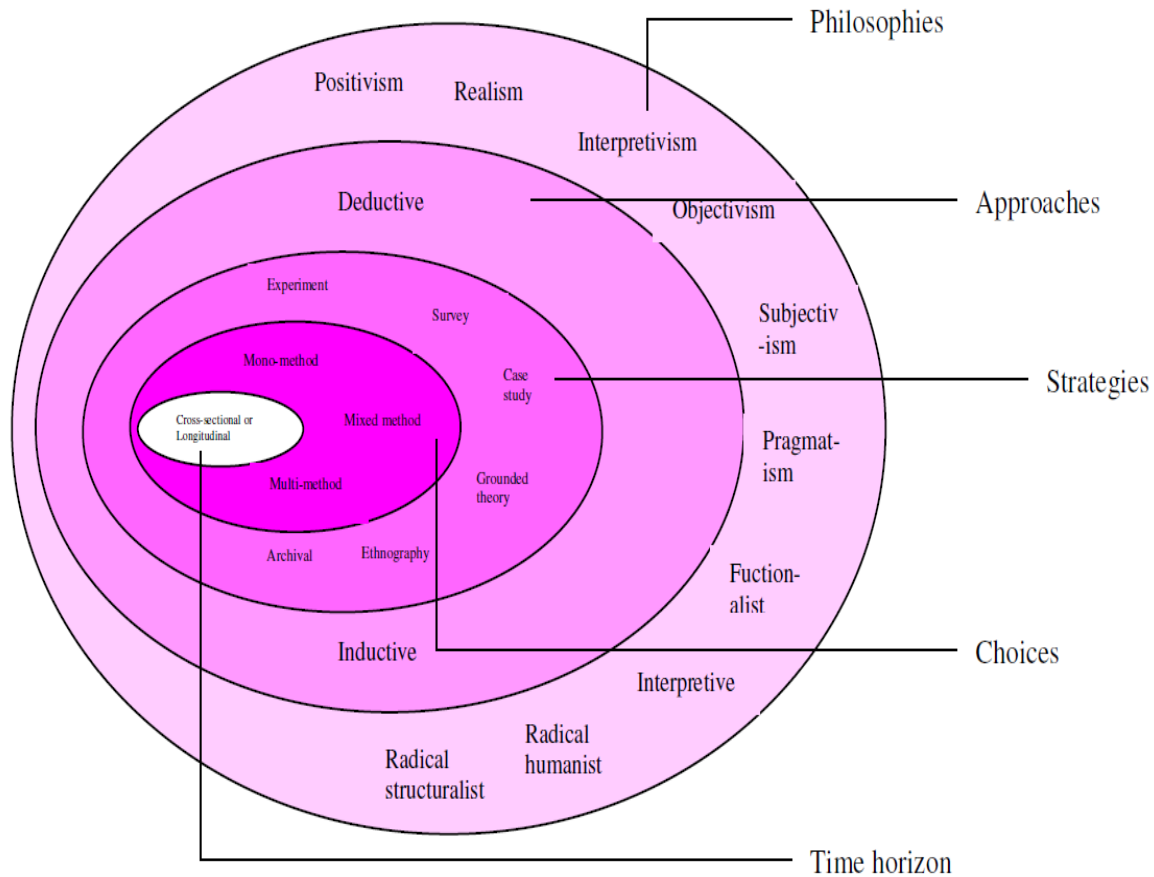
5.1 Introduction

The previous chapter discussed the review of relevant literature pertaining to the phenomenon under investigation. This chapter explains the research methodology adopted in this empirical investigation of the effect of women engagement in entrepreneurial networking. A researcher must understand research methodology in order to select the most suitable research methods for the study. The choice of research methods in terms of research design, population of the study, sampling techniques, research instruments, and statistical tools used in data analysis, will have implications for the results of the study (Atiku 2014).

Literature on research methodology was reviewed to gain knowledge of the strengths and weaknesses of various research methods. Such knowledge assists the researcher in selecting the most appropriate research method(s) for the study. This chapter on research methodology, therefore, provides explanations of research methods from which the most pertinent may be selected. Research methods and research objectives must be aligned in order to ensure that the research methods tally with the research objectives.

Constructs or phenomena used within the study fall under the ambit of social/management sciences research, particularly in the areas of entrepreneurship, management, marketing, and networking for small businesses. This study discusses research philosophies, approaches, strategies and choices in line with Saunders, Lewis & Thornhill (2009) research, also known as the research ‘onion’ (see Figure 2, below).

Figure 2 The Research Methodology ‘Onion’



Source: Adapted from Saunders et al (2009, p. 108).

The following section explains the philosophical approach used in the study.

5.2 Research Philosophies

Philosophical ideas remain largely hidden in academic research and various scholars have defined the concept from various schools of thought (Creswell, 2014). Guba (1990) argues that philosophical world views have a set of belief that guide action. Creswell (2014) notes that philosophical worldview has a research orientation which examines the nature of research under investigation. He goes further to say that a researcher can employ any of the concepts to underpin his/her study. Extant literature indicates that before any of the concepts can be allowed in academic research, the researcher needs to consider

parameters which include; the types of research, discipline under investigation, students' and research supervisors' research interest.

Moody (1990) notes that using 'paradigm' in entrepreneur studies encourages the researcher to organise his/her research thinking in a logical manner. The root word of the concept paradigm can be traced to the Greek word "paradeigma" which simply means 'pattern'. The term was firstly used by a renowned scholar called Thomas Kuhn in the year 1962. He defines the concept as "an integrated cluster of substantive concepts, variables and problems attached with corresponding methodological approaches and tools..." He goes further to say that paradigm in academic research lays more emphasis on a research culture that concentrates more on beliefs, values and, at the same time, assumptions.

Moody (1991) states the importance of research paradigm that it encourages the researcher to develop logically thinking, and to promote the researcher to have effective and interesting ways of interpreting his/her research findings. Grix (2010) lists the importance of research paradigms in scientific writing as follows:

- It encourages researchers to see the study under investigation from different perspectives.
- It provides an opportunity for the researcher to get familiar with language and other technical issues related to the study.

Based upon the above discussion it can be said that research paradigm is a pointer that guides a researcher to have a direction, particularly as related to the methodology adopted in the research. The research paradigms commonly used in entrepreneur studies include the following; positivist, post positivist, realist, interpretivist and pragmatist. (Weaver and Olson, 2006). (See Figure 5.1)

There are various categories of research paradigms in scholarly writing. Scotland (2012) notes that each paradigm has its own relevant ontological and methodological methods that must be followed. Additionally, Neuman (2014) opines that philosophical paradigm must be in line with the methodology that is being employed in the academic research.

Inuah and Eston (2013) argue that philosophical paradigm in academic research examines the research problems and provides opportunity for an effective avenue to investigate the problem rather than methods employed in the study.

5.2.1 Positivism

Positivism is a research philosophy dealing with natural science taking an objective research approach (Saunders, Lewis et al 2009). Brink et al (2013) describe the positivist paradigm as the observable facts which are fashioned towards quantitative research. Maree (2014) opines that positivism deals with quantitative research which is focuses more on empirical studies and established facts and on evidence that is valid and reliable in terms of existence of phenomena rather than generalization.

Grix (2010) lists the premises on which positivist research is based which include:

- There are no differences in logical investigation across every discipline in science
- The essence of the approach is to explain and predict
- Academic research needs to be empirical in nature
- External thought should not be allowed to affect the findings
- Scientific research must be value-free and it should be based only on logic

This indicates that positivist approaches to research lay more emphasis on precision and empirical analysis of data. This is based on the fact that positivism bases its research on observable facts. The Positivist research method combines both deductive logic and empirical observation in discovering and confirming new knowledge (Neuman, 2014). The merit of positivism in academic research is that it lays more value on precision, which is very necessary for social sciences research.

The Positivist approach creates a distance which aims to prevent emotion but encourage neutrality, in order to make clear distinctions between reason and feeling (Carson et al., 2001). Objectivity and the use of consistently rational and logical approaches to research is very important in the approach (Carson et al., 2001).

Researchers who have adopted positivism are therefore referred to as positivists. Epistemological perspectives agree that objects which are visible (seen) and assessable

may be generalised as true knowledge, being able to be seen, accepting that "seeing is believing". Positivism, from this point of view concludes that the object under investigation and the meaning attached to such an object at the end of the finding, have a separate existence, differing from that of the researchers (Bryman and Bell 2011, p. 15). This is evident in most of the natural sciences in which the realities of the objects are external to the actors. Objectivism, from the viewpoint of ontology, stipulates that social phenomena and their understandings have a reality that is external to that of the researchers or actors (Bryman 2012).

5.2.2 Constructivism

Constructivism is an alternative perspective to positivism and is built on reality. Constructivism, from an ontological perspective, stipulates that social constructs are products of points of view of social actors, and actions of the researchers (Bryman 2012). This means that social constructions are built up from a profound understanding of reality and interactions among social actors, as opposed to being perceived as something external to social actors. Maylor and Blackmon (2005) also conclude that constructivists are interested in a joint effort of building social phenomena. Axiological beliefs of the positivists showed that a scientific research process is value-free, indicating that the value of the investigator (researcher) is separated from the object under investigation (research), nevertheless, the concept is regarded as an object (Samuel 2012). This is unlike management research in which, in most cases, the values and perceptions of the researchers influence the interpretation of the results. Owing to the positivist research approach or design objectivity, researchers conducting scientific research, based on this research philosophy, are left with no option other than to take the route of the quantitative research approach.

5.2.3 Realism

Realism takes into consideration two main attributes of positivism: an assumption that scientific and social-science research has to undertake a uniform method of data collection; also, that the orientation is totally different from the object under research (Bryman and Bell 2011). This has led to two different types of realism: empirical and

critical realism. Empirical/direct realism emphasises the adoption of proper techniques for gaining more advanced knowledge on a particular phenomenon (Bryman and Bell, 2011). Saunders et al (2009) further state that direct realism deals with the perception of social actors, using their senses to give a true picture of the world. This may not be totally acceptable in business research, although applicable in natural science, because of its objectivity.

This argument of empirical/direct realism leads to the second conceptualisation of realism, so-called critical realism. Critical realism asks questions of the social actor's perception giving a true picture of the world. Critical realism cites some instances in which human senses deceive the social actors, thereby leading to an inaccurate picture or account of the world. The fact remains that social actors see things differently, depending on the circumstances or situation of the event at hand. According to Dabson (2001), as cited in Saunders et al (2009), critical realism maintains that human knowledge of reality is based on shared training. It cannot be expected without the actors being involved in the learning process.

Direct realism may take the view that the world is relatively stable, based on the notion that we get what we see. Viewing critical realism, on the other hand, suggests that the business world is changing dramatically (Atiku 2014). Changes are made so that we believe that what we see is what we get. Looking at this statement, what one sees may not always translate to what one receives (Atiku 2014). Perceptions fluctuate; there are certain wrong perceptions of what seems to be reality (Atiku 2014). This indicates reasons for some business research being subjective in nature, particularly in the areas of marketing (researching consumer behaviour) and organisational behaviour.

5.2.4 Interpretivism

According to Saunders et al (2009), interpretivism was developed from two logical backgrounds: phenomenology, and symbolic interactionism. Phenomenology is said to be the way through which social actors perceive the world around them. Symbolic interactionism, on the other hand, explains continuous meaning and understanding of the world we live in. This sheds light on the way we interpret and discuss the world in which

we live, both through our interactions, and the studying of the actions of others, which often influences/shapes our values and activities.

Interpretivism also comes as an alternative to positivism, relating as it does to research in the field of natural sciences. Interpretivism amplifies the need for minimising the difference between the researcher as a social actor, and that which is being researched, which also forms part of the social actor (Saunders et al, 2009). This implies that the researcher and the human behaviour under investigation cannot be separated. This philosophy applies mostly to researchers in the field of social and management sciences.

However, the interpretive approach in entrepreneurship research lay more emphasis on the insider viewpoint in order to provide adequate information on the subject of investigation (Brink, 2014).

On the other hands, Gephart (1999) notes that the interpretive approach in academic research maintains that knowledge should be based on interpretation which has nothing to do with the involvement of objective knowledge and is independent of thinking and human reasoning. This implies that the interpretive approach gives meaning to issues and events based on the meaning people give to them. The interpretive paradigm lays emphasis on better understanding the world from the subjective angle of individuals and get research information through interviewing, and observation (Owolabi, 2016).

Reeves and Hedberg (2003) note that interpretive research focuses more on the complexity of the detail rather than dependent and independent variables. The basic features of the interpretive approach include focusing on naturalistic methods which include interviewing, observation and content analysis of existing text.

5.2.5 Pragmatism

Pragmatism, as a branch of research philosophy, came into existence from actions, situations, and consequences, by contrast with other research philosophies (Creswell 2009). Instead of focusing on the issue of truth and reality, it relies on a combination of multiple methods to provide solutions to research problems and questions. This emphasises the desirability of mixed or multiple approaches to arrive at an acceptable

outcome. Here, the researcher is at liberty to select an appropriate method or methods, based on the necessity of producing better results from pragmatic research problems.

It is alternative epistemological paradigm to positivism and is commonly used to complement the weakness of one methodology by the strength of the method (Feilzer, 2010). Goldkuhl (2012:8) classifies pragmatism into various groups:

Functional pragmatism: This relates to constructive knowledge which forms the basis for various actions that can bring development, by influencing and improving practice. Functional pragmatism supports the need to formulate knowledge by considering various actions in order to promote knowledge transfer.

Referential pragmatism: Referential pragmatism encourages actors, actions, objects activities and practices to be the primary studied objects.

Methodological pragmatism. This relates to how knowledge is being created. It deals with the ways in which the researcher creates data and theories. This is concerned with how knowledge is created. It believes that the researcher is participating in the practice so that he/she will be able to explore. This can be done through observations or any other actions.

Extant literature indicates that pragmatism is a paradigm. Pansiri (2005) argues that the pragmatism paradigm allows the researcher to overcome the mental and various practical challenges that are caused by post-positivist and constructivist paradigms. Punch (2009:290) notes that pragmatism is associated with what is called the mixed methods approach because it goes beyond the practical.

Feilzer (2010:3) holds that the pragmatist paradigm does not expect to find unvarying causal links but it aims to interrogate theory and various phenomena by the relevant appropriate research approach and method. Pragmatism plays a very significant role when conducting academic research and interpreting results.

Based on this the study selected the desire research methods, research technique and research procedures suited to the needs and purposes.

Johnson and Onwuegbuzie (2004:18) list various features of pragmatism which are outlined below:

- The theory rejects traditional dualism through opposing the distinction between realism and anti-realism.
- The paradigm recognises the importance and relevance of the natural and physical world, the social and psychological world and other disciplines such as language and subjective thought.
- The paradigm has serious regard for reality and human experience in action.
- It sees knowledge as a function of reality.
- It believes that practical empiricism is the necessary way to determine what works.

Pragmatists see the universe as completely different in terms of demanding different techniques to obtain better solutions to its challenges/problems; they believe that errors do not always originate from only one side. This suggests the need for multiple techniques for data collection and analysis, in order to ameliorate the shortcomings of adopting only a single method. This does not mean that a researcher who has adopted mixed or multiple methods should not provide strong justification or arguments for this choice. In essence, a pragmatic philosophy offers the opportunity for various approaches, perceptions, and assumptions, leading to better ways of collecting data, analysing and interpreting results, and producing outstanding research outcomes (Creswell 2009).

According to Saunders et al (2009), the choice of epistemology, ontology, and axiology informs the research problem or questions. One philosophy may be better than another; or a combination of a number of perspectives may prove more effective in the quest to provide an adequate solution to the problem under discussion. This argument within pragmatic philosophy points towards the emergence of the mixed approach to providing solutions to social problems.

Table 3 below provides a summary of the comparison of the four research philosophies discussed earlier. This table offers a clearer picture of the philosophies.

Table 3 Comparison of Four Research Philosophies of Management Research:

Research philosophies	Positivism	Realism	Interpretivism	Pragmatism
Epistemology: The investigator's perception of what constitutes satisfactory knowledge.	Only observable objects are capable of providing reliable data and facts. Emphasis is on cause, effect, impact, and law to make generalisations. It reduces constructs to simplest elements.	Observable objects give reliable data and facts. Inadequate data implies imprecisions in feelings (direct realism). Objects provide feelings which are vulnerable to misconception (critical realism). Here emphasis is on discussions within the framework.	This centres on perceptual meanings and social constructs. Emphasis is on the information surrounding the situation, the background of the information, perceptual values, and rationale behind the actions.	Any combination of observable constructs and perceptual values can lead to acceptable knowledge. This is dependent on the nature of research questions at hand. Emphasis is on applied research, adopting multiple techniques of data collection, and interpretation of results.
Ontology: the investigator's	Objects are seen as external	Objective in nature, its	This refers to social	Emphasis on better ways of

perception of what constitutes the nature of reality.	objectives possessing a reality that differs from that of the investigator.	existence is completely different from the thoughts, and beliefs of social actors (realist). Its interpretation comes from social circumstances. (critical realist).	constructs built in from social interactions and actions of others. Subjective, and variation is inevitable.	providing answers (solutions) to the research questions (problem). Choice of suitable techniques depends on research questions.
Axiology: the investigator's perception of the place of values in investigation.	The investigation is carried out in a value-free way; the investigator is alienated and upholds an objective mind set.	Investigation is value loaded; the investigator's point of view is subjective based on the social experiences and background which often impacts on the outcome of the study.	Investigation is value assured; the investigator is part of the investigation. It is not possible to be indifferent; this makes the whole exercise somewhat subjective.	Values take a significant place in interpretation of results; the investigator adopts both objective and subjective perspectives.
Methods most commonly used in data collection.	Very organised, large samples taken. Measurement:	Techniques adopted must be in alignment with the	Small samples taken, with deeper examination.	Mixed or multiple approaches; that is, both

	quantitative; but qualitative when necessary.	research questions, either qualitative or quantitative.	More qualitative by nature.	qualitative and quantitative approaches used.
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Source: Adapted from Saunders et al, (2009, p. 119).

5.2.6 Research Philosophy Suitable for the Study

The study employs the post positivist paradigm which Maree (2014) describes as a research tradition which occupies the space between positivism and constructivism. Seale (1999) notes that post positivism is a research paradigm useful for scholars that have an interest in some aspects of positivism, such as quantification, and at the same time incorporate interpretive concerns around subjectivity.

Brink et al. (2013) identify the characteristics of post positivist research. They claim that academic research is wide rather than specialised, and that theory and practice cannot be separated in research because a lot of things make up research. This implies that, post positivism is a pragmatic combination of qualitative and quantitative methods. Schratz and Walker (1995) also opine that, the researcher's motivation for and commitment to studies are very important to the project and that there is a need to employ various methods and techniques for collecting information for a research project. Based on the submission of Brink et al. (2013), this study employed post positivism.

In addition, the researcher considered the complex nature of the research study, and there was no single research paradigm that could successfully deal with all of the required methodological aspects. As a result, the researcher found out that it is necessary to combine the positivist with the interpretive paradigm. The blending of the two research approaches provided the study with the capacity to statistically analyse the empirical data and provide adequate explanations on access, benefits and factors influencing use of

clinical informatics. The discussion that comes after this gives a description of how the paradigm and methodological approaches were used in this study.

Another justification for using the paradigm is based on the characteristics and features as highlighted by Johnson and Onwuegbuzie (2004:18). In addition, its usage in the study is based on the fact that the paradigm provides opportunity for stressing research questions as very relevant in knowledge discovery (Punch 2009:290).

Furthermore, the study used pragmatism because the approach provides several methods to bridge differences that exist in mixed methods approaches in social science. Also, the study adopted the approach based on the submission of Shannon-Baker (2015:7) that pragmatism provides a very strong direction to research questions. In addition, the theory easily connects to data, which is very useful in mixed method.

Johnson and Onwuegbuzie (2004) note that the pragmatism balances the use of subjectivity and objectivity throughout the inquiry process.

In addition, Maree (2014) describes the approach that bridges the gap between positivism and constructivism. The approach was of relevance to the study due to the fact that it combines both quantification and interpretivism. This indicates that the pragmatics blended both qualitative and quantitative methods.

Based on the nature of the research, the researcher agreed that no single research paradigm would be able to singularly capture all of the methodological aspects of the research.

As a result, the researcher discovered that it is very important to combine the positivist with interpretive paradigm. The combination of the two research approaches allows the researcher to evaluate the results from the two approaches, which allowed for triangulation.

Having outlined the above research philosophies, the researcher has selected pragmatism as the best research philosophy to be used in guiding this study. This helped effectively to investigate ways in which women are engaged in entrepreneurial networking. The reason for this decision is that this study takes the quantitative and qualitative research approach. The quantitative element of the study gives the researcher the main opinion of the

respondents, while the interview element allows the researcher to ask more questions based on what was arrived at from the quantitative study.

Creswell (2009) further states that a pragmatic world view affords the opportunities for adopting different perceptions/views, approaches, and assumptions that could improve data collection, analysis and interpretation of results, producing desirable research feedback. Given the above philosophical argument, pragmatism provides the philosophical justification for adopting the mixed or multiple methods of data collection and data analysis procedures, based on the requirements of the research questions, problem statement, and objectives of the study.

5.3 Research Approaches

This study considers two distinct approaches from the research perspective, namely, the deductive and inductive approaches. These approaches fall into the second layer of Saunders, Lewis et al's (2009) research onion (see Figure 5.1). The reason for the researcher's highlighting these two approaches in development theories is to provide adequate understanding of these approaches as a means towards providing adequate justification of the most suitable approach for the study. These two approaches are discussed below and the combination of both approaches is further considered.

5.3.1 Deductive Approach

The deductive approach of inquiry is found mostly in the positivist philosophy common in the natural sciences. This is based on an objective finding of existing knowledge, theoretical considerations, and law, in the process of formulating hypotheses, data collection and analysis, and interpretation of results. The deductive approach allows one either to accept or reject the hypothesis, possibly re-examining the theory (Bryman and Bell, 2011).

The main strength of the deductive approach is that it is highly objective, as implied by the term positivism. The approach is focused on rigorous scientific methods of data collection, and subjected to a group of robust statistical methods of data analysis, in order to contribute to the body of knowledge. The main criticism of this approach is that it is

based on complex scientific methodology and rigorous statistical analysis, not always necessary in management sciences research.

5.3.2 Inductive Approach

An inductive approach is founded on an interpretivist philosophy of inquiry, as an alternative option to positivist assumptions of scientific research. Interpretivism was pronounced in the fields of social/management sciences during the 20th century (Saunders et al, 2009, p. 126). Management researchers have become more conscious of approaches that will enable more profound investigation of causes and effects linking two variables, in an attempt to develop theories inductively. Research, using this approach, is concerned with the methods/approaches of data collection common in eliciting first-hand information on the subject matter. The qualitative approach is therefore more pronounced in an inductive form of inquiry, specifically using interviews and observations to gain deeper knowledge of a social phenomenon, in order to inductively contribute to the body of knowledge. Saunders et al (2009) further state that studies seeking richer understanding of how or why a situation has occurred select the inductive course as opposed to a deductive approach.

