

# WOMEN ENTREPRENEURSHIP

## as a Strategy for Sustainable Livelihoods

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### Abstract

**W**omen establish their entrepreneurial projects for economic independence and to reduce vulnerability to poverty. The number of women engaged in entrepreneurial activities has increased as a result of access to business training and mentorship facilitated by non-governmental organisations. This paper advances empirical evidence in the field of social development and sustainable livelihoods. Using qualitative methodology, I present evidence from 20 women who were beneficiaries of a

Non-Governmental Organisation's entrepreneurship training in the province of Gauteng, South Africa. Underscored by the sustainable livelihood approach, this paper deliberates three connected themes: motivational factors that promote women entrepreneurs, nurturing social networks, and navigating financial capital challenges. The paper affirms women entrepreneurship as a positive social development strategy to assist unemployed women to work towards economic self-reliance.

## Introduction

The alarming rate of unemployment amongst women in South Africa is a serious concern to the government and is seen as a key contributing factor to the feminisation of poverty. Social entrepreneurship is the cornerstone of socio-economic development of women in society as it opens new job avenues both in the formal and informal economies. The structural humanist theory explores entrepreneurship as opportunities to address access to resources which can either encourage or discourage entrepreneurial behaviour amongst individuals (Derera et al., 2020). Globally, social entrepreneurship has emerged as a social development inspiration for private, public and social service sectors. South Africa's economic growth would be skewed without the active involvement of women entrepreneurs, as they constitute approximately half of the country's population (Statistics South Africa, 2020). The promotion of women as entrepreneurs is one such initiative geared up both in the Global North and Global South countries. A global survey conducted by the World Bank in 2017 revealed that Australia, Canada, France, Germany, Sweden, the UK and the US have dominated in propagating women entrepreneurship (Global Women Entrepreneur Leaders, 2017). Transitional economies such as Brazil, India, China and South Africa have in the past decade been promoting the growth of women entrepreneurship through government policy, awareness campaigns, corporate social investment, the implementation of social development programs, business training and transformative marketing programs facilitated primarily by non-governmental organisations. In the same breath, we must acknowledge that in the informal economy there is a wide disparity in women's economic status. Therefore, there is a need to investigate the reasons for the economic and gender disparity of access to resources – and to identify policy and practice strategies to promote the status of women entrepreneurs in the informal economy.

The field of women entrepreneurship has attracted the invaluable attention of human service professionals, policy makers, and academics across Africa. This study sought to answer the question: to what extent have entrepreneurial activities contributed to women's quest to sustain their

livelihoods and enhance their social, human and financial capital development?

The central premise of this article is that to achieve gender equality, human service professionals and policy makers must give women access to business training, psychosocial support, and funding resources. Additionally, unemployed women who are determined to break the cycle of poverty have the capacity to sustain their own livelihoods through embracing opportunities for human capabilities development, nurturing business networks, and lobbying for access to government funding to sustain their businesses in the informal economy. The paper begins with a review of literature on the feminisation of poverty which follows an outline of the research methodology. The discussion subsequently presents the three connected themes that distilled from the data analysis. The final section of the paper synthesises the women's reflections and highlights improvement for policy and practice.

### **The Feminisation of Poverty and Social Entrepreneurship**

The feminisation of poverty is a dominant feature in most Global South countries where gender discrimination and exclusion are rampant (McFerson, 2010). Even though women comprise more than 50% of the world population, it is ironic that women make up over 70% of the poor in Global South countries (Cheteni, Khamfula and Mah, 2019). Lombard (2019) argues that it is important to take into account that there are significant differences in the life experiences of different groups of women in various African countries. However, what is common is that they share the same intersectional discriminatory experiences – that of race, class and gender, which are closely connected to structural and systemic flaws in society, as such women across the continent continue to have minimal representation in mainstream economic and policy development.

In sub-Saharan Africa, 32.7% of women are illiterate, 23% are unemployed, and 59% have little or no access to family wealth (Reichelt, Makovi and Sargsyan,

“ The National Department of Social Development Strategic Plan (2020–2025) maintains that the over-influx of women who work as entrepreneurs in the informal economy, combined with insufficient jobs in the formal economy, remain as challenges for gender mainstreaming. ”

2021). To strive for economic empowerment and to break the cycle of poverty of African women, there is a need to promote an entrepreneurial culture.