Table 4 Comparison of Various Approaches to Qualitative Analysis

	General Inductive Approach	Grounded Theory	Discourse Analysis	Phenomenology
Analytic strategies and questions	What are the core meanings evident in the text, relevant to evaluation or meeting the research objectives?	To generate or discover theory using open and axial coding and theoretical sampling	Concerned with talk and texts as social practices and their rhetorical or argumentative organisation	Seeks to uncover the meaning that lives within experience and to convey felt understanding in words
Outcome of analysis	Themes or categories most relevant to research objectives identified	A theory that includes themes or categories	Multiple meanings of language and text identified and described	A description of lived experiences
Presentation of Findings	Description of most important themes	Description of theory that includes core themes	Descriptive account of multiple meanings in text	A coherent story or narrative about the experience

Source: Adapted from Thomas (2006)

Overall, the strength of the inductive approach is that it lays more emphasis on rigorous and in-depth techniques of data collection, using an appropriate qualitative approach, in order to elicit fresh and undiluted information directly from the source. However, it focuses on a small sample with an in-depth method of data collection and analysis, as opposed to a deductive approach which has to do with a large sample size. The major shortcoming of this approach is that it is highly subjective, in that individual perceptions of the phenomenon by the investigator play a significant role in data interpretation and discussions of findings.

Owing to the shortcomings of both approaches, some researchers (Johnson and Onwuegbuzie 2004; Morgan 2007; Creswell and Clark 2011; Franz and Worrell 2013, and Atiku 2014) have resorted to combinations of the two approaches to the process of developing new theories, or re-examining existing theories. Discussions on this combination are presented below.

5.3.3 Combination of Deductive and Inductive Approaches

The need to normalise the disparity between objective and subjective processes in the development of new knowledge or re-examination of knowledge in order to provide comprehensive explanations on the key variables, gives rise to this combination in social/management research. Saunders et al (2009) argue that it is not impossible to combine both deductive and inductive approaches in a study. The scholars maintain that, from experience, the advantages of such a combination are enormous.

Also, the combination of deductive (quantitative) and inductive (qualitative) approaches in a single study based on the topic or research questions, is referred to as the mixed-methods approach (Creswell 2009). Hence, it is logical to integrate both deductive and inductive approaches in management sciences research, owing to the peculiar nature of business activities involving objects, constructs, as well as social actors. Table 5.3 provides a basic comparison of these approaches, as prescribed by Ali and Birley (1999). This is necessary in order to provide adequate understanding on these approaches, as well as to showcase the importance of the integration of these approaches in a study.

Table 5. The Integrated Approach Compared to Deductive and Inductive Approaches.

stage	Deductive	Inductive	Integrated approach
1	Development of theoretical framework	Areas of enquiry are identified; no theoretical framework	Development of theoretical framework based on constructs
2	Variables identified for relevant constructs	Respondents identify constructs and explain the relationship between them	Some variables are identified for relevant constructs—others may be identified by respondents
3	Development of research instruments	Identification of broad themes for discussion	Researcher converts the a priori theoretical framework into theoretical questions
4	Data collected from respondents	Respondents discuss general terms of interest	Respondents discuss the seemingly general questions and identify constructs which are meaningful to them; explaining the relationships between the constructs
5	Data analysed in terms of prior theoretical framework	Researcher develops theory on a purely inductive basis	Data collected from respondents are analysed according to existing theory. Or theory is developed on an inductive

			basis– without regard to the existing theory
6	Outcome: theory tested based on decision whether to accept or reject the formulated hypotheses	Outcome: theory developed	Outcome: either theory is adapted or alternative theoretical framework is presented

5.4 Research Strategies

Research strategies or research methodologies (Creswell 2009) refer to the full methods embraced by the researcher in collecting data, with the aim of conducting research, and successfully drawing a realistic deduction (Azika 2008). These strategies form the third layer of the research onion (see Figure 5.1). Research methodology may be executed through various types of research design or strategy. Research design is the strategy employed by the researcher for probing the causes of a particular problem, by translating research methodology into methods such as techniques, instruments, and tools (Maylor and Blackmon, 2005). The three major types of research study are subdivided into various forms of research design, as discussed below:

5.4.1 Exploratory Studies

Exploratory research study is that type of research plan or enquiry undertaken to extend the frontiers of knowledge on a particular phenomenon (Sekaran and Bougie, 2009). Exploratory research is undertaken when little or no investigation has been conducted to provide a solution to the problem at hand. An exploratory research strategy requires a preliminary familiarisation with the subject matter to gain additional knowledge on the cause and effect of the problem, before the development of key research questions and hypotheses (Sekaran and Bougie, 2009). This suggests that most qualitative studies focus mainly on interviews and observations as sources of data collection to provide new knowledge on a phenomenon, taking an exploratory research design. When knowledge

about a phenomenon is scarce, and adequate understanding is required, then the study follows an exploratory approach (Sekaran and Bougie, 2009).

Saunders et al (2009) propose three important steps required from investigators when conducting exploratory studies: effectively examine and investigate the literature, conduct interviews to gain first-hand information from the specialists in the area of specialisation, as well as conduct focus-group interviews. (Saunders, Lewis et al 2009) conclude that, at the initial stage of exploratory studies, researchers conceive the phenomenon in question from a holistic point of view. As the study progresses, however, the phenomenon becomes narrower. Hence, an exploratory study is one of the basic requirements for a valid contribution to the body of knowledge, using descriptive studies.

5.4.2 Descriptive Studies

A descriptive study is that type of research undertaken to ensure adequate descriptions of the features of variables or groups of phenomena of interest (Sekaran and Bougie, 2009). Based on this perspective, descriptive studies are conducted to provide additional information on the features of numerous variables or social groups/phenomena. As the name implies, the essence of a descriptive study is to offer a comprehensive discussion on the phenomenon in question. This also serves as a way of providing a consolidated discussion on either exploratory or explanatory studies previously conducted, or sometimes on both (Saunders et al, 2009). Sometimes descriptive studies serve as a way of building on the foundations provided by exploratory or explanatory studies, in order to elaborate on a discussion or argument.

5.4.3 Explanatory Studies

The major characteristic of most explanatory studies is the utilisation of hypothesis testing, so as to ascertain or explain the nature of an association or difference between two or more variables embedded in the study (Sekaran and Bougie, 2009). The authors add that most explanatory studies require hypothesis testing in order to provide constructive explanations on the changes observed in the dependent variables, or sometimes to predict the outcomes for the organisation. Data collection and analysis in an explanatory study may take the form of either quantitative, qualitative, or mixed methods, depending on the nature of the research questions.

Based on the assumptions of pragmatism (Creswell, 2009; Saunders et al, 2009), this study shares most of the principles of explanatory studies by employing mixed methods of data collection and analysis procedures to provide a comprehensive analysis of the extent to which women entrepreneurs get involved in entrepreneurial networking. Research questions were formulated based on the gap identified in the literature and a theoretical framework was developed to provide the missing link. This explained how women entrepreneur get involved in entrepreneurial networking.

5.4.4 Experimental Design

Experimental designs may be seen from two distinctive perspectives: that of laboratory experiments performed in an artificial environment, and that of field experiments performed in a natural environment in which the events often take place (Sekaran 2003). Laboratory experiments are commonly used in pure scientific research rather than for business or social-science research. This is because of difficulties in the application of laboratory conditions to the business world, or in the study of social constructs (Quinlan 2011). Field experiments, on the other hand, are commonly used in business/social-science research which takes place in real-life situations, for example, business organisations, societies, and the like (Bryman and Bell, 2011).

Classic experimental design has to do with manipulation of the independent (predictor) variable in order to establish its cause-effect on the dependent (criterion) variable (Vanderstoep and Johnston 2009). In this type of research design, experimental subjects are commonly divided into two major groups called either the treatment or the control group (Sekaran 2003). The researcher manipulates the treatment group, comparing observations recorded against the control group, which does not receive any form of manipulation. The researcher then compares the cause-effect of the independent variable on the dependent variable. Aside from independent and dependent variables in experimental designs, the extraneous variable is an important explanatory variable describing the relationship between independent and dependent variables (Vanderstoep and Johnston 2009). This condition has led to what is regarded as a confound of experimental design, which makes it difficult to affirm whether the variations in dependent variables are influenced by independent variables or by the extraneous variable.

Quasi-experimental design

The independent variables in a quasi-experimental research design are not subjected to any form of manipulation from the investigator. This is because the independent variables are subjected to social situations, making it difficult for the investigator to class experimental subjects into groups (treatment and control groups) for possible manipulation of the predictor variables (Bryman and Bell, 2011). Although both experimental and quasi-experimental designs measure cause-effect associations between variables, their major difference is that the former may be assigned to groups and be manipulated by the investigator.

The latter, however, is naturally manipulated by natural/social conditions beyond the control of the investigator. The investigator can exercise a form of control over the independent variables through statistical procedures (Edmonds and Kennedy 2012). Sekaran (2003) and Maylor and Blackmon (2005) refer to the quasi-experimental design as one of the weakest types of experimental design, owing to its lack of major scientific procedure in evaluating the cause-effect associations. It is expected that research should be conducted in accordance with certain ethical procedures, while unethical conduct in experimental research must be avoided at all times.

5.4.5 Survey Research Design

The survey research design adopts a quantitative approach to data collection, using probability sampling techniques to draw an appropriate sample size from the population of the study. A survey-research design provides a numerical explanation or description of trends, attitudes, or behaviour (Maylor and Blackmon 2005; Creswell 2009). Studies adopting this approach are known for drawing large sample sizes for the purpose of distributing research instruments – structured questionnaires, interviews, and observations.

The data collected after administering the research instruments are then subjected to statistical analysis, using both descriptive and inferential statistics through which outcomes are interpreted, conclusions drawn, and recommendations provided. Survey research designs may be further subdivided into cross-sectional and longitudinal designs (Edmonds and Kennedy 2012).

5.4.5.1 Cross-sectional Study

A cross-sectional study may be referred to as a survey-research design that requires data collection at one point from respondents, in order to answer basic research questions (Wilson 2010). A cross-sectional study does not require data collection for more than a one-time period. It is also less expensive than a longitudinal study, as discussed below. Most academic research activities conducted by students for the award of degrees in management tend to adopt a cross-sectional design, thus requiring less time and expense in respect of data collection (Wilson 2010). Students' choice of this approach is predicated on the need to meet the deadline for submission of their project/thesis.

From this background, it may be noted that this study is more cross-sectional in design, the researcher not intending to embark on fieldwork, focusing more on a particular period. Another reason is that the independent variables in this study have been naturally subjected to manipulation. This means that there was no need to collect data from respondents on more than one occasion.

5.4.5.2 Longitudinal Study

Longitudinal studies require greater cost, effort and time spent for the purpose of data collection, in order to establish the level of variations between two variables embedded in the study. This requires data collection at more than one point in time during the study, thus providing answers to the research questions (Saunders, et al, 2009; Sekaran and Bougie, 2009). Hence, a longitudinal study is that type of survey-research design that involves data collection from respondents on more than one occasion in order to answer research questions.

5.4.6 Case Study Research

Case study research is commonly utilised in law, management, and social-science disciplines in which life experiences are studied, drawing inferences on present or past situations, sometimes serving as a basis from which to make predictions. Most times, the focus in a case study is on individuals, programmes, companies/organisations, or situations, and the like (Saunders, et al, 2009; Sekaran and Bougie, 2009). Case study research can take the form of either a qualitative or quantitative method of data collection

and analysis. However, most times it takes the form of a qualitative approach. Data are collected in case study research through personal observations and interviews, or scrutiny of both private and public records. This implies primary and secondary sources of data collection in respect of case studies (Saunders, et al, 2009; Sekaran and Bougie, 2009).

The major strength of the case study is that, if well conducted, it affords room for in-depth investigation and analysis of data from various sources. Management/social-science research may be enhanced through proper investigation of a number of outstanding past and present case studies, in order to make predictions for the future (Flyvbjerg 2006).

5.4.7 Action Research

The development of action research as a form of research plan or design dates back to the 1940s, an effect of concerted efforts put in place by management/social scientists in Europe and America (French 2009). Coughlan and Coughlan (2002) referred to action research as a generic construct, having to do with numerous action-oriented studies in which outcomes are more important in practice rather than in confirmation of a theoretical proposition. This does not necessarily mean that certain theories should not be followed in the problem identification, planning, and action-taking stages.

In its simplest form, Coughlan and Coughlan (2010) referred to action-oriented research as a research capable of contributing to practice, also aiming to extend the frontiers of knowledge. In short, the scholars added that action-oriented research concentrates on knowledge in practice. Sekaran and Bougie (2009) maintain that action research is that type of research embarked on by experts in an attempt to recommend better production processes in organisations having diagnosed the problem. Saunders et al (2009) propose four stages in action research, namely, diagnosing, planning, action-taking and the evaluating stage.

Briefly, the first stage in action research is problem identification, using appropriate data-collection methods and statistical analysis to provide a solution to the problem identified. Solutions are then implemented, afterwards being re-evaluated to confirm the impact on the organisation. The re-evaluation stage may be seen as one of the major differences between basic and action research. The reason is that basic research is undertaken so as to

contribute to the frontier of knowledge on a particular subject or area of interest, having identified a gap in literature. Action research, on the other hand, is undertaken to provide immediate solutions to current issues faced by organisations and the like, within the shortest period of time. The similarity is that both approaches often adopt a scientific form of enquiry.

5.4.8 Grounded Theory

Grounded theory was developed by Glaser and Strauss in 1967 (Hallberg 2006). Hallberg maintains that grounded theory gives investigators a few procedures for developing a theoretical framework in order to state the associations between variables, suggesting that the procedure be adopted as a flexible tool. According to Saunders et al (2009), grounded theory is better seen as a ‘theory building’ approach through inductive and deductive strategies that facilitate the ability to predict and explain human behaviour or social constructs/phenomena.

This theory building focuses on the development of new theories or the consolidating of an existing theory which may be useful, in an attempt to explore management/social challenges. A grounded-theory inquiry requires multiple sources of data collection and analyses in the process of the development of the theory (Creswell, 2009). Sekaran and Bougie (2009) affirm that theories are developed from data through iterative processes that require repetitive sampling, data collection, and analysis, up to a stage at which ‘theoretical saturation’ is achieved, adding that ‘theoretical saturation’ implies a stage by which time no novel evidence regarding the subject matter is consistently achieved. It is erroneous to assume that grounded theory implies an easy task. Use of grounded theory should be seen as a challenging task demanding substantial knowledge and resourcefulness for the attainment of outstanding outcomes (Suddaby, 2006).

5.4.9 Ethnographic Study

The development of ethnography as an inductive approach may be traced to the field of anthropology. Here the objective of the study is to provide descriptive and explanatory analyses by studying the culture of a group, together with their habits (Saunders, Lewis et al 2009). Ethnography is the study of culture and is commonly adopted as a research strategy in the field of anthropology and sociology (Maylor and Blackmon 2005).

Ethnography is that type of qualitative research strategy through which the investigator examines a cultural group in their natural settings over a prolonged period of time by collecting data via direct or participant observations and personal interviews, as well as by means of other qualitative methods of data collection (Creswell 2009). This suggests that an ethnographic study is more of an open-ended strategy for probing meaning, rather than simply measuring phenomena as evident in scientific approach.

5.4.10 Phenomenological Research

Phenomenology may be referred to as a research paradigm and a research strategy predominantly in management research which uncovers knowledge on difficulties or challenges in which understanding is hard to establish on superficial feedback (Goulding 2005). This implies a qualitative method of data collection in which interpretation of data is complex, requiring a concerted effort by the researcher to look beyond the face value of responses in order to deduce the actual meaning.

Wimpenny and Gass (2000) suggest that the meaning of phenomenological research is clearer when jointly established by the investigator as well as the respondents, as opposed to being guided by an investigator's predetermined theoretical interpretation or meaning. The reason for this is that investigators are confronted with numerous issues that could manipulate their description or interpretation. Also, the practical experience of respondents may be of help in reducing the investigator's bias. It is argued that a phenomenological strategy is vital in an attempt to describe or make meaning out of individuals' experiences and points of view. The interpretative aspect of this strategy is what paved the way for the development of practical theory (Lester 1999).

5.4.11 Research Design Adopted for the Study

This study adopts a non-experimental research design of a retroactive type, utilising an observational (correlational) approach with advanced explanatory design. This arises from the need to collect data at a certain time (Edmonds and Kennedy 2012), using multiple variables in order to validate the direction of the influence between variables (Walker and Greene 2009). Non-experimental research design is regarded as one of the broad categories of research design, in which the researcher observes the phenomena as they

occur naturally and no external variables are introduced. It is a research design in which variables are not deliberately manipulated, nor is the setting controlled (Alias, 2011).

In non-experimental research, researchers collect data without making any changes or introducing any treatment, and this makes the findings real, valid and acceptable (Creswell and Clark 2007). The researcher considers this research-design type the most appropriate design for the study, in an attempt to effectively examine and investigate ways in which women are involved in entrepreneurial networking. This decision informs the various choices that were available to the researcher when formulating research designs.

The justification for using non-experimental design in the study is based on the submission of Brink et al (2014) that non-experimental design does not give room for intervention or controlling the research environment. The study would be carried out at eThekweni Metropolitan and uThungulu District Municipalities and at the same time it would examine the phenomena as they occurred. This supported the submission of Brink et al (2013) that the essence of non-experimental is to describe and investigate phenomena and also to examine the relationship between variables. This indicates that non-experimental is very useful in creating knowledge in an environment that is unfriendly for experimental research.

In addition, the following features were taken into consideration before the researcher selected the research design for the study. These included population of the study, lack of control variables and the nature of the respondents.

5.4.11.1 Survey Research

Survey research is a fact discovery research method purposely use in academic research to give facts about the research under investigation. In addition, the survey method is used in academic research to collect data from a sample from the population (Nueman, 2014). The importance of survey research cannot be over-emphasised in academic research. Robson (1997) states that survey research provides an opportunity for the researcher to gather relevant information from the target population.

Burton (2007) notes that survey research is a widely-used instrument for sampling among academic researchers. Maree and Pietersen (2014) argue that survey research selects samples of the respondents before commencing the administration of research instruments which include questionnaires or interviews in order to get accurate information about attitudes, feelings, social demographic information, and beliefs.

There are many ways in which survey research can be conducted. These include the use of research questionnaires, oral interview, making telephone calls and even using observation (Maree and Pietersen, 2014). Contributing to this, Owolabi (2016) notes that since survey is descriptive, it is very reliable for conducting research in investigating phenomena.

Doley (2007) notes that survey research is commonly used by various researchers particularly those in social science because of its flexibility and ability to save time and reduce cost. There are various advantages of survey research which have been identified by Folwer (2013) which include ability to reduce distance because it can be administered via the internet, telephone, post, and email, and reduce cost. He goes further to say that it is very useful for a large population. Survey research can also be used to secure data in various research areas such as behaviour and attitude.

In relation to the objectives of this study survey research was seen as being more useful because it may be difficult to collect data from women and students due to their very busy nature. In addition, due to limited time and resources on the part of the researcher, survey research was regarded to be more relevant because it reduces cost, time, and accessibility of the respondents.

Furthermore, the use of survey research allows for generalisation of the findings from a sample of the population to the general population. The study employed the use of survey research in order to support the submission of Neuman (2000) that survey research is more useful and relevant where the objectives of the study are many.

Brink et al (2014) argue that survey research allows for combinations of various designs such as quantitative and qualitative methods that will permit the study to have access to

information from a representative sample of the population which is going to be more relevant to the study.

The justifications for survey research design was largely informed by the research approach being used in the study which include data collection methods, the sample design and ways in which the data was analysed. The research also provides great opportunity for validity of research through the adoption of questionnaire and interview for effective triangulations of the results which would allow for accuracy.

Another reason that promotes the use of survey research in the study can be attributed to the assertion of Cohen, Manion and Morrison (2007) that survey design has the capacity to provide avenues for both descriptive and inferential data which can be analysis through various methods. The design encourages accuracy in data collection through the use of questionnaire and at the same time interview (Brink et al 2014).

5.4.11.2 Population

Saunders, Lewis et al (2009) refer to population as the entire group of cases from which a sample is drawn. This is a simple, concise, and straight-to-the-point definition of population. Another simple definition of population is provided by Wilson (2010), namely, ‘a clearly defined group of cases on which a research sample can be drawn’. This definition is inconclusive because of its failure to specify what the researcher draws from the cases mentioned in the definition. Perhaps researchers draw samples from cases or elements in the population. Sekaran and Bougie (2009) define population as ‘the entire group of people, events or things of interest that the researcher wishes to investigate’. This seems to be more comprehensive than the two definitions given above.

Target population

The target population is the set of elements in which the study will be generalised (LoBiondo-Wood and Haber 2010). On the other hand, Brink and Wood, 1998) note that the target population in academic research is the total group of people or objects which

will form the basis on which the study will be generalised. It is also known as the theoretical population (Burns and Grove, 2011).

The target population of the study was all the female owned SMMEs that have received institutional support from various entrepreneurial networks established by Enactus, as well as university students who facilitated the Enactus role of networking women entrepreneurs. According to the available statistics, approximately 6 920 female entrepreneurs registered for Enactus since 2005 to 2015. (Enactus, 2015).

Accessible Population

The accessible population is the fraction of the entire research population which the study can have access to either through convenience or availability of the population from which conclusions for generalisation could be applied. The accessible population of the study were women who have benefited from Enactus networks in the province of KZN and students that have facilitated Enactus networks from the following universities: The University of Zululand (UZ), Durban University of Technology (DUT), Mangosuthu University of Technology (MUT), and the University of KwaZulu Natal (UKZN). This comprises 976 university students and 2340 women who have benefited from the Enactus networks. This gave an accessible population of 3 316.

5.4.11.3 Sampling Procedures and Methods

The sampling procedure is the manner and the steps in which a relatively small representative sample is taken from the population (Yunus and Tambi, 2013). This is very important because the selected group from the population will be used as a source of data. This becomes relevant because not all the subjects or the whole population cannot be used. Welman, Kruger and Mitchel (2005) note that survey research with a large population or number of subjects would be too uneconomical to use all the subjects because of time and resources. The population criteria need to be estimated on the basis of sample statistics and the accuracy of estimate which depends on the match among the sampling design and sample size (Yunus and Tambi, 2013).

Based on this, the sampling for the study would be representative of the whole population from which sample would be drawn. Owolabi (2016) notes that for very good research

there is need for an adequately representative sample to be drawn which needs to have the same features as the population used for the study. As a result, there is a need to discuss sample size, sampling techniques, and sample frame.

Sample size

Sample size is a sub-set of the whole target population in which the generalisation will be based (Bless and Higson-Smith, 2010). Ani (2013) notes that sample size needs to be representative and also needs to be a good proportion of the population under investigation. This implies that a sample's size is the actual number of members of the population that are in the sample. The essence of sample size is to make the research finding meaningful and accurate. Extant literature indicates that the larger the sample, the better it is in academic research. Owolabi (2016) notes that a large sample is more appropriate in quantitative research. Contributing to this, Bryman (2008) notes that when population increases in size it necessary for the sample size to be precise, that is the precision in estimation should be constant. This implies that the error level will be decreased. Neuman (2014) argues that sample size determines the accuracy of the research findings.