The National Department of Social Development Strategic Plan (2020–2025) maintains that the over-influx of women who work as entrepreneurs in the informal economy, combined with insufficient jobs in the formal economy, remain as challenges for gender mainstreaming. In order to address this macro challenge, it is positive to note that the Gauteng Department of Social Development as well as non-governmental organisations are involved in the implementation of entrepreneurial training to promote women entrepreneurs in the age group 18 to 55 years (Review of the White Paper on Social Welfare, 2016). In addition, government and NGO practitioners are tapping on corporate social investment funding and private sponsorships to facilitate the development and empowerment of women entrepreneurship. Empirical evidence put forth by Raniga (2021) in a qualitative study with eight successful women entrepreneurs revealed that economic empowerment can be nurtured through appropriate business training, transformative intervention, and policy support. According to Statistics South Africa (2020), women working in the informal economy in Gauteng are considered the backbone of the state's informal economy. They have participated in entrepreneurial activities mostly in the textile industry – processing raw materials, making garments and quilts, shawls and sweaters.

The Review of the White Paper on Social Welfare in 2016 and the National Development Plan Vision 2030 are commendable policy roll-outs put forth by government to address gender inequality and the socio-economic imbalances that affect women. Whilst much was expected from the National Development Plan Vision 2030 to mitigate the feminisation of poverty in South Africa, research undertaken by Cheteni, Khamfula and Mah (2019) concludes that girl children and women are still grossly exposed to the feminisation of poverty. Raniga (2021) and Lombard (2019) posit that entrepreneurial activities have opened up new job opportunities for women and this has emerged as a key economic empowerment strategy in low-income communities. Entrepreneurial activities focus on civil, political, economic, social and cultural rights – thereby influencing public policies, societal attitudes, and socio-political processes (Basal et al., 2019). In South Africa, women in urban areas have discovered opportunities where they can network and engage in implementing group economic cooperatives to generate income and sustain livelihoods (Raniga, 2017).

### **Sustainable Livelihood Approach**

This study employed the sustainable livelihood approach (SLA) as the key theoretical foundation. Prominent proponents of SLA, Chambers and Conway (1992), note that the livelihoods framework provides conceptual tools such as assets, capabilities and capitals that enable women to make a sustainable living. This is enshrined in the developmental social welfare approach in South Africa where practitioners who work in low-income communities are encouraged to set up economic cooperatives to improve the social and economic profile and reduce gendered poverty (White Paper on Social Welfare, 1997). Serrat (2017) states that the SLA does not replace other intervention frameworks such as participatory development or integrated rural development. Instead, it makes a connection between women and the economic environment that influences the outcomes of entrepreneurial activities. It brings attention to the inherent capabilities of women in terms of tapping into their proficiencies, social networks, access to physical resources and financial assets.

The SLA recognises that poor women are conscious of and understand their survival challenges best and are in a position to formulate solutions and strategies to solve these challenges (Raniga, 2021). Entrepreneurial activities thrive on access to natural capital, social capital, human capital, financial capital and physical capital which inherently improves business performance and sustains households. The relationships, coalitions and networks formed by women in entrepreneurial ventures are beyond economic purposes and benefit as they enhance self-empowerment, skills development and confidence – while sustaining livelihoods (Nel, 2014; Raniga, 2016).

### **Purpose of the Study**

This study provides insight into women entrepreneurship by investigating the experiences of 20 women in Gauteng province who benefitted from an NGO named The Clothing Bank (TCB) and the implementation of business training programmes.

### **Context of the Study: The Clothing Bank**

The Clothing Bank (TCB) is a social enterprise that was established in 2010 in Cape Town to empower unemployed women to become confident, competent and independent entrepreneurs. As a Non-Profit, the organisation set out to establish a platform for unemployed women to become financially and socially independent through the implementation of entrepreneurial activities. The Clothing Bank has satellite offices in four provinces: Cape Town, KwaZulu-Natal, Gauteng and East London.

The Clothing Bank was started by two retired women who had worked in multinational companies in the private sector. These project coordinators had a deep sense of social responsibility and they wanted to share their business skills with unemployed women who resided in impoverished communities. The project coordinators across the four provinces have recruited about 2,200 unemployed women between the ages of 18–55 years since 2019.