Maree and Pieteren (2014) list various ways in which sample size can be determined in academic research which include, using previous sample size in previous studies, using a sample size table, and using validated sample size formulas.

Owolabi (2016) argue that adequate sample size is very important in academic research because it makes the data and information reliable. Brigg and Gray (1999) note that inadequate sample size in academic study make the research unacceptable and unethical in an academic environment.

Welman, Kruger and Mictchell (2005) note that in academic research, particularly in determining the sample size, there is need to consider the variances in the population for effective representation.

Based on this, the sample size for the study was based on the Curry's (1984) "rule of thumb" on sample size that suggested that for effective sample size determination in entrepreneurship research 10% of the accessible population should be considered,

particularly when the subjects number more than 1000. Based on this the sample size would be 234 respondents.

,

- ✓ 234 women entrepreneurs,
- ✓ 8 key informants, and
- ✓ 72 programme-supporters (University students)

Sampling techniques

Sampling in academic research is a process in which the researcher selects the subjects that will partake in the study (Fin, Elliot and Walton, 2000). This implies that a sample is a sub-set of the research population. Extant literature indicates that sampling must have considered the need to represent a larger population; as a result, an adequate sample must be taken from the whole population in order not give room for bias (Gay, 2014).

The importance of sampling in entrepreneurship cannot be over-emphasised. Moreover, Owolabi (2016) argues that adequate sampling size reduces cost and at the same time saves the time of the researchers. He goes further to say that a research sample gives an opportunity for research accuracy and promotes effective interaction with the research population.

Neuman (2014) and Gay (2014) list various ways in which sampling can be done in entrepreneurship research. This can be classified into probability and non-probability.

Probability sampling considers every element in the population by giving them an equal chance of been included in the research (Bertram and Christianse, 2015). An example of a probability sample is a random sample the main intention of which is to remove bias and allow for accurate presentation of the research results (Finn et al, 2000). Probability sampling refers to whether or not each unit in the population has an equal chance to be part of the sample. According to du Ploot-Cilliers, Davis and Bezuidenhout (2014), this method is preferred and therefore often used in quantitative studies, because it removes human bias from the sampling process by using methods that are random and systematic. Struwig and Stead (2001) list various forms of probability, including the followings: simple random, systematic, stratified, cluster, and multi-stage sampling techniques.

Non-probability sampling includes accidental sampling, snowball, and purposive sampling methods. In addition, non-probability sampling gives an opportunity for the sample to be selected based on the judgement of the researcher. Non-probability sampling is used when it is nearly impossible to determine who the entire population is or when it is difficult to gain access to the entire population. According to du Ploot-Cilliers et al (2014), the representativeness of the sample is not considered important in non-probability sampling when compared to probability sampling, especially in the case of qualitative research. This type of sampling does not have any formal sampling methods. However, for the purpose of this research both probability and non-probability sampling were used.

Purposive sampling

Purposive sampling, also known as judgmental sampling, is a type of non-probability sampling (Grove, 2011). This implies that a researcher is allowed to select his/her sampling based on his/her own personal convictions or judgment. There are various forms of purposive sampling, which include total population, case studies and expert sampling (Patton, 2002).

Each of these forms of purposive sampling has its own objectives and they give opportunity to academic research to make their generalisation from the study investigated. For the purposes of this study, purposive sampling was used to select the four universities in KZN, particularly those that have access to Enactus networks. The justification for using purposive sampling was based on the assertion of Neuman (2014) that using purposive sampling in academic research allows the researcher to have easy access to the target population or institution and also promotes easy access to timely and accurate information. Various researchers have used purposive sampling in similar studies Wakari (2012) and Alkdhem (2014).

Another justification for using purposive sampling was based on the assumption that the four selected universities would reflect some level of similarity and difference in terms of

benefit and usefulness of Enactus networks to their students in terms of the Enactus policy document and evaluation of the network.

In short, the 4 selected universities were purposively selected due to the fact that they showed a desire and serious passion for Enactus and entrepreneurship development in their various universities.

In addition, purposively sampling was used to select 8 key informants for the interviews. This comprised two from women's associations, two from Enactus employees, one from SEDA, one from the Zululand Chamber of Commerce and Industry, and two from the department of Agriculture.

The justifications for selecting them was the fact they were representatives of various bodies that are promoting women entrepreneurs in KZN.

Simple random sampling

Simple random sample is another form of probability sampling in which all the participants are picked at random from the sampling frame (Brink et al, 2014:135). Simple random sampling is a form of survey research that permits every subject from the sampling frame to have an equal chance of being included in the research (Aina and Ajeferuke, 2001). There are various ways in which simple random sampling can be demonstrated in academic research. These include "lottery methods", the table of random sampling, and computerised generation selection of random numbers.

However, for the purpose of this study "lottery methods" was used to randomly select the subjects in order to determine the respondents for the study. There are various advantages in entrepreneurship studies which include reduction of bias in the selection of respondents. This implies that simple random sampling gives the opportunity for equal chances for representation of all the subjects under investigation (Saunders et al, 2012). They go further to say that the method allows for generalisation in order to allow for validity.

For the purpose of this study, simple random sampling was used in the study to select women entrepreneurs engaging in Enactus networks. A structured questionnaire was used to solicit information from them.

Convenience sampling

Convenience sampling is a form of sampling in which the researcher collects information from a population based on his or her own convenience (Yunus and Tambi,2013). Leedy and Ormord (2010) note that convenience sampling is also known as accidental sampling. This is because the researcher picks from the population those who are ready and available. Convenience sampling is another form of non-probability sampling in which the population has met certain criteria that qualified them to be picked for the study, such as accessibility, availability, and geographical proximity (Etikan, Musa and Alkassin, 2016).

This implies that the researcher collected information from those that were readily available and qualified for the study, having a set of parameters in her mind for picking her sample.

Various advantages of convenience sampling have been identified by Lund Research (2012) which include:

- The sampling is basically affordable, (i.e. not expensive) and the subjects are readily available.
- It saves time and it reduces cost.
- The sampling permits the researcher to gather reliable data.

The study employed the use of sampling because it is very easy to use, saves time and reduces cost. In addition, the sample is not too difficult to use.

Due to the busy nature of students and the point that respondents are scattered over the four universities the researcher conveniently selected 18 executive members of the schemes for the Focus Group Discussion. The reason for this selection was based on the need to have robust discussion since they were the ones planning the affair of the ENACTUS networks, and they would be in the best position to give accurate and timely information about the schemes.

Table 6 Enactus Students Facilitating Enactus Networks

ENACTUS Students	Executive members
UKZN	18
UNIZULU	18
DUT	18
MUT	18
Total population	72

5.5 Research Choices

This study refers to research choices as various techniques that are available for data-collection and data-analysis procedures. The research choices were from the fourth layer in the research onion (see Figure 5.1) where emphasis is placed on ‘mono-method, multiple method and mixed-methods research’ (Saunders et al, 2009). According to the authors, the mono method is predominantly the adoption of a data-collection technique and a data-analysis procedure appropriate to this adopted technique (Saunders, Lewis et al 2009). Multiple methods utilise at least two or more data-collection techniques and corresponding data-analysis procedures in a study. This may be achieved using various techniques of data-collection and data-analysis procedures in either qualitative (multi-method) or quantitative approaches (Saunders, Lewis et al 2009). Mixed methods, on the other hand, have to do with the amalgamation of two approaches, namely, qualitative and quantitative techniques of data-collection and data-analysis procedures concurrently or consecutively.

Within this study, mixed methods have been utilised, therefore they are elaborated on below:

5.5.1 Mixed-Methods Research

The mixed-methods approach has to do with the integration of two approaches, namely, the qualitative and quantitative techniques of data collection and data analysis in a study. This integration can happen either concurrently or consecutively (Saunders et al, 2009). According to Creswell (2009) the three forms of mixed-methods research strategies are

sequential mixed methods, concurrent mixed methods, and transformative mixed methods. These are described below.

In a sequential mixed-methods study, researchers use the approaches one after the other. For instance, a combination of exploratory and explanatory strategies in a study may require that the researcher first collect, analyse, and interpret data qualitatively, in order to meet the exploratory objectives of the study. Subsequently, the researcher collects data from a large sample, analysing the data using corresponding statistical procedures to objectively interpret the data so as to fulfil the explanatory objectives of the study. This depends on the discretion of the researcher. It is not compulsory that the researcher start with the qualitative approach (Creswell 2009). The most important aspect is that the research be done consecutively (Hanson, Creswell et al 2005).

In concurrent mixed methods, the researcher concurrently combines numerical and non-numerical approaches to data collection and corresponding data analysis processes in a study. This is necessary in order to provide adequate answers to the research questions or comprehensive interpretation of results. A very good example of this type of design is the cross-sectional survey using a structured questionnaire containing closed and open-ended questions. This example allows room for collection of numerical and non-numerical data simultaneously, while the data may also be analysed concurrently.

With transformative mixed methods of research design, both numerical and non-numerical data may be collected and analysed, either sequentially or concurrently, depending on the statement of the problem, research questions, and objectives of the study (Hanson, Creswell et al 2005). Uneven priority may be given to one method of data collection and analysis over another, and sometimes priority may be given to both methods. Data are analysed separately but integrated at the interpretation stage. This allows room for data triangulation in the course of the investigation. Hanson, Creswell et al (2005) aver that the transformative mixed-methods approach provides access to information from diverse world views, encouraging participant perceptions of the construct. This assists in a better conceptualisation of a phenomenon from the participant point of view, in relation to the theoretical propositions.

5.5.2 Mixed-Model Research

This combines numerical and non-numerical methods of data collection and analysis procedures in a study, incorporating these approaches while generating research questions for the study (Saunders et al, 2009). The use of the mixed-model research approach gives researchers the opportunity of transforming numerical data into narrative form, such that it may be analysed non-numerically. Conversely, this also allows researchers to convert non-numerical data into numerical codes for statistical analysis. In this way, narrative data may be converted and analysed quantitatively.

This study has adopted the sequential mixed-methods research design for data collection and suitable corresponding data-analysis procedures. The researcher considers this appropriate for effectively investigating ways by which women entrepreneurs are involved in entrepreneurial networking. The justification for adopting a sequential design is that it offers room for the step-by-step collection of quantitative and qualitative data. It also provides an opportunity for either equal or differential priority to be given to quantitative and qualitative data. In this case, higher priority was given to quantitative data rooted in non-experimental research design of an ex post facto type which means “a quasi-experimental study examining how an independent variable, present prior to the study in the participants, affects a dependent variable”. According to Campbell and Stanley (2015), a quasi-experimental study implies that participants are not randomly assigned.

A correlational approach with advanced explanatory design was used for the study. Another reason for adopting the sequential mixed design is that it creates an avenue for analysis of quantitative and qualitative data separately, but integrated at the interpretation stage. This allows for data triangulation in the course of the investigation, providing access to information from diverse world views, encouraging participant perceptions of the construct, in order to aid a better conceptualisation of a phenomenon from the participant point of view in relation to the theoretical propositions (Hanson, Creswell et al 2005). Hence, it becomes necessary to note that the sequential mixed design was also adopted by the researcher to guard against the shortcomings of a non-experimental research design (Johnson and Onwuegbuzie, 2004).

Data was gathered for this study utilising both the numerical and non-numerical approaches, such as a structured questionnaire containing closed and open-ended questions, interviews, observations, and other documented evidence.

5.5.3 Primary Data

A primary source of data is either the written or oral account of a direct witness or a participant in an event, or an audiotape, videotape, or photographic recording of such (Welman and Kruger 2012; Atiku 2014). Data or observations are collected from first-hand experience (http://louisville.libguides.com/primary_sources). This type of data has not been previously published. Examples of this are questionnaires, interviews, observations, and focus groups. Questionnaires were given out to women entrepreneurs and interviews were done to follow up the questions that were asked in the questionnaires.

5.5.4 Secondary Data

These are data that are derived from analysis of primary sources (Cresswell 2009). Such data provides information about an event. According to Welman and Kruger, 2012 these events have not been witnessed by the source; however, the researcher has obtained the information either from someone else who has experienced the event, or who has obtained the information from someone who has experienced it first-hand (Atiku 2014). Secondary sources are termed second-hand information. Examples of these are, inter alia, articles, newspapers, and books. According to Henderson, as cited by Louisville (2014) below, these are some examples of primary and secondary data.

Table 7 Examples of Primary and Secondary Sources of Data.

Examples		
Discipline	Primary Source	Secondary Source
History	Slave narratives preserved on microfilm	The book <i>Speaking Power : Black feminist orality in women's narratives of slavery</i> by DoVeanna Fulton
Art	American photographer Man Ray's photograph of a flat-iron "Le Cadeau" (The Gift)	Peggy Schrock's article "ManRay's Le Cadeau: the unnatural woman and the de-sexing of modern man" published in <i>Woman's Art Journal</i>
Psychology	An experimental test of three methods of alcohol risk reduction with young adults, <i>Journal of Consulting and Clinical Psychology</i>	A review of the literature on college student drinking intervention which uses the article in an analysis entitled: Individual-level interventions to reduce <i>college student</i> drinking: A meta-analytic review, published in the journal <i>Addictive Behaviours</i>
Political Science	U.S. government census data	An article which uses samples of census data entitled: "Who is Headed South?: U.S. Migration Trends in Black and White, 1970-200" published in the journal <i>Social Forces</i>

Source: Louisville (2014)

5.6. Data Collection Instruments

Data collection instruments are scientific tools which the researcher uses to solicit for data collection when the research is under investigation. There are various data collection instruments in scientific research. These include questionnaire, observations, and interviews. Extant literature indicates that in academic research a researcher can modify existing research developed in previous studies in order to develop his/her own.

The major research instruments adopted for the primary data collection in this study were the questionnaire FGDs and interviews (see Appendix A, B and C), containing multiple-choice numerical data and open-ended non-numerical data and interviews (Creswell, 2003). The rationale behind this was to fulfil the objectives of utilising sequential mixed methods or design for data-collection and analysis procedures. This calls for a research instrument that allows scope for the step-by-step collection of both numerical and non-numerical data in a study (Creswell 2009).

5.6.1 Questionnaire

As stated earlier, academic research data can be collected through many approaches in entrepreneurship research. This includes through questionnaires, interviews, observation and focus group discussions (Maree, 2014; Brink et al, 2014).

In this research, data was collected through the use of a questionnaire. Brink et al, (2014) describes a questionnaire as a series of questions that are related to the objectives primarily designed to gather information from respondents. In this research a questionnaire would be used to solicit information. Vitaenen and Young (2011) note that the questionnaire is a data instrument that is commonly used in entrepreneurship studies.

Dillman (2011) in Saunders et al (2009) puts it that the questionnaire, as a research instrument, is usually designed to collect three major types of data variable. These are opinion, behaviour, and attribute variables. Opinion variables record participants' feelings on the veracity or otherwise of opinions regarding the phenomenon under investigation. Behaviour variables collect information on what participants or their respective organisations did in the past, do now, or will do in the future. A very good example of this

relates to questions designed to elicit information on how participants will react to both favourable and unfavourable company policies. Staff members react to policies with their feet, leading either to a high or low turnover of staff. Attribute variables record participants' distinctive characteristics, as evident in the demographic section of the questionnaire (see Appendix A.).

The researcher for this study considered three critical issues in the design of the questionnaire for the purpose of data collection. The first issue was the consideration of each objective of the study, and the alignment of the research questions, objectives, and hypotheses with the questionnaire. The researcher believes this was necessary for realising the objectives of the study. The second issue given priority had to do with the wording of the questionnaire. The wording of all questions was structured in simple language for ease of understanding by respondents. The use of formal language was thus avoided in the design. The question length was kept concise. The third issue to which serious attention was given was the coverage of the questionnaire, in terms of the population of the study.

The justifications for using questionnaire was based on the submission of Middleton (2008) that states that questionnaire is a reliable instrument for data collection, particularly in entrepreneurship studies. He goes further to say that it is very cheap, fast, and reliable, particularly in a very large population. Maree and Pietersen (2014) note that questionnaire is very reliable in research because it can be mailed to respondents or filled in through the internet.

Questionnaire construction

In academic research the manner in which the questions are formulated is a determinant factor in achieving the research objectives. It will be very difficult to achieve the research objectives if the questionnaire is not properly constructed. Sekaran (2003) notes that for effective construction of academic research certain factors need to be considered which include accuracy in the wording of the questionnaire, and simplicity of language of the questionnaire. Adequate planning is also very important, particularly the manner in which the objectives are being measured and deciding whether they should use scale and coding after the questionnaires have been submitted. In addition, the questionnaire to be distributed must be very neat and presentable. Extant literature reveals that a good

questionnaire must be brief, straight to the point, neat, easy to fill in, and very attractive. Owolabi (2016) notes that a good questionnaire must have a section for demographic profiles of the respondents. Best and Kahn (1999) argues that a very good questionnaire needs to be relevant to the topic and the objective of the study.

In designing the questionnaire for this study the above observations were clearly taken into consideration in order to come out with a good questionnaire.

The manner and way in which questions are formulated and framed is very important for constructing a very useful questionnaire that will achieve the objectives of the study. It will be very difficult to achieve a reasonable research objective if the questionnaire was not properly constructed. Based on this, Sekaran (2003) states that three areas need to be examined in constructing a research-oriented questionnaire. He recommends that the wording of the questionnaire should at the same level as the respondents, that is the respondents should be able to understand the language of the questionnaire and the language should not be ambiguous.

The major strengths of the questionnaire used in this study as the main instrument for data collection are highlighted below:

- (i) Participants' anonymity and confidentiality was strengthened and protected by the design of the questionnaire.
- (ii) The questionnaire gave priority to participants' consent, as required and approved by the University of Zululand
- (iii) Questions raised were worded in simple language on areas covered, for ease of understanding by respondents. These enabled respondents to answer questions as clearly and simply as possible.
- (iv) Professional (formal) language was avoided to guard against misinterpretation of the questions raised.
- (v) All objectives of the study, research questions, and hypotheses were well aligned with the questionnaire.

(vi) The questionnaire called for participants' point of view, using open-ended questions.

It should also be noted that:

(vii) The questionnaire is an excellent approach for collection of primary data from a large group of respondents, allowing room for an outstanding presentation of results in tables, percentages, bar charts, and histograms, among other aids, for accurate interpretation of results.

(viii) A questionnaire is cost-effective and requires less time for data collection because both quantitative and qualitative data may be collected at the same time.

The study adopted semi-structured questionnaires to collect the data from the respondents which contained both, open and close-ended questions. While the closed questions only allowed respondents to choose from alternative responses provided such as the level of education, and income earned from women-owned SMMEs, open-ended questions explored respondents' experiences in relation to their entrepreneurial network. The use of semi-structured questionnaires aimed at generating knowledge from women entrepreneurs engaged in the Enactus outreach programme. The questionnaires were distributed to a group of 234 women entrepreneurs engaged with Enactus networks. The questionnaire was constructed in a manner that engaging in the Enactus networks was featured as the independent variable, and the growth of women-owned enterprises was the outcome of interest with the following indicators as dependent variables: an increase of business returns; an increase of assets; an increase in number of employees as well as participation in trade fairs.

5.6.2 Interview

The interview is a method of data collection in which the researcher obtains responses from a sample through a face-to-face meeting; it can be done through a telephone call or through other electronic means such as email (Brink et al, 2013:159). The interview in scientific writing is two ways which include conversation with the participants and

observation. The essence of this is to collect data and to find out their viewpoints, particularly on the subject under discussion. Owolabi (2016) notes that the main objective of the interview is to get descriptive information in order for the researcher to have first class information about the subject under investigation.

There are various forms of interview in academic research including face-to face and telephone communication. Interviews can be structured, unstructured or semi -structured (Mgenda and Mgenda, 1999).

5.6.3 Qualitative- Interview Schedule for Key Informants

The 8 key-person interviews included the following members: two (2) officials/respondents from Enactus; two (2) respondents from associations dealing with women businesses; two (2) government officials from the provincial level; two (2) experts on women entrepreneurship initiatives. Purposively sampling was used to select the key informants based on the fact that they have adequate experiences and knowledge about Enactus activities in the study areas. The purpose of using the interview schedule was to enable the researcher to get more information directly and clarify some questions and arguments regarding the issues under study. By ‘expert’ the researcher means the people who are directly involved in women entrepreneurship initiatives. A semi-structured interview was one of the methods of research used to collect data for this study. The use of an interview guide was aimed at supplementing data gathered from the questionnaires, documentary review and Focus Group Discussion guides. Oral consent was sought from the respondents before the interviews were conducted.

In addition, the study used a focus group discussion, which is a very reliable way to gather people with similar experiences in order to discuss a subject of interest in which they all have interests and background knowledge. A focus group discussion (FGD) is a good way to gather together people from similar backgrounds or experiences to discuss a specific topic of interest. The group of participants is guided by a moderator (or group facilitator) who introduces topics for discussion and helps the group to participate in a lively and natural discussion amongst themselves in order to express their view (Kitzinger, 1994).

5.6.4 Focus Group Discussion guide

The researcher conducted 8 Focus Group Discussions (FGDs) across 4 universities located in 2 municipalities of KZN in order to explore students' engagement in the Enactus outreach programme through the established entrepreneurial networks in their local settings. Of the 8 FGDs, 2 comprised students from UNIZULU, 2 groups of students from UKZN, 2 groups of students from MUT, and the final 2 groups from DUT. The FGD guide was designed to enable the collection of in-depth information on the students' knowledge about networking women entrepreneurs, as well as their perceptions on opportunities and challenges of entrepreneurial networks. The FGD were administered in both English and isiZulu. It was important to have questions in isiZulu as well as English in an attempt to probe and build more insights from the study respondents as some of them were not fluent to express well some of the thematic issues in the study through the use of English. In essence, all students sampled for this study were included as the Focus group participants. Nine (9) participants were included in each FGD, thus making a total of 72 students from the 8 conducted FGDs. After each FGD session, participants were given feedback on the issues raised during the sessions, for example, what had been revealed about their knowledge and perceptions about networking women entrepreneurs through the ENACTUS outreach programme.

5.6.5 Documentary Review/Analysis

An Ethnographic Content Analysis (ECA) was used to analyse documents related to the topic under study to deep and critical analysis. In this study, the White Paper on National Strategy for the Development and Promotion of Small Business in South Africa of 1995 and the Annual Review of Small Business in South Africa 2005-2007 were critically reviewed. Information obtained was further reviewed, and major points summarised. The information obtained from these sources was also used to check for consistency of the information generated through the questionnaires and interview schedules.

5.7 Recording of Data

The data for quantitative analysis was collected via a questionnaire from active women that received support from Enactus networks. The questionnaires were printed, numbered sequentially and recorded in SPSS version 23 to facilitate capturing and statistical

analysis. The sequential numbering was to facilitate test checks back to the original data, as necessary.