Non-profit organisations seeking to facilitate the entrepreneurship of women have been earmarked as powerful platforms with the potential to increase the sustainable incomes of women (Derera et al., 2020). These women participated in a two-year

training programme, which covered topics such as savings, asset training, technical assistance, psycho-social support and business management. The women were encouraged to set up their own businesses in their communities through selling clothing and household items. A positive aspect of this collective organisation and training was that the women received seed funding from TCB to purchase their goods while also having access to consistent psychosocial support, encouragement and mentorship from the project coordinators. It was positive that in 2014, TCB received substantial funding from the Job Fund to facilitate the training of the women. In addition, many private sector companies donated unused clothing and household items to TCB and this was sold to the women at reduced costs when they started their own businesses. The project coordinators encouraged the women to have a sense of 'social responsibility' and to recruit other unemployed women in their resident communities. This paper reports on the experiences of twenty women who benefitted from TCB training and provides insight into factors that motivated the women, their social networks, and how they navigated financial challenges in order to sustain their livelihoods.

### **Methodology**

In order to address the research purpose, a qualitative, descriptive design was employed. According to Rubin and Babbie (2017: 134), a descriptive design is concerned 'with conveying what it's like to walk in the shoes of people, providing rich details about their environments, interactions, meanings and everyday lives.' This approach afforded the women the opportunity to speak with confidence about the benefits and challenges regarding their participation in TCB entrepreneurial training. The researcher was concerned with how these women make sense of their lived experiences, taking into account the intersectional socio-economic and gender factors that profoundly impact their daily living in impoverished communities in Gauteng province. Gauteng is known as the economic hub in Africa and is the most populous province in South Africa – with a total of 15 million people and an estimated 37% unemployment rate (Statistics South Africa, 2021). While there is no recent statistical data on the impact of poverty on women in this province,

The National Department of Social Development (2020) report reveals that high levels of poverty, crime, lack of housing and economic opportunities are key developmental challenges.

As applicable to qualitative methodology, the researcher employed non-probability purposive sampling to select the women. The researcher undertook several field visits to TCB office located in a formal suburb North of Gauteng. The purpose of these visits was to gain information from the project coordinators about the history and background of the organisation and the branch operating in Gauteng. The second purpose was to peruse through records and to observe women who were involved in the business training. A letter detailing the research process and its purpose was given to the director and the project coordinator and an appointment for the follow-up interview was set. The criteria for inclusion of the participants were:

- Women who had participated in the NGO for the past two years
- Women who had completed the training at TCB
- Women who resided in low-income communities in Gauteng

The researcher envisaged a total of twenty-five women who would participate in the study but data saturation was reached with twenty women. The researcher made contact with them by means of WhatsApp, telephone, email and site visits. During this initial contact, the purpose and objectives of the

research were discussed and the women's voluntary participation in the study was ascertained.

Ethical clearance was obtained from the Research Ethics Committee of one higher education institution to conduct the study. Since this study presents the experiences of a small sample of 20 women, the findings cannot be generalised. The ethical issues outlined by Marlow (2011) were respected and adhered to as follows: no harm done to the participants, assurance of confidentiality and anonymity when reporting the data, and participants not having unrealistic expectations of the study. Voluntary written consent, as well as permission to audio-record and to take field notes during the interviews, were sought from the participants.

Data was collected between November 2018 and 2019 and interviews were conducted at a neutral venue, namely the women's place of business or at the TCB offices. Two methods were used to collect the data: social media records of TCB and one in-depth interview with each of the women. The interview was conducted with the aid of an interview guide which comprised open-ended questions and which covered topics on motivations to start a business, financial benefits, social benefits, and challenges to sustaining the businesses (Marlow, 2011).

Interviews were conducted in English and the average duration of the interview session was 1.5 hours. The advantage of the interview was that it provided the women with an opportunity to answer questions in their own space and terms, avoiding bias and providing extensive, rich information on their experiences while participating in TCB training.

Consistent revision of the transcripts with the women through member-checks and multiple peer review sessions with the project coordinators served to enhance the trustworthiness and credibility of the data. In addition, the use of two data collection sources (interview and NGO records) contributed to enhancing the dependability of the data (Marlow, 2011). The data analysis comprised a systematic process of introspective examination, categorisation, tabulating and recombining the data to address the purpose of the study.

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## Presentation of Results and Discussion

Three interconnected themes emerged from the data analysis which form the central premise of the results and discussion below: motivational factors, social associations, and financial capital challenges. Pseudonyms are used to document the voices of the women in the discussion below.