The qualitative data from the interviews was recorded as transcripts. The transcripts were from the 8 key informants. The interview comprised 21 open-ended questions. The responses from the interviews were coded and transcribed to group similar themes by scanning through the main issues raised by women entrepreneurs. The FGD questions and the FGD were summarized into a table to facilitate the comparison of the two municipalities (see Appendix C and D)

5.8 Data Processing and Analysis

For effective analysis of data, the received and gathered data were fed into the Statistical Package for Social Sciences (SPSS) version 23. This is form of computer statistical research software that is designed for effective data analysis. The relevance of SPSS in the study was to provide correct and valid tools for effective results. The use of SPSS version 23 enabled the study to evaluate qualitative aspects of the data (Brink, et al, 2014). Extant literature indicates that the common way of analysis quantitative data in the field of entrepreneurship is statistics. Owolabi (2016) notes that without effective data analysis, that data collected from the field will be useless and meaningless. De Vos et al (2002) maintain that statistics can be classified into two types, namely, descriptive and inferential. However, for the benefit of the study both types of statistics were used, due to the nature of the research objectives and in order to have access to meaningful results.

5.8.1 Procedures for Data Analysis

The primary data collected under sections ‘A and B’ of the questionnaire (see Appendix A) was analysed using descriptive statistics. The descriptive statistics employed include frequency counts, simple percentages, and mean and standard deviation, which are presented for clarity in frequency distribution tables, pie charts, bar charts, and histograms.

Primary data collected under section ‘C’ of the questionnaires (see Appendix A) were coded and analysed using inferential statistics as captured in the IBM Statistical Package

for Social Science (SPSS), version 23. This is a software package employed to run descriptive statistics highlighted above, as well as inferential statistics such as Pearson's correlation coefficient, chi-square, and multiple regression analysis.

Detailed discussions on the analysis of various data collected in each section of the questionnaire are presented in the sections below.

5.8.2 Descriptive statistics

As the name implies, a descriptive statistical analysis is usually a form of statistical technique employed to summarise or describe numerical data (Wilson 2010). Descriptive statistical tools are useful when it comes to analysing categorical or demographic data using frequency distribution tables to display the number of occurrences and percentages of different categories of data in a study. Pictorial representation of data presented in tables may also be displayed with the aid of pie charts, bar charts, or graphs and histograms. The purpose of initiating data analysis with descriptive statistics is to give the reader an overview of the data collected before a detailed analysis is presented (Wilson, 2010). This suggests a reason for most students beginning a data-analysis chapter of their projects or theses with descriptive statistics. The researcher agrees that this is necessary for the presentation and analysis of demographic data collected in section 'A' of the questionnaire at the beginning of the next chapter, before detailed analysis is presented. Other descriptive statistical tools are discussed below.

A measure of central tendency utilised in this study is the **mean**, known as the 'arithmetic average of a frequency distribution' (Wilson, 2010). To calculate this manually one must make a summation of each observation, divided by the total number of observations. Hence, the formula for calculating a simple mean is given as below:

Equation 1

$$\bar{X} = \sum_i \frac{X_i}{n}$$

where; \bar{X} = mean

\sum = summation;

x = each observation

n = total number of observations

Another descriptive statistical technique for measuring dispersion engaged in this study is the **standard deviation** to describe or compare the extent to which the data value for a variable is spread around the mean value (Saunders et al, 2009). Sekaran and Bougie (2009) put it that a standard deviation is a commonly used measure of dispersion, being the square root of the variance, which gives a guide to the range of variability in the data. The values of the standard deviation and the mean are presented in tables in the next chapter, for proper interpretation of results. The formula for calculating the standard deviation of a group data set is presented below:

Equation 2

$$\alpha = \sqrt{\frac{\sum f(x - \bar{X})^2}{\sum f}}$$

where α = the standard deviation

x = the mid-point of each data class

f = the frequency of each class

$\sqrt{}$ = the square root

Σ = the summation

5.8.3 Inferential statistics

According to Wilson (2010) inferential statistics are engaged to draw inferences about a population from a given sample size. Blumberg, Cooper and Schindler (2008) referred to inferential statistics as an evaluation of population value, as well as confirmation of research hypothesis, statistically. There are two major classifications of statistical significance tests or a test of research hypotheses: non-parametric, and parametric tests (Saunders et al, 2009; Wilson, 2010). For these scholars, non-parametric statistics are utilised when data are not normally distributed. Parametric statistics, on the other hand, are engaged when the sample size is drawn from a population that is normally distributed. In a nutshell, non-parametric statistics are usually engaged with categorical data whereas parametric statistics are engaged with numerical data (Saunders, Lewis et al 2009). Most

of the inferential statistics engaged in this study are parametric statistics, run with the aid of SPSS, as discussed above. Some of these parametric statistics are presented below.

Pearson's correlation coefficient (PPMC)

PPMC is a measure of the linear correlation (dependence) between two variables X and Y , giving a value between $+1$ and -1 inclusive, where 1 is total positive correlation, 0 is no correlation, and -1 is total negative correlation (Sekaran and Bougie, 2009).

5.9. Quantitative Data

When the field exercises were completed, all quantitative information collected was coded, organised, analysed and converted into percentages, tables, cross-tabulations and figures by using a computer programme known as Statistical Package for Social Sciences (SPSS version 23). According to Blumberg, Cooper and Schindler (2008) data analysis involves reducing accumulated data to a controllable amount, developing summaries, looking for patterns and applying statistical techniques. Both descriptive and inferential statistics are used.

5.10 Qualitative Data

The qualitative data on the other hand was analysed using Content Analysis where constant comparison was employed for discovering emerging patterns. Basically, the techniques of memo writing and thematic coding were employed in the analysis of qualitative data. In this study, the coding of qualitative data involved organizing data into themes, data reduction through a process of refining, and finally drawing links between themes, thus arriving at conclusion and verification. The information collected from the focus groups was grouped and summarised in a manageable amount and a comparison analysis was conducted between the uThungulu district municipality and eThekweni metropolitan municipality and a conclusion was drawn.

5.11 Pilot study

The importance of pilot study in academic research cannot be over-emphasised. Polit et al (2004) note that a pilot study needs to be done in preparation for the final study; it can

be called a trial form of real study. This indicates a pilot study is a form of pre-test of a research instrument. There are various reasons for pilot study which include ability to develop the instrument and to test the accuracy of the research instruments.

Furthermore, for the purpose of this study a pilot study was carried out to test and verify research instruments in order to find out if there was any mistake that the respondents might make when filling in or answering the questions so that inconsistencies could be eliminated. This was in line with the Gikenye (2012) assertions that a pilot study permits the researcher to check and improve the reliability of his/her research instruments.

The pilot study for the study was done at the city of Mthatha, under Eastern Cape Province which is housed at the Walter Sisulu University. The province was selected based on purposive sampling. 50 women were used for the pilot study. Their observations were used to refine the research instruments. The essence of this was to bring out the clarity of the instrument before the final study. In addition, the project manager of Enactus was also interviewed while a focus group discussion was conducted with five members of the executives.

5.12 Validity of instruments

Brink et al (2013) note that ‘validity’ is the degree to which research instruments measure what they need to measure. They go further to say that it is imperative for the research questionnaire to be adequately validated. There are various ways in which research can be validated, including through content validity, criterion validity, and construct validity. Owolabi (2016).

In addition, the questionnaire for this study was examined by various experts such as research supervisors, senior colleagues in the commerce department, and a professor in the field of entrepreneurship in order to examine the constructs and content validity.

Frankford- Nachmias and Nachmias (1996) argue that professional observation in research instrument design is very important. There are many reasons for validating the questionnaire which include the need to remove bias and unacceptable research findings.

5.13 Reliability of survey instruments

Reliability is a way of ensuring that a research instrument is of good quality (Kimberlin and Winterstein, 2008). Field, Robinson, Elliot and Eyles (2006) note that reliability is a way in which a scale consistently replicates the construct it supposes to measure. Brink et al (2014) state various ways in which the research reliability can be measured which include Split-half, Kuder-Richardson, Test-retest, and Cronbach alpha coefficient.

In this study the SPSS software package was employed to access the study's reliability through the questionnaire which was the instrument for data collection. Cronbach alpha coefficient was utilised to measure the reliability of the questionnaire items. Cronbach alpha coefficient is a statistical analysis used to test the level of consistency of a data set. Cronbach's alpha is a reliability coefficient that measures the extent to which the items in a set are positively correlated (Sekaran and Bougie, 2009). This has to do with the consistency, stability, and dependability of the measuring instruments utilised in the study. Therefore, the closer the Cronbach's alpha coefficient is to 1, the higher the internal consistency of the research instrument engaged in the study. Alpha coefficients ranging from 0.7 and above are considered acceptable. Owolabi (2016) notes that Cronbach's coefficient alpha is the most acceptable method of measuring reliability in academic research.

Table 8 Reliability of Survey Instrument

Variables	No. of items	Reliability Value
Ways of Networking for women entrepreneurs	0.4	0.8
Perceptions on the opportunities for utilising ENACTUS networks?	0.4	0.7
Perception on the challenges of ENACTUS networks?	0.4	0.8
Growth of women entrepreneurship	0.5	0.69

Source: Survey Data, 2015

With regard to the interviews and focus group discussions. Bellanny (2012) notes that effective reliability is very important for interview schedules and FGDs as forms of data collection. Ani (2013) suggested that the researcher should ensure “that each respondent understands the questions in the same way and that the answers can be coded without the possibility of uncertainty”. The questions should not be ambiguous. This indicates that the interview questions need to be straightforward. The pre-test interview and discussion were done during the pilot study.

The process of researching the socio-economic impact of entrepreneurial networks established by the Enactus programme on the growth of women-owned SMMEs in the agricultural food processing sector in KwaZulu-Natal had some limitations. The limitations are divided into two categories, namely practical or procedural activities, and methodological.

On the practical side, one problem was that of time to visit the women entrepreneurs, Enactus programme facilitators (University students) on campuses, as well as key informants. This research was mainly conducted during working hours. Thus, it was difficult to engage with some of the women entrepreneurs, students and key informants since some were busy with their respective socio-economic activities, academic work, as well as official responsibilities at the time of the interviews. In consequence, the interviewer had to devote more time by staying longer in targeted areas for some days till late hours so as to meet the desired respondents.

On the methodological side, the major problem arose primarily because most women entrepreneurs were not very free to talk about their operating capital and earnings emanating from their business. This question was designed to establish whether the entrepreneurial networks have enhanced the growth of women-owned enterprises by using the following indicators as dependent variables: an increase of business returns, an increase in number of employees, and participation in trade fairs. Women from surveyed areas felt suspicious and it took time to win their confidence. Building rapport helped to win their confidence and trust. These limitations however did not affect the study findings since the use of triangulation of different methods provided a solution to this

problem.

Apart from that, the length of time to carry out the research was not sufficient for exhaustive investigation of the subject matter under study in South Africa as a whole; the researcher had to limit the study to only two municipalities of KwaZulu-Natal.

5.14 Ethical requirements

In an attempt to make this study authentic and rigorous, the researcher followed the ethical guidelines of the University of Zululand. This was achieved by completing the University's Ethical Clearance Application Form. A copy of the research instruments used in the study and the permission letters from the participating organisation was also attached. The researcher respected all stakeholders' rights in the research by complying with all ethical requirements applicable to each stakeholder, as highlighted in the following:

- (i) Permission was officially sought from the participating organisation as evident in the gatekeeper's letters.
- (ii) Anonymity of the participating organisation was guaranteed, while misuse of data collected from the organisation was also avoided.
- (iii) The instruments were distributed to the respondents within the organisation, mainly owners of businesses.
- (iv) The human rights of participants were adequately protected by treating the information obtained as confidentially as possible. Respondents' anonymity was also protected—questions that would touch on the respondents' privacy were avoided in the study.
- (v) The research instruments used in this study were personally administered to the respondents; the purpose of the study was communicated to the respondents before administration of the instruments.
- (vi) Each questionnaire and interview questions contained the confidentiality clause in the covering letter, while the consent letter indicated that participation in

the study was voluntary. Participants could withdraw at any stage should the need arise.

(vii) All data collected in the course of this research work was deposited with the Department of Business Management, University of Zululand, for safety's sake.

(viii) All secondary sources of data collected in this study were adequately cited and referenced, avoiding plagiarism.

5.15 Summary

This chapter provided discussion on the various research philosophies, showcasing their strengths and weaknesses, as well as the fields in which they are mostly applicable, before adopting pragmatism as the philosophical stance mostly pertinent to the study. Within this broader framework, this chapter then explained and justified the methodology and research design engaged by this study. The population of the study was considered in relation to various sampling techniques examined, while selection of the sample size for the study was based on proximity, availability, and willingness of subjects to participate. The design of the main research instrument for collection of primary data was explained.

Owing to the nature of this study, the SPSS version 23 software package was employed. Analysis of primary data collected in each section of the questionnaire was comprehensively explained and adequately justified in the next chapter. Limitations of the methodology engaged in this chapter were addressed, while the ethical code of conduct in research observed by the researcher were clearly stated. A presentation and interpretation of results in graphical and tabular form are presented in the following chapter.

CHAPTER SIX

PRESENTATION AND DISCUSSION OF THE FINDINGS

6.1 Introduction

This chapter presents the findings and the discussion drawn from the study that explores whether women engagement in entrepreneurial networks has had impact on the growth of enterprises in KwaZulu-Natal, South Africa. It aims to inform evidence-based promotion of women entrepreneurship in an attempt to stimulate economic activities, create jobs, and uplift standards of living in South Africa. Two cases, uThungulu District and eThekweni Metropolitan Municipalities located within KwaZulu-Natal (KZN) province were used by the study as a unit of analysis to generate a body of knowledge in line with the objectives of the study as stated in chapter one.

The presentation and analysis of data is organised in seven main sections: Section 6.2 deals with the analysis of the SMME Government Policy Document. 6.3 describes the profile of Enactus networks in the surveyed municipalities; section 6.4 provides the general characteristics of the sample. Section 6.5 explores the profiles of Small and Micro Enterprises owned by women entrepreneurs supported by Enactus networks, whilst section 6.6 critically analyses women-owned SMMEs engagement in the Enactus networks. Section 6.7 assesses women perceptions of the opportunities and challenges of the Enactus networks and section 6.8 examines the impact of entrepreneurial networks established by Enactus on the growth of Small and Micro Enterprises owned by women entrepreneurs. Lastly, section 6.9 offers the summary of the chapter.

6.2 Analysis of SMME Government Policy Documents

Ordinarily, society's social ills and imbalances require government intervention for their correction and adjustment. This would provide the section of the population that has suffered marginalisation with the necessary opportunities to become active participants in the economy. Women development is another social imbalance that has hindered the emancipation of women in various sectors, particularly in employment and business. This was in its worse form during the apartheid system as women were not allowed access to

equal job and business opportunities. Though this phenomenon was pervasive generally among women, black women were most affected and secluded. The cause for black women suffering was and continues to be patriarchy in the black societies.

The advent of democracy bore hope for many people in South Africa, particularly women who had been excluded from the economic mainstream. The White Paper review report of 2005-2007 makes a special note that the apartheid system left no real space for the business involvement of black women, as marriage laws reduced women to unions with no contractual capacity at all. Though marriage laws have now been changed, the customary law remains intact and there are cultural, behavioural and attitudinal constraints which continue to affect women participation in business, particularly in rural areas. As a result of traditional gender stereotypes which confine women to conventional occupations, most women may not have been able to achieve their aspirant careers. In this summary, the researcher focuses on two documents, namely The White Paper on National Strategy for the Development and Promotion of Small Business in South Africa of 1995 as well as the Annual Review of Small Business in South Africa 2005-2007 which was finalised in 2008.

The rationale for discussing the aforesaid documents rests with the objectives of this study and that the researcher hopes to share briefly the issues that are raised in these documents pertaining to women development. Furthermore, they represent the intentions of the government with regards to improving the lives of emerging entrepreneurs. These government policies set the tone for programmes which are purposefully aimed at addressing the identified concerns and also level the playing field established through social injustice. Apart from the said documents, the South African Constitution acknowledges women's rights as human rights. This acknowledgement is informed by the fact that it is not just in South Africa where women have suffered; all over the world and for years, women were subjected to exclusion from being recognised as people who can contribute immensely to the growth and success of a country. South Africa is known for its initiative for mainstreaming women's issues. Given this, one would expect the development status of South African women to have improved over time, particularly women entrepreneurs and women in rural areas.

6.2.1 The White Paper on National Strategy for the Development and Promotion of Small Business in South Africa of 1995

The existence of this policy document came into being after consultations among different stakeholders, particularly those with the direct interest in the small business sector. Part of the content in the policy indicates that numerous conferences and workshops were held to engage the voices of concern from the entrepreneurs and business associations which reflected the full scope of the small, medium, micro- and survivalist enterprises. While this policy document seems to lean towards the black communities who are in business, a disclaimer was established to prevent the backlash that could have arisen. The disclaimer stated that the policy was focusing on black-owned or controlled enterprises in formerly reserved towns by means of affirmative action. This was to redress discrimination with respect to blacks as well as women's access to economic opportunities and power and the facilitation of growth in black and small enterprises in rural areas.

It is worth noting that this policy was informed by the barriers that a particular population in South African society had been confined to, and in redressing or removing such barriers required government intervention. The instalment of a democratic government brought lots of expectations in the black communities that government was going to resolve most of the social injustices suffered under the apartheid system, and documents like this policy provided a framework in which government would structure its responses to its people. It was necessary for the government to begin by consulting with the affected parties in order to establish the nature of the issues which constrained the survival and success of SMMEs and further learn about women's access to socio-economic resources. The document contains voluminous information that was gathered from the consultative processes and I have thus concentrated on the issues aligned to women, especially those emerging as a source of concern.

The argument emerging from this policy is an acknowledgement that SMMEs are an essential part of the economy and that jobs are created by these organisations. However, the key to their contribution is their ability to survive in the business world. Furthermore, the policy acknowledges the role of women in the SMMEs and that their contribution in these businesses is critical yet there are barriers that prevent them from becoming

significant players in this sector. The main constraining factors noted include the legal and regulatory environment which confronts SMMEs, access to markets, finance, the acquisition of skills and managerial expertise, access to appropriate technology, the quality of the business infrastructure in poverty-stricken areas, and, in some cases, the tax burden. These constraints were noted to be rife among entrepreneurs in rural areas and among women. Another critical factor that is raised by the policy which links to lack of finance is the alternative collateral. This factor may be seen to affect women mostly, but on the contrary, the most affected people are the entrepreneurs on rural communal land. The traditional customs in the rural areas are still characterised by patriarchy and women struggle to get access to a variety of things such as ownership of land. This means if women want finance for starting her business they have to have collateral exchange to give the bank as an assurance.

Apart from identifying the key constraints that affect SMMEs, the policy also came up with strategies which were aimed at providing solutions as a matter of priority. Among the issues that emerged especially affecting women was financial access, which affects mostly the rural areas. Among others affected are the start-up micro-enterprises and those owned or controlled by women as well as other formerly disempowered groups, and certain higher-risk business categories. The government committed itself to strengthen the link between small enterprises and financial institutions in order for the funds to be channeled to the area where they are mostly and urgently needed. Although the government may have made strides in facilitating financial support for women in business, the women in rural areas continue to experience lack of finance for their opportunities. At best they encounter the fronting phenomenon where male entrepreneurs use them to access big business contracts. In turn, women remain inexperienced and insignificant in the business world due to being used as elements to access business opportunities. If things were done as per the priorities aimed at this policy, women development, particularly in rural areas, would have taken an upward trajectory. The concept of women development in business needs a specific mainstream policy which would focus on the constraints that have a real affect their emancipation. In rural areas, women remain below the glass ceiling in terms of business opportunities.

6.2.3 Annual Review of Small Business in South Africa 2005-2007

This document is premised on two main objectives, namely, providing an updated qualitative and quantitative analysis of what is known about SMMEs in South Africa for the use of all institutions and state organs that are involved in SMME support, and contributing to policy formulation on SMME support through adding to the body of reliable data on SMMEs. Given the focus of this study, certain sections of this report are considered, namely, women entrepreneurs and the initiatives that have been made available to support emerging women and established entrepreneurs. The government has, over time, noticed that SMMEs form part of the essential contributors to the country's economic growth and creation of employment opportunities. The most likely people to successfully manage these institutions are women and the statistics point in that direction. However, women are generally encountering a variety of barriers between the society and the business sector.

The review report reveals that the share of both female and male African business holders increased in the female category from 7% in March 2005 to 10% in March 2007 and from 15% to 21% in the male category. The report further noted that the share of female business owners is higher in the informal sector than in the formal sector (52% versus 31% in March 2007). This difference is significant in that the women entrepreneurs in the informal sector do not enjoy the same business environment as their counterparts in the formal sector. The informal sector in South Africa is of greater significance than in many other countries because it has to a large extent provided a safety net for many people in the country who would otherwise not have been provided for by the formal economy. Therefore, in whatever initiative that government established the consideration should have been reducing the gap by improving the business environment in the informal sector.

In the contemporary world, running an SMME requires a certain level of education from the entrepreneurs and this should be made possible by government, especially since the review report, just like the White paper, also shares critical issues that hinder the success of SMMEs in South Africa. These issues include lack of financial support, lack of education and training, lack of financial skills, and inadequate government support. The majority of South Africa's SMMEs are micro- and survival enterprises, but these

businesses show little sign of enterprise growth. Another glaring concern is the lack of entrepreneurial participation by black South Africans.

The most notable message in these two documents is that women entrepreneurs are acknowledged as influential people in the SMMEs yet they also encounter fundamental constraints in establishing and managing their businesses. These constraints confine women entrepreneurs to the informal sector where they have developed survival skills to keep their businesses afloat. It is evident that a new specific dispensation on the development of women entrepreneurs is necessary because, at the present time, if their development is facilitated in the main it does not yield significant results. Notwithstanding the government's positive initiatives, as well as other stakeholders who have made an immense contribution, focusing solely on development of women entrepreneurs will surely increase entrepreneurial participation by black society. The rural areas and townships seem to fall under the initiatives' radar to offer assistance, consequently, emerging women entrepreneurs could be lost in the informal sector. The data of this study will paint a picture on the impact of NGO initiatives on the development of women entrepreneurs within rural and urban communities.

6.3 Description of the Profile of Enactus Networks in the Study Area

Before delving into the presentation of findings, it is appropriate to provide a brief overview of the profile of Enactus networks in the study area. Etymologically, the profile of the Enactus networks in uThungulu District and eThekweni Metropolitan Municipalities which form the basis for this study can be traced back to 2005 when the Enactus programme was initiated in KwaZulu-Natal. According to the available statistics, 5,235 female entrepreneurs have engaged with the Enactus activities since its establishment in 2005 in South Africa. In addition, about 10,000 University students had been active members in supporting those networks in South Africa.