### Motivational Factors Promoting Women Entrepreneurs

There were two prominent reasons that motivated the women to join the NGO and initiate their own businesses. First, their choice related to the desire for entrepreneurial aspirations (McClelland et al., 2005). The women spoke about the desire for independence, self-fulfilment, wealth creation, social status and power, desire for a flexible lifestyle and enhancing their creative entrepreneurial skills.

Second, the more urgent motivation that the women related to was insufficient family income, dissatisfaction with a salaried job, difficulty in finding work in the formal work sector, desire for flexible work schedules and perceived lack of opportunity for career advancement (McClelland et al., 2005). Some of the comments shared by the women were:

**Angeline:** *Being involved in the NGO gave me the opportunity to grow and spread my wings.*

**Lillian:** *I never dreamt that I would be running my own business. Now I am able to employ two women.*

**Martha:** *For the first time in my life I am working for myself and making my own money.*

**Nkensani:** *The best part is helping other poor women to also succeed like me.*

Personal, interpersonal and organisational factors can promote or impede the sustainable livelihoods of women entrepreneurs. The women in the interviews spoke about personal factors such as accumulated life experience, access to education, social networks and work-life balance issues. Lenka and Agarwal (2017), writing about women entrepreneurs in India, stated that the role of government, NGOs and financial institutions are environmental factors that can deter or enhance the growth of women entrepreneurs. The stories shared by the women provide evidence of

their gratitude towards the NGO for increasing their business skills, confidence, professional knowledge and access to psycho-social supportive services. All the women expressed appreciation to the staff at TCB for their facilitation of training and mentorship, and for providing psycho-social counselling and support. Some of the sentiments shared by the women were:

**Paulina:** *When you are suffering it doesn't mean that you are dead, where things happen that you didn't think could happen to you it doesn't mean it is the end of the world. You can still stand up.*

**Sizwe:** *At the beginning there was always self-pity but then the counsellor will say: pull yourself towards yourself and do something with your life. If you are not going to do it no one else is going to do it.*

**Tinyiko:** *I know that I have got responsibilities towards my kids so I have to get up and run my business.*

**Wendy:** *I say never give up because you can still change your life never mind how old you are.*

This study resonates with Skelton, Evans and La Chanaye (2020), who argue that it is important for women entrepreneurs to enhance their human capital skills and to join the NGO training programs to realise their economic potential and to increase their social networks. This study demonstrates that human service professionals must consider women entrepreneurs' socio-economic circumstances within the broader political economic agenda. Hence it is imperative to take note of Gibson-Graham's (2006) conceptualisation of community economies and local innovation as the findings affirm a conscious appreciation of women's entrepreneurial strengths, skills and collective associations that contributes to nurturing business social networks. This theme is explored further in the next section.

### Nurturing Business Social Networks

Emerging data suggests that TCB has succeeded in empowering the women with access to goods and clothing, as well as with marketing and business skills that enable them to transform their lives, improve their food security, and sustain their livelihoods. Thaba et al. (2015) revealed that women in Gauteng tend to have a low morale, lack affirmation and

opportunity to succeed as entrepreneurs in the informal economy due to their unemployed status. It was established through the interviews that all the women made conscious efforts to consistently nurture social networks and associations with those women who had completed the training and to share business experiences and to enhance the sale of their products. The women stated that the interpersonal support, networking and marketing skills that they gained during the training workshops helped them to mobilise support from other women in their resident communities. In addition, it was deemed important for the women to keep in contact with the project coordinator and all the staff employed at TCB so that they could enhance marketing of their businesses. Many of the women stated that the NGO training had helped them to associate with women from all economic backgrounds and that the social bonds formed united women from diverse racial and cultural backgrounds in the Gauteng province. Some of the women's comments are:

**Rose:** *NGOs that focus on women give us HOPE and inspire us to become social entrepreneurs and economically empowered.*

**Beauty:** *We have established a business forum to provide ongoing support and training for women who are entrepreneurs.*

**Thabsile:** *We have set up WhatsApp groups to stay in touch and share our business experiences.*

Given the development of information and communication technology, it was clear that the women established WhatsApp business support groups to deal with challenges, seek expertise, and share their strengths and resources. All the women indicated that the major challenges they experienced related to access to a market for sale of their clothing products and lack of financial capital. Hence, nurturing business support and social networks with women within and outside of their resident communities served to enhance their business success. What was interesting is that it also gave the women the opportunity to encourage other unemployed women to join the NGO training and to initiate their own businesses. The findings corroborate the research evidence put forth by Lenka and Agarwal (2017) who aptly maintain that

social support and networking provide a platform for women's economic development.