While uThungulu District Municipality, which is located in a rural area of KZN, had 42.4 percent of women entrepreneurs in networks established by Enactus, eThekweni Metropolitan Municipality, which is located in urban nodes of KwaZulu-Natal province had 57.6 percent of women entrepreneurs in those established by Enactus networks. The disparity between those two municipalities serves for comparing the cases of the study, as well as assessing the extent to which women entrepreneurs interact with the

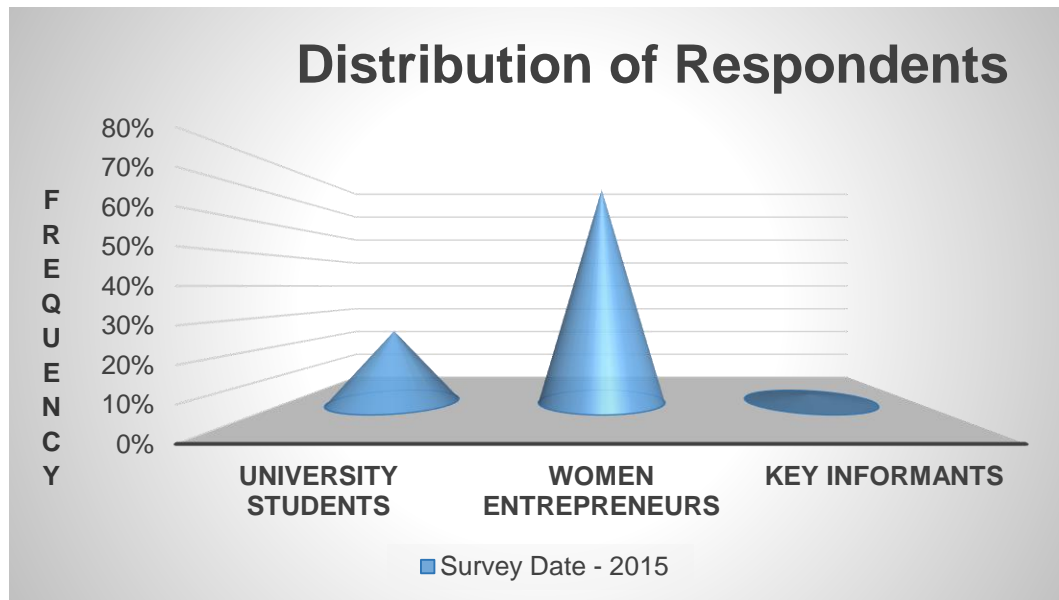
entrepreneurial network, and the implications those interactions have on the growth of women-owned enterprises.

Two types of profiles relevant for the growth of enterprises owned by women entrepreneurs are compared and discussed in sub-sections 6.5 and 6.6 respectively. These are: the profiles of women entrepreneurs supported by Enactus networks; and, the profiles of SMMEs owned by women entrepreneurs. However, in terms of income levels and size of business across those municipalities, the study shows that income sources and number of women entrepreneurs vary significantly between households in formal housing, informal settlements and backyard shacks, as discussed in sub-section 6.6.

6.4 General characteristics of the Sample

Table 3 presents general characteristics of the sample involved in the study. The target populations included women entrepreneurs owning and managing micro and small enterprises, the University students supporting the Enactus programme, as well as key informants from supporting institutions such as officials from Enactus, experts dealing with issues related to women entrepreneurship, as well as government officials from the provincial level. Table 3 provides a summary of the respondents who were included in the study.

Figure 3 Sample Distribution



Source: Survey Data, 2015

Overall, a total of 314 respondents were involved in the study. These include 234 women owning SMMEs (75%) where the survey was conducted. A focus group discussion was carried out on the 72 (23%) students from both the University of Zululand and the University of KwaZulu-Natal. Interviews were conducted with the 8 (2.5 %) key informants. Key informants, such as officials from Enactus, came from supporting institutions, specialists dealing with issues related to women entrepreneurship, as well as government officials. Although the initial proposed sample size of the study in KwaZulu Natal was 314 respondents in both municipalities, at the end of the field survey, a total of 310 respondents were valid for analysis.

The remaining 4 were rejected as ‘spoilt’ for various reasons which included unwillingness of respondents to continue with the study and deliberate misinformation by the respondents who claimed they could fill in the questionnaires on their own. Since the social demographic characteristics of respondents resemble aspects to be covered in the first and second objectives of this study, they are thus discussed in those sections.

6.5 The Profiles of Women Entrepreneurs Supported by Enactus Networks

One of the objectives of the study was to explore the profiles of women entrepreneurs supported by Enactus. The following three variables, namely, age of women entrepreneurs, their level of education, and their marital status were analysed.

6.5.1 Age of Women Entrepreneurs within Enactus Networks

Table 8 provides a summary of respondents' ages. The idea was to connect the age of the enterprise owner at the time the business started to the firm's subsequent growth orientation. The age variable was included in order to establish whether age has a positive impact on networking.

Table 9: Age Distribution of Women Entrepreneurs (N=234)

Age	Frequency	Percent
18 – 35	119	50.9
36 – 55	84	35.8
Above 55	31	13.3
Total	234	100.0

Source: Field Data, 2015

Table 9 examines the age of the women involved in the study. It was revealed that more than half, 119 (50.9 %) of respondents were in the age group between 18 and 35, which fall in the 'productive' category. Few respondents with an age of more than 55 years 13.3% participated in this study. This finding is consistent with Lanjouw's (1997) assertion that productive ages of women are between the 18 -35. This finding revealed that women at these ages are very active in business enterprises. This may be due to the fact that they are in their prime and they will be responsible for various activities, particularly family needs.

The fact that women entrepreneurs go into business at an earlier age is not surprising as, historically, women have had limited opportunities in both high level education and employment. Thus, self-employment in the micro and small sector has become the most

feasible alternative for women. Indeed, the past few decades have seen an increase in the number of women starting their own companies in many countries. This may be due to increased family responsibilities, which have become a women's concern rather than a male responsibility as society used to assume. For instance, in Canada nearly 65% of the new businesses are started by women (Das, 2001). In South Africa 40% of small enterprises are currently owned by women (Crompton, 2016).

Other scholars find that the majority of young women entrepreneurs are entering into entrepreneurship because entrepreneurship provides them with greater satisfaction and flexibility (Belcourt, Burket and Lee-Gosselin, 1991). This finding was corroborated by the finding of Lieuanan (1992) in Indonesia and Singapore where it was revealed that ^^

Also, the finding of the study was in line with the finding of Nchimbi and Chijoriga (2009) in Tanzania that revealed that female entrepreneurs are relatively young compared to their male counterparts. Moreover, in a study conducted by the National Informal Sector Survey NISS (1991), it was found that the majority of MSE operators were aged between 25-39 years. Katapa (1999) found that the majority of entrepreneurs in Asia were between 20-49 years old.

However, compared to the studies in developed countries, there are mixed results. For instance, many studies in developed world have found no significant gender differences in relation to age of entrepreneur as entrepreneurs start their businesses at an older age. In the USA, for example, women go into business at ages between 44-45 years (Kallerberg and Leicht, 2002). It therefore means that compared to developed countries, entrepreneurs in South Africa go into business at an early age. The main reason might be the lack of opportunities, aggravated by differences in terms of level of education and working experience that exist between entrepreneurs in developed and developing countries.

Entrepreneurs in developed countries choose to go into business during their middle age when they have already accumulated relevant education as well as experience and resources (Kallerberg and Leicht, 2002). The implication of this is that women in developed countries are likely to own growing enterprises compared to women in developing countries who enter into business at a young age and without having the best

mix of experience, credibility, energy and resources (and so are more likely to own a less growing business). As argued by Storey (1994), Carter and Jones-Evans (2000) above, middle-aged business individuals are more likely to possess the best mix of experience, credibility, energy and resources.

In analysing the relationship between age and networking, Greve and Salaff (2003) found that age has a positive impact on networking. The authors argue that as SMME owners grow older, the level of networking also increases, due to the sustained relationships and contact building that would have developed over time. Thus, older SMME owners have built a stronger and wider social capital as compared to younger SMME owners.

However, King et al., (2007) holds an opposite view in relating the age of an SMME owner and the networking effect of the SMME. King et al. (2007) argue that younger entrepreneurs actually network as much as older entrepreneurs and SMME owners. This is attributed to the ‘digital development’ where information sharing is profound. In addition, while older SMME owners network through experience and long-term accumulation of contacts, younger SMME owners are already extremely networked, both in their social networks and in their business networks through the digital development. Thus, literature on the role of age of the SMME owner in networking is inconclusive. However, in line with Enactus network, there is a general feeling that as the owner or manager grows older the level of networking will also increase.

6.5.2 Education levels of Women Entrepreneurs

Respondents were asked to indicate their levels of education using a scale ranging from non-formal to formal education. Table 10 provides a summary of respondents’ responses with respect to their levels of education. The main reason for including this variable was to establish whether there is a strong relationship between the level of education and the ability to grow enterprises.

Table 10: The levels of Education of Women Entrepreneurs (N=234)

Level of Education	Frequency	Percent
Non formal Education	13	5.6
Primary Education	71	30.3
Matric	130	55.6
Other Certificates	13	5.6
Undergraduate	5	2.1
Post-graduate	2	0.8
Total	234	100

Source: Field Data 2015

The statistics in Table 10 show that the number of females who had attained matric certificates was higher compared to other levels of education. Of 234 respondents, a majority of 130 (55.6 %) women had attained matric certificates. The trend of educational level was followed by those who had completed their primary education 71 (30.3%) and 13 (5.6%) who had post-secondary certificates. Those with non-formal education constituted 5.6% of the study sample while only 7 respondents (2.9%) indicated that they had attained undergraduate or post-graduate degrees. Of this 7, 5 respondents had undergraduate qualification, while only 2, which formed the least, had post graduate qualification. This study reveals that the majority of women entrepreneurs in KwaZulu-Natal are fairly well educated. However, their level in education on average is slightly lower than that required in the formal employment sector where entry requirements are comparatively higher. There are two probable explanations for this lack of the highly educated in the MSE sector; first it could imply that the MSE sector is not attractive enough for the highly educated people as the majority of them prefer white collar jobs to formally established businesses.

For instance, Anderson and Woodcock (1996) argued that individuals with high academic qualifications might find many of the tasks associated with running a business unsatisfying. In same line of thinking, Toroka (1997) reported dissatisfaction of most

entrepreneurs in the MSE sector, and this may imply that people with high level of education would rather continue searching for employment than start their own businesses in the MSE sector.

The second explanation for this could be attributed to the nature of the South African education system. It appears that the formal education system in South Africa may not be instilling the relevant entrepreneurial knowledge and skills in the students, thus leading to lack of aspiration among young girls and women to start their own businesses. Ronstadt (1984) argued that formal education can function as an obstacle to entrepreneurship by encouraging conformity and low tolerance for ambiguity instead of creating free thinkers.

Low level of education among young girls and women entrepreneurs could be contributed to by the cultural attitudes towards formal education, early marriage and pregnancy, less ambitious expectations by parents, sexual harassment, and violence. Implicitly, the majority of women in developing nations including South Africa lack the education needed to spur successful entrepreneurship. The majority of women owning MSEs are ignorant of new technologies or are unskilled in their use, and often unable to do research and gain the necessary training. Even though great advances are being made in technology, many women's illiteracy, structural difficulties, and lack of access to technical training prevent the technology from being beneficial or even available to females (Dabson, 2001).

Notably, the lower level of education does not lay emphasis on entrepreneurship skills. It decreases the chances that women will have the knowledge needed to excel in business, and thereby contribute to the country's overall economic growth. Culturally, and especially in the rural setting, the South African girl child was not given equal opportunity to study like the boys; hence they had limited education and training (if any) which tends to affect effective performance in later life.

Lack of sufficient education and training for women is another impediment to micro-enterprise success. Several studies have reported that more educated entrepreneurs have the necessary skills, discipline, motivation, information and self-confidence to attain higher growth rates in their businesses (Gimeno, Folta, Cooper and Woo, 1997;

Ucbasaran, Westhead and Wright, 2008). In this sense, it may be expected that more educated business owners are more likely to be involved in the creation of growing firms, (as many studies have demonstrated, e.g. Bosma et al.; 2004; Colombo and Grilli, 2005; Cooper et al.; 1994; Ucbasaran et al.; 2008)) than their less educated counterparts.

The finding of this study is consistent with many studies done in Africa. Katapa (1999) found that 90% of microenterprise and small enterprise owners in Tanzania had attained at least primary level of education while the corresponding figure by the ILO (2003) is 33%. Other studies show that the average education of women beyond the primary school level ranks behind that of males (Nchimbi, 2002). The study by Nchimbi (2002) indicated that the proportion of women entrepreneurs who attained primary education or below was 30.5% compared to 44.6% for men. The proportion of women entrepreneurs with secondary education and above in Mbilinyi's (2000) study in Morogoro urban was 72.8% compared to 36.4% of male entrepreneurs. While it is a fact that the majority of women entrepreneurs in the Mbilinyi (2000) and Shayo-Temu (1998) studies were more educated than male entrepreneurs, this may be a reflection of the use of the non-random sampling technique applied by those researchers. Likewise, the location at which that study was conducted had an advantage in terms of promotion of education for women.

This finding was also found to be in agreement with the recent study by Malenya et al.; (2013) who found that the highest proportion of women entrepreneurs were having secondary school level and were represented by 41.3%, followed by primary school level with 31.5%. Very few women entrepreneurs (23.9%) had attained tertiary education and 3.3% had no formal education. In the same vein, this study was also found to be in agreement with a study conducted by McCormick (2001) which found that on average women entrepreneurs are less educated than their male counterparts and are twice as likely as men to be illiterate due to institutional and cultural factors. Since in this study the sample is fairly educated, it was expected that the likelihoods and abilities of women to grow their enterprises would be high.

6.5.3 Marital Status of Women Entrepreneurs and Size of the family

Table 10 and figure 4 provide a summary of respondents' marital status and family size. These variables helped to establish the kind of respondents who dominate agro-food

entrepreneurial activities. It also shows whether marital status and number of dependents have an influence on the growth of the business. Figure 11 provides details on the family size of the respondents. This variable was included in order to assess the link between growth of the business and family size.

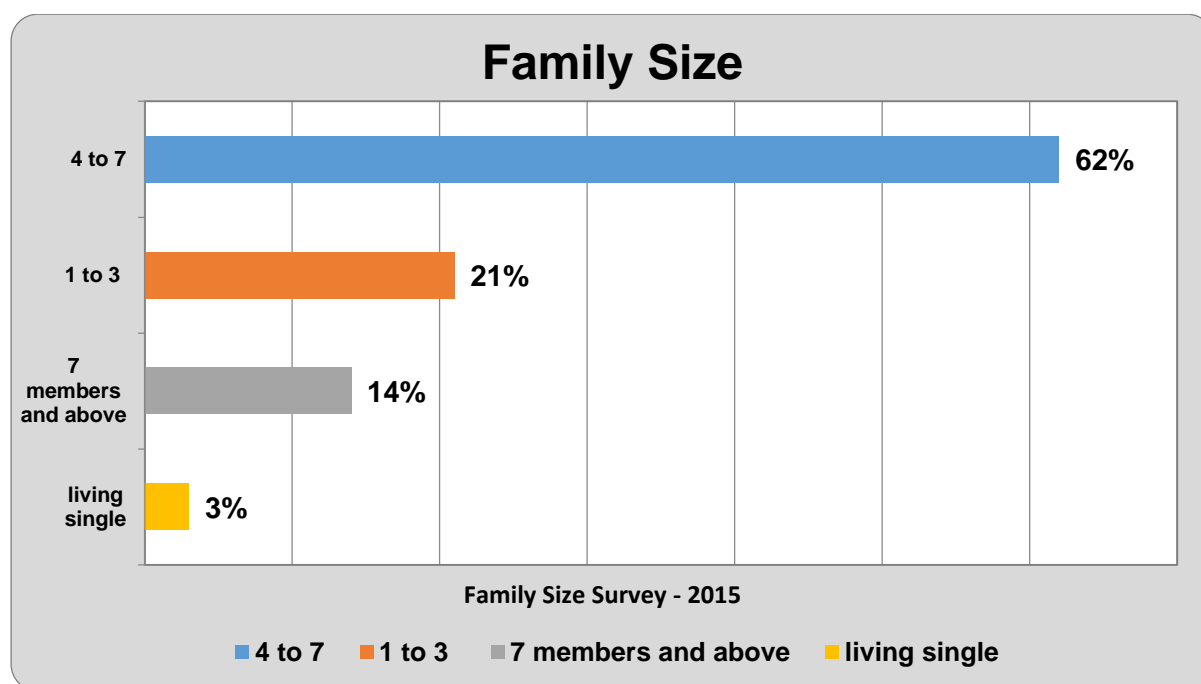
Table 11: Respondents Marital Status (N=234)

Marital status	Frequency	Percent
Single	119	50.9
Married	57	24.4
Divorced	32	13.7
Widow	26	11
Total	234	100.0

Source: Field Data 2015

Overall, the study findings in table 11 show that 119 (50.9%) of the respondents were single, followed by 57 (24.4%) who were married, 32 (13.7%) who were divorced and the remaining 26 (11%) who were widowed following the death of their partners. The findings revealed that the majority of the respondents were single. The results of this study differ from the findings of Rutashobya and Nchimbi (1999) in that the marital status of women entrepreneurs has a positive influence on their business activities, meaning that married women perform better than single women in terms of business growth. Packer, Riopelle and Steele (1995) lend support to the findings of this study in that the marital status (single women) of female entrepreneurs in Africa places limitations on the growth of their businesses. Therefore, single women are found to face numerous challenges including the fact that many of them are the bread winners in their homes, which limits their success in terms of business growth while married women are more likely to receive support from their spouses.

Figure 4: Distribution of Respondents by Family Size



Source: Field data (2015)

Overall, study findings from figure 4, suggest that the majority of respondents (62%) had a family size of 4 to 7 members, followed by 21% who had 1 – 3 members, and 14% who had a family size of 7 members and above. Only 3% were living single and had no family. The main finding reveals that majority of the respondents have large family size. This may be due to the nature of Africa, which practices extended family.

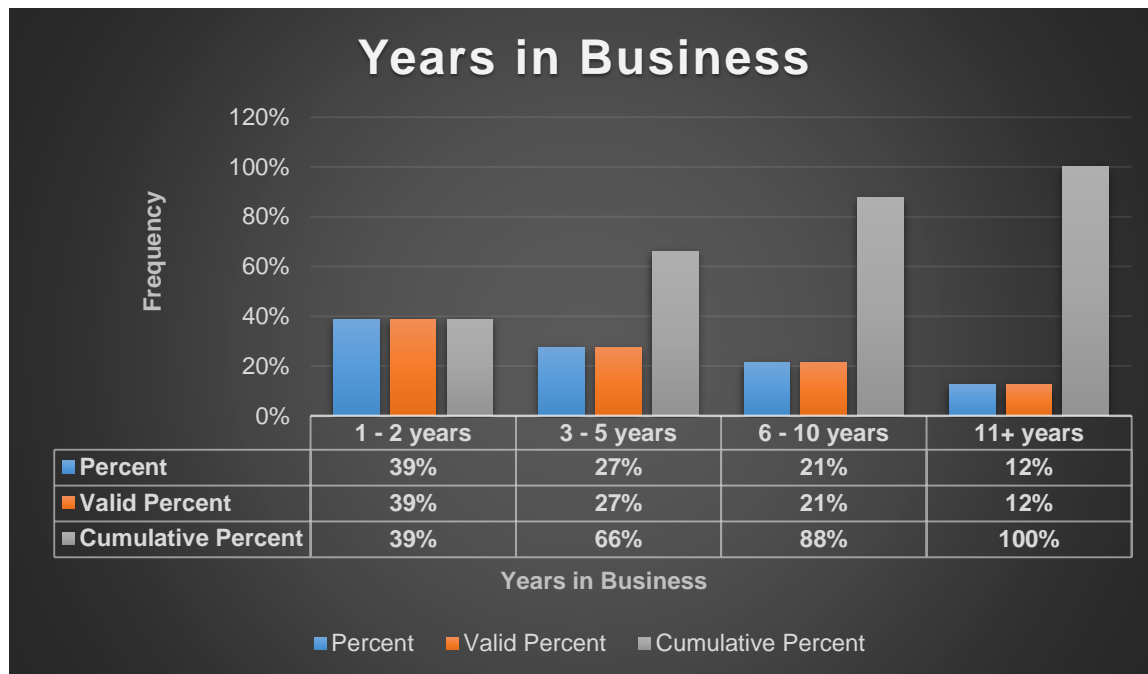
6.6 The profiles of Enterprises owned by Women Entrepreneurs

Another objective of the study aimed at exploring the profiles of enterprises owned by women entrepreneurs. The following two variables (age of an enterprise determined by the number of years that women entrepreneurs have been in business and the size of an enterprise determined by indicators of being micro, small or medium) were analysed.

6.6.1 Number of Years Women Entrepreneurs Spent in the Business

The age of the business is another characteristic that determines the growth of women enterprises. This study assessed the length of the experience that respondents had in pursuing their business. The respondents were asked to indicate the number of years they had spent in business. The interest was to establish whether there is a strong relationship between number of years in business and ability for the business to grow. The results are presented in figure 5 below.

Figure 5 : Distribution of Women in Number of Years in the Business (N=234)



Source; Survey Data 2015

Figure 5 shows that 91 (38.8%) of the respondents had spent less than 2 years in the business, and 64 (27.4%) had spent between 3 to 5 years. Likewise, 50 (21.4%) have spent 6 to 10 years in business whereas 29 (12.4%) of the enterprises had existed more than 11 years. Notably, most of the respondents (91:38.8%) had been in business at least for 1 to 2 years. This implies that women entrepreneurs had attained less business experience in managing their businesses. This supported the submission of Riding and Swift (1990), Coleman and Carsky (1996), Haynes (1999), Coleman (2000) and Robb and Wolken (2002) that most women-owned businesses were relatively young compared to

those owned by men. Robb and Wolken (2002) indicate that women-owned businesses had shorter relationship with their lending institution, which may be due to the younger age of women-owned businesses. Because the strength of the lending relationship affects the price and availability of credit (Uzzi, 1999; Berger and Udell, 2002; Brau, 2002), a shorter relationship with a lender may influence the application for and approval of loans, as well as loan terms. Lower age in business puts women owning SMMEs at a disadvantage in the process of growing their enterprises.

The findings of the study confirm the fact that the majority of women entrepreneurs have only recently entered into entrepreneurial activities. Women's entry into business in South Africa is a recent phenomenon, mainly a result of the economic crises and restructuring programmes which have led to a drastic decline in real wages as well as formal employment opportunities (ILO, 2002; Makombe, 2006). As indicated by Shane (2000), a long number of years in entrepreneurial activities entail better technical and managerial skills, wider business networks and access to specific, tacit knowledge about markets and customers' needs and vice versa. Thus, extra initiatives are needed in terms of business information, managerial and technical training, marketing information, financial services and advisory and consultancy services to women entrepreneurs who in recent years have been entering into entrepreneurial activities. Second, the result that women owning SMME have few years in business reduces the chances for more women owning SMMEs to be supported by entrepreneurial networks. Previous studies show that age of business has implications for women in accessing support from financial services for their growth (Riding and Swift, 1990; Orser et al. 1994; and Fabowale et al. 1995).

6.6.2 The Size of an Enterprise Owned by Women During the Start of a Business

The size of an enterprise owned by a woman entrepreneur can be micro, small, medium or macro in terms of structure. There is no single, comprehensive, precise widely accepted definition of what micro and small business are in terms of size. SMMEs have been defined in various ways. However, for the purpose of this study, the size of the SMMEs was determined by the average amount of operating capital injected in a business. Table

12 shows the size of enterprise owned by women entrepreneurs at the start of a business in terms of operating capital expressed in South African Rand.

Table 12 Size of an Enterprise at the Start of a Business (N=234)

Operating Capital during the start of business in SA Rand	Existing time of Business (Experience)								Total	
	1 - 2 years		3-5 years		6-10 years		11 years and above			
	N	%	N	%	N	%	N	%	N	%
Below 30,000	62	68.13	33	51.56	19	38.00	13	44.82	127	54.27
30,001-100,000	19	20.87	18	28.13	11	22.00	7	24.14	55	23.50
100,001-500,000	8	8.79	7	10.94	8	16.00	6	20.69	29	12.39
Above 500,000	2	2.21	6	9.37	12	24.00	3	10.35	23	9.84
Total	91	100	64	100	50	100	29	100	234	100

Source; Survey Data, 2015

Overall findings in table 12 show that more than a half of women entrepreneurs (127: 54.67%) had an operating capital which is below SA R30,000 during the start of business. These women were qualified in a group of micro-enterprises.

Further analysis revealed that of those women entrepreneurs owning micro-enterprises in South Africa, the majority operate in the informal sector. The findings of this study are supported by Ocici, (2006) who found that most women entrepreneurs are engaged in roadside trade. Furthermore, the ILO (2003) found that a large proportion of women enterprises (60 per cent) carry out their activities in rented premises by paying very high rent which in turn retarded the growth of the women enterprise' in Ethiopia. Moreover,

the ILO (2004) in Zambia found that accessing appropriate and affordable business premises was also seen as a challenge for start-up.

Women engagement in informal settings compromises their formal support. Since the majority of women entrepreneurs operate along the roads they are unlikely to access capital from formal financial institutions because they fail to comply with the terms of a formal financial institution that requires them to have permanent premises where they will be assessed. Locations have been identified by Ram et al. (1997), Fielden et al. (2003), and Robinson and Finlay (2007) as potential sources of both benefits and constraints.

Apart from having a relatively high proportion (127: 54.67%) of micro-enterprises owned by women entrepreneurs during the start of business, there were also several enterprises owned by women during the start of business. Those included 55 (23.5%) small-enterprises, 29 (12.39%) medium-enterprises, as well as 23 (9.84%) of macro enterprises. With those observations it was expected that women engagement in the Enactus networks would make a difference in the growth of their enterprises. That terrain of analysis is addressed in sections 6.7 and 6.8. which analyse women engagement in the Enactus networks s, the opportunities of those networks, as well as their impact.

6.7 Women Engagement in the Enactus Networks, Opportunities and Challenges

Objective number three of the study aimed at examining women-owned SMMEs' engagement in the Enactus networks s, as well as their perceptions in terms of the opportunities and challenges of those networks. The objective is discussed under three main themes: Women engagement in the Enactus networks s; women perceptions on the opportunities of the Enactus networks; as well as women perceptions on the challenges of the Enactus networks. To examine this construct, three data instruments were used to look for the information, namely, questionnaire, interview, and focus group discussion.

The first objective sought to find out about women engagement in the Enactus networks, secondly, perceptions on the opportunities for utilising Enactus networks and lastly, challenges of the Enactus networks.

6.7.1 Women Engagement in the Enactus Networks

‘Engagement’ in the context of the study encompasses various viewpoints. Engagement can be considered as participation in terms of the networks which is provided by institutional and less formal means. Participation could include both active and passive involvement with mechanisms aimed at developing women as entrepreneurs. Another viewpoint considers engagement to be related to the women entrepreneurs being part of a system and a process instituted to support them. Finally, engagement of women entrepreneurs could include both a practical component (in the sense of being an active member in an enabling initiative), and a psychological one (in the sense of being emotionally committed to the cause).

Understanding respondents’ engagement in Enactus networks is vital for analysing factors that either influence or limit the growth of enterprises owned by women entrepreneurs. In analysis two forms of construct were developed. The first is to examine women engagement in entrepreneurial networking behaviours and their attitudes, and secondly their level of engagement in Enactus networks as well as the design of an Enactus networks, the social capital emerging from a network, and the methodological issues in networking.

These variables were included in order to assess the extent to which women entrepreneurs interact with the entrepreneurial network in their local environment. Implicitly, the study created awareness on the role of entrepreneurial networks as an intervention in promoting the growth of enterprises owned by women entrepreneurs. Table 13 provides respondents’ experiences, opportunities and challenges in Enactus networks.

Table 13 Perceived Opportunities and Challenges in Enactus Networks

Categorisation	Themes	Sub-Themes
Perceived Challenges in Engaging in ENACTUS Networking	Lack of basic life-skills	<ul style="list-style-type: none"> ✓ Self-confidence ✓ Self-motivation ✓ Communication skill
	Absence of mentorship/networking opportunities	<ul style="list-style-type: none"> ✓ Transportation difficulties in attending network gatherings ✓ Lack of access to networks and assistance ✓ Language barriers
	Lack of training and education	<ul style="list-style-type: none"> ✓ Marketing skills ✓ Management skills ✓ Computer skills ✓ Social skills ✓ Technical skills
	Balancing business and family responsibilities	<ul style="list-style-type: none"> ✓ Breadwinners ✓ Single parent
	Lack of Financial Resources	<ul style="list-style-type: none"> ✓ Funding ✓ Single parent breadwinners ✓ Gender discrimination
	Lack of support structures	<ul style="list-style-type: none"> ✓ Unmarried ✓ Government support ✓ Community support
	Gender discrimination and bias	<ul style="list-style-type: none"> ✓ Cultural barriers ✓ Organisational barriers ✓ Male dominated territory
Perceived Opportunities when Engaging in ENACTUS Networks	Networking opportunities benefit women entrepreneurs	<ul style="list-style-type: none"> ✓ Networking opportunities (connection) ✓ Exposure ✓ Business sustainability

		<ul style="list-style-type: none"> ✓ Ability to build own reputation ✓ Potential to gain referral ✓ Increased confidence
	ENACTUS benefits for women entrepreneurs	<ul style="list-style-type: none"> ✓ Business opportunities ✓ Funding ✓ Training Workshops ✓ Skill transfer ✓ Raising business profile

Source: Survey, Interview and FGD, 2015

The respondents were asked to identify the challenges they faced in engaging with the Enactus networking. The results from the interviews revealed that the majority of the respondents claimed that they lack basic life-skills and mentoring. This supported the report of the US Department of Commerce (2010) and the World Development Report (2012) that many women entrepreneurs in developing countries face a challenge in the business environment, which is the lack of basic amenities such as electricity and water. This challenge attributed this to failure of the governments to provide basic amenities. The implication of this is that this challenge may affect their business activities negatively. In another development, the European Institute for Gender (2013) notes that there is a problem of mentoring among women entrepreneurs in Ireland. In order for the government to solve this challenge in the country, the European Institute for Gender organised various training activities and conferences in order to promote mentoring for the women in entrepreneurship; they even went to the extent of assign two mentees to a mentor. Likewise, a female entrepreneurship mentoring programme was also introduced in the year 2011.

Agnionu, Agbionu, and Chinwe (2015) conducted a similar study in Nigeria and the findings indicated that women entrepreneurs in that country have issues with social amenities like conducive environment, failure to have access to loans, and electricity.

Adema, Ali, Frey, Kim, Lunati, Piacantini, and Queisser's (2014) findings also supported the findings of the study that women entrepreneurs in China have challenges in development of their entrepreneurship skills due to lack of adequate social amenities. The findings of the study also supported the submission of Lamidi (2006) that the major hindrance facing women entrepreneurs in many African countries is basically the absence of social facilities which include credit facilities, land ownership and poor access to economic resources.

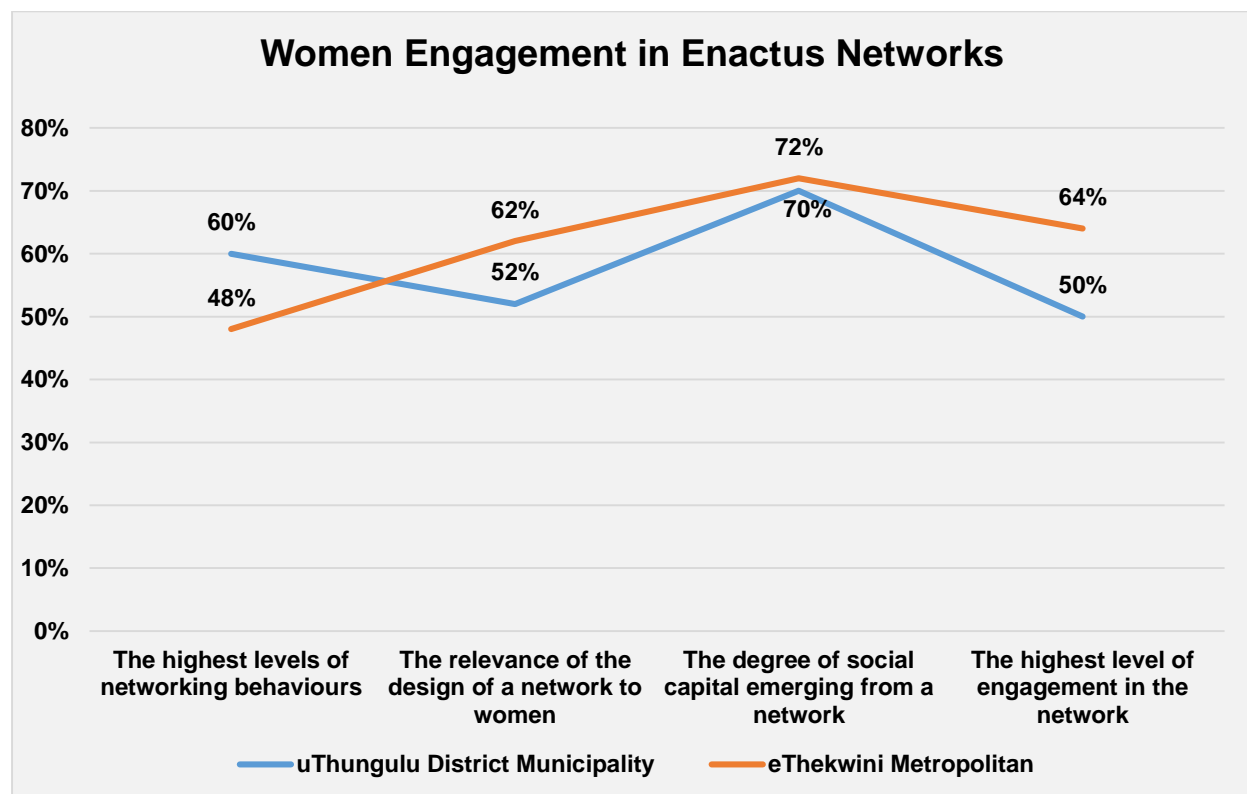
Another challenge identified in the study is gender; it was revealed during the interview that there is an issue of gender discrimination in the development of business among women. This finding corroborated the submission of Nwankwo (2010) that in Nigeria business opportunity is not in favour of women; women participation in business in the country is 11% compared with 30% in the study reported on in this thesis. He goes on further to say that business promotion institutions favour men more than women, i.e. they prefer to give loans to men rather than women.

Anyangwe (2014) gave a report on 30 countries. The results indicated that in most of the countries under survey there is discrimination between women and men entrepreneurs due to the gender gap. Business opportunities favour men rather than women.

Furthermore, a question was asked on the perceived opportunities for women to engage in Enactus networks. The findings of the study indicate that Enactus provides a network opportunity for the women that took part in the programme. This corroborated the finding of Okunlola (2010) that similar programmes in Nigeria such as the National Directory of Employment and various poverty alleviation programmes introduced by the government provide various opportunities for women, which include economic opportunities, market access opportunities, educational opportunities, supporting social programmes, and community development programmes.

Figure 6 provide details on the women engagement in the Enactus networks. It should be noted that out of 234 women entrepreneurs who participated in this study, all 234 were affected by an Enactus networks.

Figure 6: Women engagement in Enactus Networks



Source: Survey Data 2015

The study findings from Figure 6 show that 70 (60%) of women in eThekweni Metropolitan Municipality had the highest level of networking behaviour, compared to 55 (47%) women entrepreneurs from uThungulu District Municipality. This data is consistent with the data from the interview instrument. Thus it was established that there was a high level of networking behaviour compared to women entrepreneurs from uThungulu District Municipality. In support of this, a number of participants from eThekweni Metropolitan Municipality confirmed this view. For instance,” Participant 5 indicated *“since we took them we encourage them to join entrepreneurial networks but before our intervention they were not part of any entrepreneurial network”*. This was supported by participant 1 who said *“being part of these networks it has given them exposure in knowing and understanding how the business operates”*. Participant 2 also supported the findings: *“well they form part of a number of networks, one being Enactus, the second one being the Durban Chamber of Commerce”*. This means that women entrepreneurs in eThekweni Metropolitan municipality do engage in entrepreneurial networks.

It was also established that there was a low level of networking behaviour from uThungulu District Municipality as compare to eThekweni Metropolitan Municipality. For instance, participant 8 indicated that *“since these women are from rural areas, transportation and lack of money becomes a stumbling block as most networking gatherings are held in urban areas so they find it difficult to get to these areas”*. This was supported by focus group discussion from Enactus students from the University of Zululand: *“women find it difficult to engage in entrepreneurial networks as they do not understand the business language and do not have the time to attend network meetings”*. This statement clearly indicates that women entrepreneurs from uThungulu engage less in entrepreneurial networks.

However, the situation was quite different as the highest level of engagement in the Enactus networks observed in eThekweni. From the statistics, as demonstrated in Figure 6.2, while eThekweni Metropolitan Municipality revealed a 64 % level of engagement in entrepreneurial networks, uThungulu District Municipality revealed 50%.

The reason behind this disparity was not clear. However, it can be linked to the fact that rural women have fewer opportunities in terms of networking compared to urban women. This is supported by the findings of Botha (2014), who observed that lack of support, negative prevailing socio-cultural attitudes, gender discrimination and bias, personal difficulties, lack of

education, as well as challenges in balancing family life and business in rural areas, as major constraints for growth of women-owned enterprises.

In terms of the relevance of the Enactus networks to women entrepreneurs in KwaZulu-Natal, there were mixed results. While 52% of respondents from uThungulu District Municipality saw the relevance of Enactus networks in terms of enhancing the growth of enterprises owned by women entrepreneurs, 62% of respondents from eThekweni Metropolitan municipality were of the same view.

It was established that there is relevance of Enactus networks to women entrepreneurs. In support of this, both eThekweni Metropolitan and uThungulu District municipalities supported this view. For instance, participant 3 reported that *“Enactus networks do bring opportunities to upcoming businesses because as a person who is working with these women, I can say that most of the women businesses have grown from initial stages of growing a business to a much more stable and sustainable business”*. This view means that the women engage with the Enactus networks. Participant 2 supported this view: *“I firmly believe that Enactus networks are relevant. For instance, if you require fencing for whatever the reason might be and you are part of the network, e.g. the Zululand Chamber will connect you to the suppliers at a low cost as opposed to you taking it out and asking big companies to come on board”*. This view shows how these women engage and see the relevance of the Enactus networks.

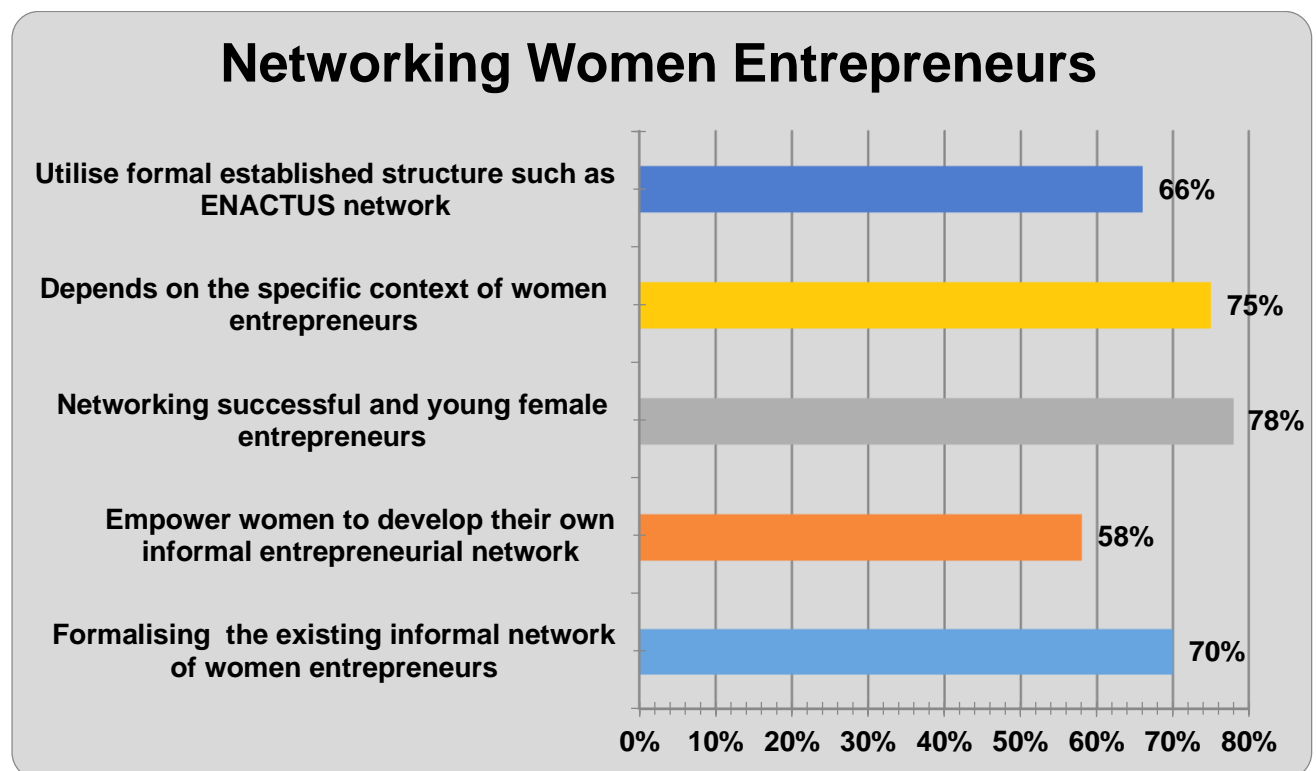
Evidently, the findings of the study show that the majority of the women engaging in Enactus networks in both municipalities find the network relevant for the survival and operations of their businesses and for income generation. The findings support the submission of Pollet (2009) and Kukugho (2015) that Enactus networks have been very useful to both rural and urban women entrepreneurs in Nigeria. Kukugho (2015) lists various ways in which Enactus networks has been helpful, particularly in providing financial assistance and training. Pollet (2009) also states that business women who engage in SACCO networks have more financial assistance and training on ways to improve their entrepreneurial development. DFID (2010) and Birchall (2008), in earlier studies, discovered that a majority of women engage in various saving and credit co-operative societies in many African countries. This may be due to the fact that their membership contributes to their economic growth and makes markets function better for them. The finding of the study also supports the submission of the UN (2009) that for women entrepreneurs to be self-reliant and relevant to the development of entrepreneurship

they need to be involved in various networks because this will promote their social inclusion, social protection and community building.

The findings from figure 6 also indicate that social capital emerged for the women who engaged in Enactus networking. The majority of the women from both municipalities indicated that there was social capital that has emerged from the network. This finding was supported by the FGDs from both municipalities, where they indicated that partnership with businesses, government agencies, and local communities were created to assist the women entrepreneurs who engaged in Enactus networking. This contradicts the finding of van Emmerik (2006) that women are at a disadvantage when it comes to obtaining social capital and using it. Norris and Inglehart (2005) found that women's trend for accustomed social networks does not lead them to join formal entrepreneurial networks, which in turn restricts them from gaining social capital for business growth.

The study went further to explore the best design of entrepreneurial network that can offer more opportunities to women entrepreneurs. This raised questions on the methodological issues in networking women entrepreneurs. When respondents were asked on the best way of networking women entrepreneurs, different responses were given. Figure 7 provides details of the respondents' responses on the best way of networking women entrepreneurs.

Figure 7: The Best way of Networking Women entrepreneurs



****Multiple responses were allowed**

The findings from Figure 7 shows that the majority (78%) of respondents considered networking successful and young female entrepreneurs as the best way of setting connections among women. Implicitly, the strategy calls for identifying successful women entrepreneurs in KwaZulu-Natal, from specific sectors, formulating a database, and then creating a network of the successful and young female entrepreneurs.

A number of participants supported this view. Participant 6 claimed that: *“one would regard a success story not by providing funding for an organisation but the bigger picture of this is to have an organisation that is able to sustain itself and continue even when the funders have pulled out. If the organisation is able to do so we can say we have made progress. So I would say out of 100%, 60% of the organisations we have assisted, they have been able to sustain themselves”*. This view means the success of the business lies in its sustainability. Participant 1 supported this view: *“they have been very successful; I am saying this because we have seen these young women supplying to Fresh Produce. I have also been told that these women will soon be supplying to the University of Zululand dining hall kitchen and Ngwelezane Hospital, which is a really good business”*. This view indicated that young women entrepreneurs engage successfully with entrepreneurial networks and thus have an impact in the growth of their

businesses. Participant 7 supported the view: *“we have heard that some of the young women who are part of an entrepreneurial network have won achievement awards from the Mayor of eThekweni Metropolitan Municipality”*. This view confirms the level of success of entrepreneurial networking for the young women entrepreneurs.

Based on these findings, the researcher can draw the conclusion that young women entrepreneurs engage successfully in Enactus networking. The finding of the study contradicts the submission of Muchilwa (2009) that young women entrepreneurs in Kenya are not involved in various networks that can uplift their status nor in cooperative and credit societies. Likewise, Mori (2014) notes that young women entrepreneurs in Tanzania do not embrace the various networks that will increase their business opportunities. She attributes this to poor awareness and fear. However, that young entrepreneurs are engaged successfully in Enactus networking in South Africa may be due to the availability of various policies that promote and educate the women.

This terrain of networking strategy was followed very closely by 75% of respondents who asserted that the best way of networking women depends on the specific context those women entrepreneurs are coming from. Other strategies prioritised for networking were: formalizing the existing informal network of women entrepreneurs (70%); utilizing a formally established structure such as an Enactus networks (66%); as well as empowering women to develop their own informal entrepreneurial network according to their local needs and settings (58%).