### Navigating Financial Capital Challenges

One of the key challenges mentioned by the women in the interviews was a lack of access to consistent funding or cash to sustain their entrepreneurial activities. Thembeni commented that: 'it was difficult for me during the training as I needed to pay someone to take care of my child yet I was not earning any money.' Paulina spoke about how grateful she was to the project coordinator at the NGO who had given her a loan to purchase her clothing. She commented: 'this helped me a lot as I was able to sell the clothing for a profit and to pay back the loan.' It must be noted that the sustainability of entrepreneurial activities depends to a large extent on access to credit and funding from both non-governmental organisations and government institutions who are primarily responsible for promoting women's economic development (Raniga and Ngcobo, 2014). A comment from Angeline illustrates the funding challenge which had implications for sustaining her business:

If we had access to government or private funding, we would be able to help more unemployed women and assist them to start their own businesses.

These assertions concur with Raniga's (2021) empirical evidence obtained from qualitative voices with eight women involved in cooperatives that lack of funding from government are key factors that lead to the unsustainability of cooperatives. A practical solution that all the women had instituted through their Business WhatsApp groups was to share resources such as transport for delivery of goods to customers and monthly cash contributions as an emergency fund to subsidise and support each other when in financial crisis.

The findings reveal that all the women were committed to transforming their material realities and to providing opportunities to increase income security in their households. It was clear that the life choices made by the majority of the women to run their own businesses enhanced their self-confidence and business skills – and increased the profits from the sale of their garments. It was encouraging to

note that this translated into the women receiving a steady monthly income from the sale of their garments. In fact, Beauty shared that she was able to employ three women in her business. Some of the comments made by the women were:

**Beatrice:** *I am now able to send my children to private schools and to university.*

**Tami:** *I never dreamt of opening a second business. Now I am able to do so.*

**Tumi:** *I opened up a clothing store and I'm able to employ two women.*

**Mama D:** *I am coming from poverty and now my future is glowing because of the NGO.*

Researchers such as Thaba and Mbohwa (2015) provide empirical evidence that the role of non-governmental organisations is fundamental in supporting women's entrepreneurial activities and their quest to survive independently from external support and to confidently compete in relevant markets to sell their products. Bradshaw et al. (2010) state that transferring financial capital to meet basic material and non-material needs is key to sustaining a household. All the women believed that the consistent mentoring and access to seed funding from TCB to purchase their goods was a major part of the success of their businesses in their resident communities. Raniga (2021) reiterated that it is imperative for human service professionals to integrate SLA as a social development strategy to assist women entrepreneurs to facilitate a household analysis of the economic, human, physical and social assets that are needed to sustain a household. All the women unanimously acknowledged that their participation in the NGO training had led to an improvement in their own human capital development, enhanced social status, and income security in their respective households.

## Final Conclusions

The entrepreneurial training facilitated by the NGO The Clothing Bank in this study highlights that entrepreneurial learning helps in the development of human capabilities, social networking, and entrepreneurial competencies. The women in this study had acquired a business identity through their training and networks which contributed to sustaining livelihoods.

The Clothing Bank's training provides evidence of an innovative case where the staff were committed to enhancing the innate capabilities of unemployed women who were keen to break the cycle of poverty. Evidently, the experiences of the women highlight that nurturing business networks and building partnerships using social media platforms were useful strategies for sharing material resources and navigating financial challenges in their quest to sustain their businesses.

The findings also reveal that access to financial capital remains a dire challenge for women entrepreneurs as a result of poor funding from the private sector and government intervention. Based on these conclusions, the following recommendations are made:

- Transformative interventions should include the establishment of online business forums to assist women entrepreneurs with access to ongoing business training, networking, and advocating for funding from government.
- It is important that policy makers support the livelihood activities of women through access to micro credit schemes and better access to financial literacy training.
- Lobbying by human service professionals to address the economic and educational needs of women residing in low-income communities is necessary.
- This study represented a limited sample of 20 women who participated in one NGO training project in one province in South Africa. This clearly warrants further qualitative research to be conducted with both men and women entrepreneurs across various provinces in South Africa.

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