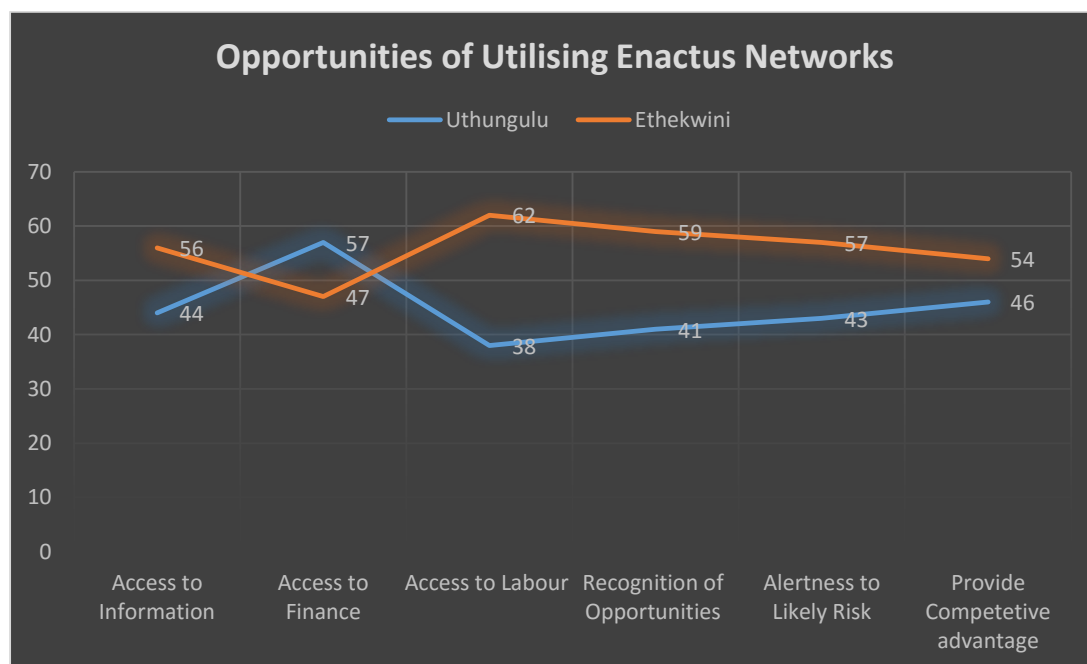
In support of these findings, the interviews and focus group discussions did not mention anything concerning formalizing the existing informal network of women entrepreneurs. However, utilising a formally established structure such as an Enactus networks was mentioned and supported by participant 1: *“as a department we have been ensuring that we bring development in communities. We have work with institutions, such as Shanduka Black Umbrellas, NYDA Enactus students from the universities in KwaZulu Natal”*. Participant 2 supported participant 1: *“well they form part of a number of networks, one being Enactus, two, the Durban Chamber, the Zululand Chamber of Commerce and Industry.”* Participant 6 supported this view: *“at SEDA we have a programme that we run almost quarterly. We are able to put together other organisations looking at what we are able to offer to the women entrepreneurs, and also assist them to network with other organisations that are relevant to them”*. These views indicate that women entrepreneurs utilise the formally established structures to network with other entrepreneurs. These findings were also supported by Ernst

and Young, (2013) who confirmed that female entrepreneurs engage more with networking initiatives established specifically for the purpose of entrepreneurship, such as entrepreneurial workshops and support meetings as well as informal mentoring and support from other entrepreneurs. The evidence confirms that formally established structures such as Enactus networks and other networking organisations are utilised by women entrepreneurs. Thus shows the level of engagement in entrepreneurial networks by women entrepreneurs.

6.7.2 Perceptions on the Opportunities for Utilising Enactus Networks

Results on the women perceptions on the opportunities for utilising Enactus networks for enhancing growth of their enterprises in the KwaZulu-Natal province reveal several opportunities. Figure 8 demonstrates respondents' responses regarding the opportunities for utilising Enactus networks for enhancing growth of their enterprises in the study area.

Figure 8: Opportunities of Utilising Enactus Networks in the Area



Source: Survey data, 2015

The opportunities for utilising Enactus networks in the surveyed area according to results of figure 8 were: access to information; access to finance; access to labour; recognition of opportunities; alertness to likely risks in business; as well as provision of competitive advantage. From the results of figure 8, the access of opportunities differs across municipalities.

During the interviews and focus group discussion, it was also established that access to information was an opportunity for utilising Enactus networks. This was supported by participant 1: *“women entrepreneurs did not know how to market most of their products and market their businesses. But by working with these networks they have received exposure and access to information. These women are happy with what they have received which shows a very good sign of their business growing”*. This view was supported by the FGDs from both universities in uThungulu District Municipality and eThekweni Metropolitan Municipality. The view came out clearly from the discussion that women entrepreneurs through networking meetings gain access to information on how to sustain and grow their businesses. These views point out that women entrepreneurs perceived Enactus networks as a forum through which they could access the information and knowledge on how to run their businesses successfully.

It was also established that access to finance was one of the opportunities arising from utilising Enactus networks. This view was supported by participant 1: *“in these networks they meet people who are financial managers, they meet people who primarily give out funding to small businesses and they also get to know what is needed in drafting a business plan so that they get funding for their small businesses”*. This view was also supported in FGDs that through networking sessions women entrepreneurs had an opportunity to access finance from supporting institutions.

This finding of the study corroborated the submission of Dodd (2014) that women entrepreneurs who engage in networking activities benefit from financial assistances from these networks. Agbola (2009) also confirmed that many women entrepreneurs in Africa joined networking activities primarily for financial assistance. This indicates that finance is the main pillar on which business opportunity can be built and that financial assistance is very necessary for women entrepreneurs for their business development.

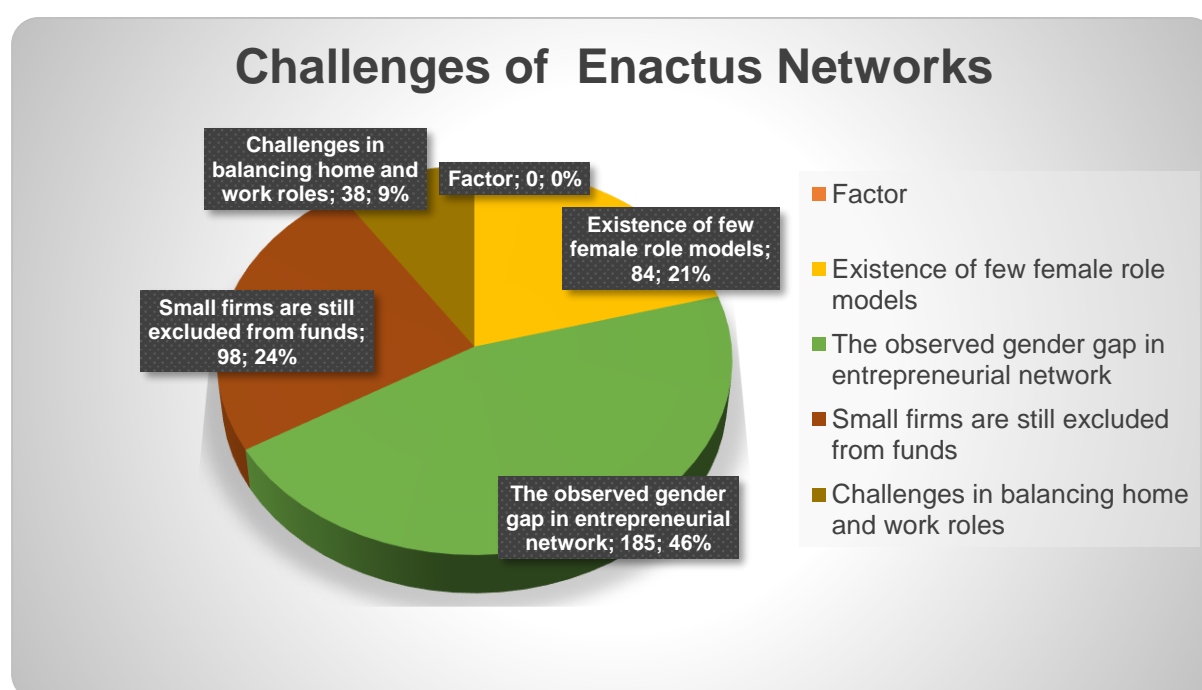
6.7.2 Perceptions on the Challenges of the Enactus Networks

Challenges can be both real and perceived. With regards to real challenges, these have been documented by researchers, practitioners and academics alike. These challenges that are real seem to be given much attention when support programmes are evaluated. However, an explanation of the success or failure of support initiatives ignores the influence of perceived challenge. Perceived challenges are not homogenous, and depend on the environmental conditions that each individual female entrepreneurs finds herself in. Moreover, it refers to the social context of each of each entrepreneur and its influence on creating barriers in the achievement of entrepreneurial goals. Perceived challenges will therefore be related to the

social and environmental context and its effect on creating stumbling blocks for the entrepreneur, according to his/her frame of reference. This frame of reference could include educational level, work experience, personality traits, and other individual factors.

On the other hand, the study has revealed few barriers that limit prospects for women engagement in the entrepreneurial process. Among them are: the observed gender gap in entrepreneurial network; small firms still being excluded from funding; challenges in balancing home and work roles; lack of business and experience; as well as existence of few female role models.

Figure 9: Perceptions on the Challenges of the Enactus Networks



Source: Survey data, 2015.

Of all challenges, the observed gender gap in entrepreneurial network (46%) was the leading factor. These findings were supported by participant 8: *“further to that the women we assist as an organisation raised concerns about the gender gap in entrepreneurial networks. They claim that most of the networks are dominated by men, and they find it difficult to interact with men as they are from the rural area.”* This view mean that women experience challenges when networking. Participant 4 supported this view: *“firstly the biggest challenges that women face is that agricultural entrepreneurial networks are dominated by men and most of these men look down upon these women. They don’t believe that women can run a business of farming.”* This was the same from the response from the FGD from uThungulu District Municipality (University of

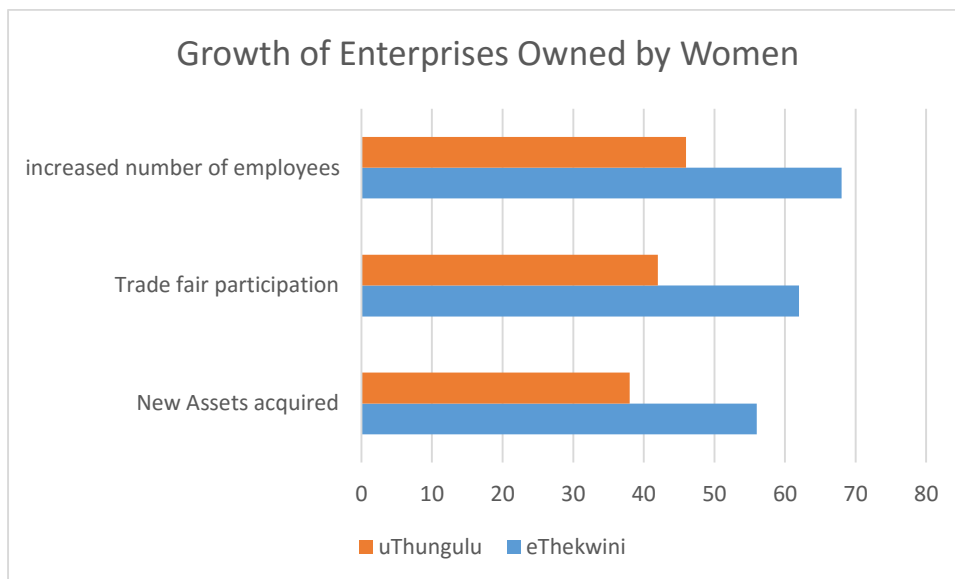
Zululand): *“The women from rural areas face challenges of operating their businesses in a male dominated sector, where culturally women are not taken seriously when they operate their businesses as opposed to men.”* The findings indicate that a gender gap exists in entrepreneurial networks. This finding supports the submission of Mitchell (2011) that the major challenge facing women entrepreneurs in the USA is gender discrimination against them, and that many women entrepreneurs in the country are being denied financial assistance due to the gender issue. Sarfaraz, Faghih and Majd (2014), and Revenga and Sudhir (2012) also support the finding of the study that women entrepreneurs are not given attention compared to their male counterparts, particularly in the areas of entrepreneurship development; they go further to say that, despite the fact that women constitute about fifty percent of the world population, and with high interest in business, they are given less opportunity in the business arena due to the fact they are female.

6.8 The Influence of Enactus Networks on Growth of Women SMMEs

Objective number four of the study aimed at assessing the socio-economic impact of Enactus networks on the growth of enterprises owned by women entrepreneurs. The objective is discussed under two main themes: growth of enterprises owned by women entrepreneurs; and the impact of Enactus networks on the growth of enterprises owned by women.

6.8.1 Growth of enterprises by women entrepreneurs

Figure 10: Growth of enterprises owned by women entrepreneurs



Source: Survey data, 2015

According to the table it can be seen that women entrepreneurs in the eThekweni region have far greater prospects of success compared to their uThungulu counterparts. This can be gleaned from the three aspects depicted in the table above where women from the eThekweni region which is considered more of an urbanised environment, outshine their less urban counterparts in the areas of increased number of employees by a margin of 68 %, trade fair participation by a margin of 62 % and in terms of new assets acquired by a margin of 57 %. In terms of an increase of the number of employees' women entrepreneurs in the eThekweni region may be dominant for a number of reasons, including the fact that in urban areas there is far greater access to tenders and work contracts than there is in areas which are less urban and/or more rural. This was evidenced by the findings of the study conducted by the eThekweni Economic Development and Investment Promotion Unit (2013). The study revealed that of the 37 companies interviewed, 51.4% indicated an increase in the number of people employed over the last two years and, encouragingly, over the next two years the majority of the companies indicate a potential increase of employee numbers by 58.3%. However, the study conducted by Soni et al (2015) revealed that the SMMEs in eThekweni Metropolitan Municipality do not hire permanent employees. The two cited reasons for not hiring were financial constraints and inflexible labour laws. When it comes to trade fair participation it is well known that many of

these fairs take place at the International Convention Centre, which is based in the eThekweni region. Moreover, the eThekweni municipality has a well-developed small business unit that is extremely active in uplifting entrepreneurs as a whole within the region. This has been well documented in the study on the characteristics and challenges of SMMEs in the eThekweni Metropolitan Municipality conducted by Soni et al (2015). The study revealed that support programmes for SMMEs within the eThekweni Metropolitan Municipality included access to finance, business linkage and business development and cooperative development as well as the Durban business fair. SEDA (2015) also supports these findings. In their report it is stated that women in eThekweni have the opportunity to participate in trade fairs that are hosted by eThekweni Metropolitan Municipality and they are exposed to various business opportunities. Thirdly, women entrepreneurs in the eThekweni municipality acquire far more new assets than their more rural counterparts for general reasons based on greater income and faster growth prospects. This is evident in the report from the DTI (2015) which revealed that SMMEs in eThekweni have access to various grants in different sectors, for example, the Black Business Supplier Development Programme (BBSDP). This grant encourages black business to grow by acquiring assets and operational capacity. Overall, there are stark differences between these two groups which are based largely on differences in opportunities, growth prospects and economic, financial and supply chain efficiencies between urban and rural-based businesses.

6.8.2 The Influence of Enactus Networks on Growth of Enterprises Owned by Women

In examining the influence of Enactus Networks on growth of enterprises by women the causal-comparative research design was used to compare the women entrepreneurs who have been affected by the intervention and the ones who were not affected by the intervention (i.e. the control group). T - test was used to test the data obtained from the questionnaires to determine the relationship between dependent and independent variables.

Table 14: Independent Sample Test for Network Impact on Growth of SMMEs

Network influence on the growth of SMMEs	Region	Mean	Std Deviation	t-test for Equality of Means				
	eThekweni	3.0832	.38658	F	T	Df	Sig. (2-tailed)	Mean Difference
	uThungulu	2.0715	.45365	5.276	8.757	235	.000	1.02200

Source: Field Data, 2015

From the results, T- test is 8.757 at the p-value of less than 0.05, which shows that Enactus networks have an influence on the growth of enterprises owned by women in KwaZulu-Natal. This is supported by a difference in mean of 1.02200. This shows that networks are an important condition for enhancing the growth of women-owned SMMEs in the study area. Therefore, the alternative hypothesis is accepted and the null hypothesis is rejected. Implicitly, the study found that networks have an influence on the growth of enterprises owned by women in KwaZulu-Natal. This statistic is supported by the results of the survey which stated that networks help them to get new customers and retain them, networks help them to understand new products and service innovation, and networks help in the understanding and fulfilment of customers' needs and wants. This was supported by the majority of the respondents in the survey. In support of this finding, a number of participants from eThekweni and uThungulu confirmed this view. Participant 2 supported this view: *"I have seen them (Enactus networks) impacting the lives of many and I believe through their interventions, they make a huge impact and because some of these businesses are able to run at a sustainable pace."* This view mean that through Enactus networks interventions businesses grow at a sustainable pace. Participant 4 supported this view: *"I am saying this because some of these businesses have actually grown from being micro to small businesses over the years."* This view clearly indicates that the support of Enactus networks impacts positively on the growth of women-owned SMMEs. Participant 5 supported these views: *"yes, they have an impact as a network in terms of growing SMMEs in South Africa."* Participant 6 also supported these views: *"I like the idea, the approach, and the things they (Enactus networks) have done to reach out to women entrepreneurs. If they can work together with government and other organisations, they can*

do a lot more than what they have.” This view confirms that positive influence on the growth of women businesses is seen from the interventions of Enactus networks.

This finding is supported by the submission of Basu (1998) that social networks played some role in motivation for business entry and those who used them as a source of advice and information achieved slightly higher growth rates than those who did not use them. This was also observed by Fuller-Love and Thomas (2004) who pointed out the advantages of networks which include information giving and receiving, problem solving, improving effectiveness, sharing ideas, and having contacts. Swabir (2002) noted that networking offers assistance in terms of business information, finance, physical assets and moral support.

In addition, the finding supported the submission of Barr (1998) that revealed that the performance of hotels is largely influenced by networks through provision of information on technologies and markets, which help to increase the hotel competitiveness and reduce costs or improve output quality. Similarly, Shaw (1999) found that information gathered through networks about competitors contributed towards their acquisition of new and repeat business. Despite the contribution of Enactus networks to the growth of women-owned SMMEs, several setbacks were noted. First, linking the design of Enactus networks and growth of enterprises owned by women entrepreneurs raises several issues for investigations. For example, bearing in mind that women entrepreneurs and their enterprises are not homogeneous, especially with respect to firm-specific knowledge, skills and experience, how do the design of Enactus networks accommodate the diverse needs and interests of participating women? The study revealed gaps in the design of Enactus networks in terms of accommodating a diversity of issues arising from a network. That is explained by the fact that 47.44% and 37.18% of respondents from both, uThungulu and eThekweni Municipalities did not realise the relevance of Enactus networks in terms of enhancing the growth of enterprises owned by women entrepreneurs, as revealed in Figure 6.

Second, since networks are not symmetrical, it is possible that the limited growth of the existing enterprises owned by women entrepreneurs was due to the fact that networks did not facilitate equity in the growth of the existing enterprises. This suggests that the designers should move from business creation to business transformation with the purpose of enhancing the growth of enterprises owned by women from micro to small, small to medium as well as medium to macro. This accounts for the fact that while the majority of surveyed women entrepreneurs in the agro-processing sector showed a shift from micro to small enterprises, very few respondents

from the surveyed sample proved to have moved from small to medium enterprises. Implicitly, those observations explain why there exist disparities in terms of growth of enterprises owned by women.

6.9 Summary

This chapter has presented the data that was collected by means of the survey, interviews and focus groups. Furthermore, the SMME Government Policy Documents were analysed and summarised. The findings on the profile of women entrepreneurs and the profile of enterprises supported by Enactus networks were presented, and a discussion thereon followed. In addition, the findings on women-owned SMME's engagement and their perceptions of the opportunities and challenges of the Enactus networks, were also elucidated. Lastly, the findings on the impact of entrepreneurial networks established by Enactus on the growth of SMMEs owned by women entrepreneurs were highlighted and supported by previous studies.

CHAPTER SEVEN

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

7.1 Introduction

The chapter provides a summary of the findings given in chapter six. The chapter also provides recommendations for policy and further research studies. The purpose of the study was:

- To identify the profiles of women entrepreneurs supported by Enactus entrepreneurial networks.
- To find out the profiles of Small and Micro Enterprises owned by women supported by Enactus entrepreneurial networks.
- To examine women-owned SMMEs engagement in the Enactus networks, as well as the opportunities and challenges of that networks.
- To assess the influence of entrepreneurial networks established by Enactus on the growth of SMMEs owned by women entrepreneurs.

The study was guided by the theoretical framework known as Social Network theory. Post-positivism was used to address the research problem. This was to encourage effective use of triangulation of results from various collections of data used in the study.

The research adopted the survey method. The sample were drawn from women that are involved in Enactus networks in KZN, students that are involved in the projects, and Enactus executives. The sample for the study was drawn from uThungulu District Municipality and eThekweni Metropolitan Municipality in KZN. Data was collected from the women entrepreneurs using questionnaires, from the Enactus students using FGD, and from key informants using the interview. The quantitative data aspect of the research was analysed through the use of descriptive and inferential statistics and SPSS, while interview responses were analysed through the use of content analysis.

This chapter provides a summary of research findings, the conclusions and recommendations of the study. The recommendation may be useful for policy formulation, implementation, and further studies.

7.2 Summary of findings

This section presents the summary of the findings based on the research objectives. The summary of the findings is subsequently used to draw research conclusions and also to make suitable recommendations.

Objectives 1 and 2: To identify the profiles of women entrepreneurs and their SMMEs supported by Enactus entrepreneurial networks.

The objective examines the effects of the social demographics variable of women entrepreneurs. It was revealed that the majority of women entrepreneurs surveyed in the study were between the ages of 18 -35. This may be due to the fact they are at their productive age. In addition, majority of them are unmarried and many of them have 4 to 7 family members. This may be due to the fact that in African society we lay more emphasis on the extended family.

Moreover, almost half of the women have spent less than two years in the business. In addition, more than half of the women started with their capital base below SA R30,000.

Objective 3: To examine women-owned SMMEs engagement in the Enactus networks, as well as the opportunities and challenges of that networks.

Under this objective, the research examined various opportunities and challenges women-owned SMME perceive in the Enactus networks.

There are various challenges the women face in the engagement of Enactus networks. The most noticeable among them is the absence of mentoring in networking opportunities. The implication of this is there is nobody to guide women in building networks that will yield positive results for their businesses. Other challenges identified in the study include lack of basic life skills, ways to balance business and family responsibilities, lack of financial support, lack of networking behaviour and low networking behaviour. The study also examined various ways in which networking of women can be promoted. It was revealed that young women entrepreneurs are more successful in networking activities.

In addition, the study investigated the perceived opportunities for utilising Enactus networks. It was discovered that the network allowed them to have access to timely and accurate

information. Not only that, but some of the respondents claimed that the Enactus networks had exposed them to various financial opportunities and to cheap labour.

Concerning the perception of women regarding the networks gender discrimination was rated very high. Many of them claimed that they faced challenges based on their sex, particularly in getting various benefits that would uplift their business opportunities. This perception was closely followed by the lack of a role model.

Objective 4: To assess the influence of entrepreneurial networks established by Enactus on the growth of Small and Micro Enterprises owned by women entrepreneurs.

The findings indicate that Enactus networks have a positive influence on the growth of women enterprises.

In terms of the t-test results indicated by table 13, it can be gleaned from this information that there is indeed a difference in the mean scores between women entrepreneurs based in the eThekweni region and those in the uThungulu region on the variable of the impact of networks on the growth of SMME's. Moreover, the difference in the mean score of 1.0220 is a significant difference at the 0.05 level of confidence. Therefore, there is a 95% chance that these two groups differ in terms of the level of impact of networks on the growth of their businesses. Although, a t-test indicates that there are significant differences, it does not provide us with information on which of the groups is affected significantly more by networks in terms of growth than the other. However, consistent with the other findings of this study it has been found that women entrepreneurs based in the eThekweni region have access to far greater support services than those based in the uThungulu region. Also, it has also been shown in this study that there is greater participation of women entrepreneurs from the eThekweni region in trade fairs than those from the uThungulu region. These trade fairs are used as a mechanism to encourage networking and building the social capital of entrepreneurs based in the eThekweni municipality. Therefore, although we do not get an idea of where the significant difference lies in terms of the t-test, this research can confidently conclude that the women entrepreneurs from the eThekweni region are impacted on significantly more by networks than their uThungulu counterparts. Ethekeweni region is in the urban area whereas uThungulu in the rural area.

7.3 Conclusion

Enactus networks are a major source of knowledge about women's entrepreneurship and they are increasingly recognised as a valuable tool for its development and promotion. This will motivate other rural and urban women to engage in micro entrepreneurship with the right assistance. Many researcher studies, e.g. Bøllingtoft (2012); Gronum, Verreynne, & Kastle, (2012) have demonstrated that networks and network contacts play an important role in the establishment, development and growth of enterprises as they help in accessing resources.

The findings from this study show there is indeed a connection between entrepreneurial networks and the growth of women enterprises in South Africa. Evidently, a high proportion of women owning micro enterprises engaged in Enactus networks in KwaZulu-Natal have become empowered in almost all indicators. However, the translation of this empowerment into actual growth, for instance from small to medium enterprises, had mixed results, with almost a quarter of the surveyed sample indicating to have moved from micro to small enterprises. The reasons behind the seeming inability to change from small to medium enterprises were unclear. However, the majority of the women entrepreneurs surveyed in the agro-processing sector showed to have shifted from micro to small enterprises. The study therefore concludes that, there is a need to rethink the strategy of networking women entrepreneurs.

As a lesson, the study proposes a framework of networking women entrepreneurs in South Africa. The design should be context-specific, reflecting women's needs in a specific locality, aimed at formalising informal entrepreneurial networks established by women themselves. This is because the majority of women entrepreneurs are operating in the informal sector. Implicitly, the model emphasises integrating networking successful and young women entrepreneurs will enhance learning for change, and the growth of women-owned SMMEs in South Africa. However, a major challenge lies in how to formalise the informal sector so that majority of women are networked for the purpose of enhancing the growth of their enterprises.

Fundamentally, the study has found out that various challenges facing women entrepreneurs which include gender discrimination and lack of mentorship. Also women entrepreneurs are facing serious challenges that need to be addressed. These include the ability to combine family issues with business activities without affecting others. There is a need for adequate financial support and the environment must be suitable for business.

There are various limitations to the study. These can be grouped into two, the population limitation and access limitation. The study was carried out in the province of KZN. Based on this the findings of the study cannot be generalised to the whole of South Africa. Access the population, despite the fact that the researcher would have loved to cover all the women under the Enactus networks, was limited due to unavailability of time and resources. Furthermore, the study was limited to those that turned up on the date fixed for the questionnaire.

Originality and contribution of the study

The contributions of this research work can be considered from the following viewpoints: literature, practice, policy and theory. The basic contribution of this work lies in the fact that it is the first of its kind to examine the Enactus networks and women entrepreneurs in the province of KZN. The study also contributed to the literature by giving the conceptual meaning of entrepreneurship and it will be reference material for researchers working in the field of entrepreneurship, particularly with the scarcity of literature on the Enactus networks and women entrepreneurs in South Africa.

Furthermore, the study provides insight into the importance and relevance of Enactus networks in eradicating poverty in South Africa and in the promotion of entrepreneurship among women.

In addition, the study contributes to knowledge in the area of women entrepreneur development and it is of relevance for policy makers, government officials and various NGOs that deal with poverty alleviation. The study also contributed to the theory in the essence that Social Network theory has been used in various fields, however, based on the researcher knowledge. It seems that the theory has not been used in underpin Enactus activities in any part of the world, this study is the first of its kind to use the theory in explaining Enactus activities in South Africa. The study will contribute to research output through effective knowledge-sharing by publishing the thesis in various journals and making the research findings known in conferences. Lastly, a copy of the thesis would be submitted to the University of Zululand Institutional Repository and to the other universities used in the study.

7.4 Recommendations

This section outlines the recommendations that could be implemented to bridge the gaps that were identified.

7.4.1 Recommendations for Policy Approach

- The government of South Africa needs to re-think its present approach of networking women entrepreneurs for the realisation of intended goals. It has to design a context-specific framework that reflects women's needs in a specific locality. Likewise, that framework should aim at formalising informal entrepreneurial networks established by women themselves, simply because the majority of women entrepreneurs are operating in the informal sector. This will enhance learning for change, and the growth of women-owned SMMEs in South Africa.
- The government should not work in isolation from NGOs. Both of these organisations are striving for common goals, therefore working together can yield positive results.
- There is need for mentoring programme in Enactus. This will allow the aims and objectives of the programme to come out and it will make the women entrepreneurs achieves their objectives.
- There is need for the inclusion entrepreneurship studies in the university curriculum for all disciplines.
- There is a need for the government to develop a policy on networking women entrepreneurs. This policy will emphasise the following: the role of networking entrepreneurs, the methodological issues in networking, and the co-ordination of networks at the national and provincial level promoting the growth of women entrepreneurship.
- It was evident from the findings of the study that there is a lack of a policy that focuses on promoting the women entrepreneurs and this has an adverse effect on women entrepreneurship development in the business sector. It is thus recommended that a policy on women entrepreneurship development should be enacted to ensure that women development initiatives are streamlined appropriately. The literature of the study demonstrated that women entrepreneurs continue to encounter numerous challenges which further affect their ability to sustain their business ventures. A policy would be an appropriate approach to improve the initiatives that have been implemented to assist and enable women entrepreneurs to establish and maintain their businesses.

7.4.2 Recommendations for Supporting Institution (Enactus)

- There is a need to close the gender gap in access to resources from the established entrepreneurial network. Implicitly, Enactus should strive towards restructuring their entrepreneurial network in a way that opens access to every woman.
- There is a need for Enactus to develop policies that will be in line with the South African context.
- Since the Enactus support programme aims at empowering both men and women, it is crucial to explore why the gender gap in entrepreneurial networks persists, and, the best ways we can choose to close the gender gap in entrepreneurial networks for promoting women entrepreneurship as well as the growth of their enterprises. This requires further research. However, promoting women entrepreneurship development and empowerment via gender sensitive entrepreneurial networks should be viewed in the context of an overall national policy framework, which is striving to improve gender equality and enable women to participate equally in the developmental process. This requires not only political will, but also the preparation of a roadmap for supporting the growth of women enterprises.

7.4.3 Recommendations for HEI administrators

- HEIs should develop and strengthen more systems for engaging students to work with their community, such as in Enactus, in an attempt to enhance learning for change.
- It is crucial to for HEI leaders to understand what type of a network is required between the academic institution and the community surrounding the institution.

7.4.4 Recommendation for Women Entrepreneurs

- Networks will not have an impact on the growth of enterprises owned by women in KwaZulu-Natal unless women have self-determination, work hard and engage very well with one another. There is a need for changing the mindset and attitudes of women towards the success of their business.

7.5 Suggested Areas for Further Studies

Further research is necessary in order to explore how to close the gender gap in access to resources from the formal established entrepreneurial network in South Africa. In addition,

there is a need to conduct research on better ways of networking women entrepreneurs in South Africa. Lastly, it is important to explore how to close the gap between urban and rural SMMEs in terms of access to resources and business opportunities.

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Appendix A

SEMI-STRUCTURED QUESTIONNAIRE WOMEN ENTREPRENEURS

FORM NO.....Date:.....

Municipality :.....

Good day. I am Makhosazana Faith Vezi-Magigaba, a PhD a candidate in business studies at the University of Zululand. This questionnaire is being administered to get your inputs about ENACTUS' networks roles on the growth of women owned SMMEs in South Africa. I am especially interested in your feelings/attitudes/perceptions about the study and any suggestions you might have.

SECTION A PROFILE OF WOMEN ENTREPRENEURS

Put a tick (✓) to the most appropriate response in one box only.

1. How old are you?

18-35	36-55	Above 55

2. What if your level of education?

Non-formal education	Primary education	Matric	Other certificates	Undergraduate	Post graduate

3. What is your marital status?

Single	Married	Divorced	Widow

4. How many family members are living with you?

Living alone	1-3	4-7	7 members & above
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SECTION B- PROFILE OF THE WOMEN ENTERPRISE

5. How many years has your business been in operation?

1-2	3-5	6-10	11 + years

6. What is the size of your business in terms of operating capital?

Less than R30 000	R30 000-R100 000	R100 001-R500 000	Above R500 000

SECTION C WOMEN ENGAGEMENT AND PERCEIVED OPPORTUNITIES AND CHALLENGES OF ENACTUS NETWORKS

7. Are you involved in any networking?

YES	NO

If no, why?

.....

.....

.....

8. Do you think that networks are good for your business growth?

YES	NO

If no, why?

.....

.....

.....

9. Have you gained any social capital from the networks?

YES	NO

--	--

If no, why?

.....

.....

.....

10. Do you attend network meetings on regular basis

YES	NO

If no, why?

.....

.....

.....

11. What do you think is the best way of Networking for women entrepreneurs?

You can choose more than one answer

Strategy for Networking	Agree	Disagree
Use formal established structures such as ENACTUS		
Networking successful and young women entrepreneurs		
Empower women to develop their own informal networks		
Formalise the existing informal networks		

12. What are your perceptions on the opportunities for utilizing ENACTUS Networks?

Opportunities for utilising Networks	0-33%	34-67%	68-100%
Access to information			
Access to finance			
Access to labour			
Alertness to likely risk			
Provide competitive advantage			

13. What is your perception on the challenges of ENACTUS Networks?

Challenges on ENACTUS Networks	0-30% Low	31-50% Average	51-70% High	71-100 Very high
Gender gap in the entrepreneurial network				
Balancing home and work roles				
Small firms excluded from funds				
Existence of few female role models				

SECTION D- THE GROWTH OF WOMEN ENTERPRISES

14. Have you employed more workers in your business since your engagement with ENACTUS Networks?

YES	NO

15. Have you acquired any new assets since your engagement with ENACTUS Networks?

YES	NO

16. Have you participated in a trade fair since your engagement with ENACTUS Networks?

YES	NO

17. What is your operating capital since your engagement with ENACTUS Networks?

Less than R30 000	R30 000-R100 000	R100 001-R500 000	Above R500 000

18. To what extent do you think that the ENACTUS supporting processes contribute to the growth of women owned SMMEs in South Africa? Please tick only one answer from a scale of 1-5

1= Very Poor growth SMMEs,

2= Poorly growth of SMMEs,

3 =Fairly growth of SMMEs,

4= Highly growth of SMMEs and

5= Very Highly growth of SMMEs) respondents are asked to rank.

Thanks for Participation.

APPENDIX B
INTERVIEW GUIDE FOR KEY INFORMANTS

Good day. I am Makhosazana Faith Vezi-Magigaba, a PhD a candidate in business studies at the University of Zululand.

This interview is being conducted to get your inputs about NGOs Enactus networks roles on the growth of women owned SMMEs in South Africa. I am especially interested in your feelings/attitudes/perceptions about the study and any suggestions you might have.

- a. Which organisation do you work for?
- b. Are you directly involved in programs that enhance the growth of SMMEs?

SECTION A The profiles of women entrepreneurs supported by ENACTUS

1. What is the average age of these women entrepreneurs that your institution has been supporting been in operation?
2. What is the marital status of these women?
3. What are the educational level of the majority of female entrepreneurs your entity has assisted?
4. What are the initial skill levels of the women entrepreneurs your institution has supported?

SECTION B- The profiles of Small and Micro enterprises owned by women who are supported by ENACTUS and those in the control group in the agri-food industry

5. How long on average have these women entrepreneurs that your institution has been supporting been in operation?
6. How long has your institution been supporting these female entrepreneurs?
7. In which sector does these women come from?
8. Do these women operate in formal or informal sector?

SECTION 3- WOMEN ENGAGEMENT IN ENACTUS NETWORKS, PERCEIVED OPPORTUNITIES AND CHALLENGES OF ENACTUS NETWORKS

9. Are the women entrepreneurs you are assisting a part of an entrepreneurial network?

If No, why not? 9.1 What are the challenges in being part of an entrepreneurial network?

If Yes, 9.2 explain what benefits these women entrepreneurs gained by being part of this network?

10. How do women entrepreneurs engage, and perceive the opportunities and challenges the entrepreneurial networks in their local settings?

11. Have these entrepreneurial networks brought business opportunities for female entrepreneurs?

11.2 How were these opportunities utilised, were they converted into profit for the business or not?

11.3 If No, why not? What challenges do these entrepreneurial networks pose to women entrepreneurs?

11.4 Were these opportunities sustainable or a once off?

12. What are the perceptions of women entrepreneurs regarding entrepreneurial networks?

SECTION D- THE IMPACT OF ENACTUS NETWORKS ON THE GROWTH OF WOMEN OWNED SMMEs

13. To what extent do entrepreneurial networks enhance the growth of women-owned Small and Micro Enterprises in the agri food industry?

14. What are the challenges faced by women entrepreneurs in the agri-food industry in terms of growth their business?

15. What is your plan in addressing these challenges? (strategy)

16. In your opinion how do entrepreneurial networks aim to reduce such challenges faced by these women entrepreneurs in this industry?
 17. Have these interventions by Entrepreneurial Networks been successful or not?
 18. What are the successes of your institution in terms of the growth of women owned SMMEs?
 19. What is your institution's role in terms of Batho Pele principles?
 20. In your opinion do you think ENACTUS Networks has an impact in the growth of women owed SMMEs?
 21. What recommendation can you make that can enhance the ENACTUS Networks?
-

APPENDIX C

FOCUS GROUP QUESTIONS

Good day. I am Makhosazana Faith Vezi, a PhD a candidate in business studies at the University of Zululand. *(Principal Investigator and note recorder will introduce themselves).*

This discussion is being conducted to get your inputs about NGOs Enactus networks roles on the growth of women owned SMMEs in South Africa. We are especially interested in your feelings/attitudes/perceptions about the study and any suggestions you might have.

Questions for discussion

1. In which level of study do students join Enactus programme?
2. What type of women entrepreneurs do you work with?
3. Which sector do they come from?
4. Are the women entrepreneurs part of a network?
5. What are the perceived opportunities for utilising Enactus Networks?
6. What challenges do these women entrepreneurs face?
7. What solutions do you bring as Enactus to minimize the challenges?
8. What are the perceptions of women on the opportunities and challenges of entrepreneurial networks in their location?
9. Do you think Enactus networks is enhancing the growth of the SMMEs in KZN?
10. What can Enactus do to improve it programme?

APPENDIX D

SUMMARISED FOCUS GROUP DISCUSSION FROM UTHUNGULU DISTRICT AND ETHEKWINI METROPOLITAN

Good day. I am Makhosazana Faith Vezi, a PhD a candidate in business studies at the University of Zululand.
(Principal Investigator and note recorder will introduce themselves).

This discussion is being conducted to get your inputs about NGOs ENACTUS' networks roles on the growth of women owned SMMEs in South Africa. We are especially interested in your feelings/attitudes/perceptions about the study and any suggestions you might have.

UThungulu District Municipality (ENACTUS UZ)	EThekweni Metropolitan Municipality (UKZN, DUT, & MUT)
<p>In which level of study do students join ENACTUS?</p> <ul style="list-style-type: none"> • 65 % of the ENACTUS student from UZ joined ENACTUS in their first year of study • 30% in their second and 3rd year. • 5% joined at their final year 	<p>In which level of study do students join ENACTUS?</p> <ul style="list-style-type: none"> • 40% join at first year • 55% join at second and third year • 5% join at final year
<p>What type of women entrepreneurs do you work with?</p> <ul style="list-style-type: none"> • Unskilled 	<p>What type of women entrepreneurs do you work with?</p> <ul style="list-style-type: none"> • Unskilled and semi-skilled
<p>Which business sector is mostly dominant?</p> <ul style="list-style-type: none"> • Agriculture, agro- processing and retail 	<p>Which business sector is mostly dominant?</p> <ul style="list-style-type: none"> • Agriculture, agro-processing and manufacturing
<p>Are the entrepreneurs part of a networks?</p> <ul style="list-style-type: none"> • Yes <p>Type of networks</p> <ul style="list-style-type: none"> • Religious • Business/occupational • Political • tribal 	<p>Are the entrepreneurs part of a networks?</p> <ul style="list-style-type: none"> • Yes <p>Type of network</p> <ul style="list-style-type: none"> • Religious • Occupational • Political
<p>What are the perceived opportunities for utilizing ENACTUS Networks?</p> <ul style="list-style-type: none"> • Information sharing • Potential to gain referrals 	<p>What are the perceived opportunities for utilizing ENACTUS Networks?</p> <ul style="list-style-type: none"> • Increased confidence

<ul style="list-style-type: none"> • Connections • Advice from experts • Friendship • Business opportunity 	<ul style="list-style-type: none"> • Raising business profile • Information sharing • Business/partnership Opportunities • Potential to gain referral • Connections • Ability to build own reputation
<p>What challenges do these women entrepreneurs face?</p> <ul style="list-style-type: none"> • Lack of business skills • Access to finance • Failing to balance work and family life • Lack of education and training • Lack of confidence • Business language • Lack financial literacy • Lack of transport • Lack of resources • Cultural expectation • Access to market 	<p>What challenges do these women entrepreneurs face?</p> <ul style="list-style-type: none"> • Access to finance • Balance between work and family life • Lack of business skills • Lack of resources e.g. land • Lack of training • Drafting business, a plan • Copying with fear of failure • Access to market
<p>What solutions do you bring as ENACTUS to minimize the challenges?</p> <ul style="list-style-type: none"> • Provide business skills training • Link women to financial institutions • Link to different government departments for training • Provide financial literacy workshops • Link them to ENACTUS Networks for Marketing 	<p>What solutions do you bring as ENACTUS to minimize the challenges?</p> <ul style="list-style-type: none"> • Assist in drafting business plans • Conduct workshops on business skills • Link them to government department • Link them to ENACTUS Networks for marketing
<p>What are the perceptions of women on the opportunities and challenges of entrepreneurial networks in their location?</p> <ul style="list-style-type: none"> • Women in rural area have challenges with the networks as they are not easily accessible to them • Women in rural areas find it difficult to attend meetings as they have to run their business as well as taking care of the family • Women in this location find it difficult to understand the business language used during the network meetings • Women feel that when they share their business information to other people with resources will take their ideas 	<p>What are the perceptions of women on the opportunities and challenges of entrepreneurial networks?</p> <ul style="list-style-type: none"> • Women perceive networks as an opportunity because its brings business opportunities • The women in urban area have access to the networks • The challenge is that the network meetings do not take place frequently • Women are few in the network and they find it difficult to interact with those who are already members

<ul style="list-style-type: none"> • Women also find it difficult to be part of networks as they sometimes need to pay a membership fee 	<ul style="list-style-type: none"> • Women are able to participate in trade fairs organized by the networks
<p>Do you think ENACTUS networks is enhancing the growth of the SMMEs in KZN?</p> <ul style="list-style-type: none"> • Yes, because other business has moved from being informal to formal • The number of employees has also increased • 	<p>Do you think ENACTUS networks is enhancing the growth of the SMMEs in KZN?</p> <ul style="list-style-type: none"> • Yes, because some of the businesses have moved from micro to small • Other businesses have acquired more assets for the business
<p>What can ENACTUS do to improve their program?</p> <ul style="list-style-type: none"> • Collaborate with government and private sector in promoting SMME growth in South Africa • Provide adequate training to ENACTUS students • Provide the resources to students 	<p>What can ENACTUS do to improve their program?</p> <ul style="list-style-type: none"> • Partnership with government locally, provincially and nationally • Intensive marketing of ENACTUS programme to the management of the university

APPENDIX E



Enactus South Africa NPC

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Registration No: 2002/004683/08
Income Tax Ref Number: 9075 423 146

VAT Registration No: 4440266254
Registered PBO with 18A Status

PBO Ref No: 930020047

Empowerdex Rated: Sector: Education and Development
Black Beneficiary Base: 96.03% | B-BBEE SED Recognition: 100%

15 September 2013
University of Zululand
Private Bag X 1001
KwaDlangezwa
3886

Dear Ms Vezi

PERMISSION TO CONDUCT A STUDY ON ENACTUS FOR PHD

Enactus South Africa is delighted that you wish conduct a study on the Impact of Enactus Networks on the growth of women owned SMMEs in KwaZulu-Natal. The permission is granted. Kindly share your findings and recommendations.

Should you require further assistance let us know. We wish you all the best

Kind regards

Chief Executive Officer
Enactus South Africa

BOARD OF DIRECTORS:

Chairman: Yunus Suleman, **Chairman:** KPMG Foundation | **Vice-Chairman:** Jackie Mathebula, Executive Director, Diesel Power Opencast Mining (Pty) Ltd & Principal, Transcend Capital | Carl Ballot, Independent Contractor: Strategic Marketing, Communications and Corporate Citizenship Advisory, and Coach | Richard Barrow, Chief Executive Officer, Barrows | Nick Christelis, Director: Nick Christelis & Associates (NC&A) | Prof Amanda Dempsey, Executive Dean of the Faculty of Economic and Financial Sciences, University of Johannesburg | Arif Hussain, Chief Executive Officer, FibreCo Telecommunications | Liz Kobilski, Chief Executive Officer, Rich Products Corporation of South Africa | Farzana Mahomed, Chief Financial Officer, Sollys Group of Companies | Mashego Mashego, Executive Director, Harmony Gold Mining Co Ltd | Andile Nikani, Director, Fluxman's Inc. | Carol O'Brien, Executive Director, American Chamber of Commerce in South Africa | Pavlo Phitidis, Director, Aurik Investment Holdings (Pty) Ltd | Jurie Welman, President, Africa, India, Middle East, CHEP

