



# ENTREPRENEURSHIP TO THE POINT

## Accelerating Women-owned Businesses in Male-dominated Sectors: a South African Case Study

In partnership with:



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## Executive Summary

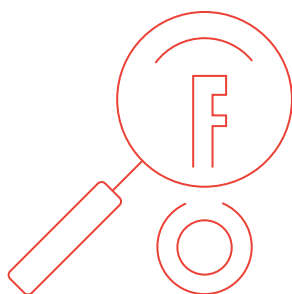
National governments and international organisations are beginning to realise that fostering women's economic development through enterprise creation can have a positive impact in several areas. Firstly, it enhances economic growth and provides employment opportunities for business owners and their employees. Secondly, it improves the social, educational and health status of women and their families. The South African Government has taken bold steps to institutionalise gender equality and women empowerment. The minister of international relations and cooperations, Dr Naledi Pandor, at the Women Economic Assembly (WECONA) 2022 said, "a gender responsive economy is crucial and an opportunity for economic reconstruction and transformation".

However, despite clear evidence that the economic empowerment of women is key to inclusive economic growth and job creation, women-owned businesses remain underrepresented in South Africa's critical economic sectors. In this study **"Accelerating Women-Owned Businesses in Male-Dominated Sectors in South Africa"**, we sought to understand what the key barriers to the entry and growth of women-owned businesses face in male-dominated sectors such as construction, infrastructure, manufacturing, and agriculture by utilising both qualitative and quantitative research methods. Furthermore, we sought to explore how we could better support and accelerate the growth of women-owned businesses within these sectors.

To gain an in-depth understanding of the barrier's women entrepreneurs face, we surveyed 97 women and conducted interviews with 17 female entrepreneurs in the identified sectors and 4 ecosystem stakeholders. Of the surveyed entrepreneurs who operated in the manufacturing and agriculture sectors, 18% and 21% respectively were still in the early stages of their businesses' development, whereas 18% of those in the construction sector were in the growth stages.

## Key Findings

Please find them on the following pages







## Key findings

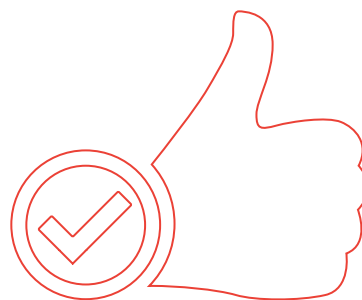


### Participation of Women

Across vital economic sectors such as agriculture, manufacturing, construction, and infrastructure, participation is more male-dominated than female-dominated. More than 60% of firms surveyed in Facebook Future for Business monthly surveys between 2019-2020 owned by men. Through our survey and in-depth interviews, we further explored the perception of participation in the industries mentioned above. 52% of survey respondents indicate that the involvement of women therein had increased slightly. Meanwhile, 18% indicated that it stayed the same, 14% stated that it had increased significantly, and the balance of respondents indicating that it had deteriorated slightly (8%) or significantly (8%). One of the critical reasons for the increase in participation was the development of government policies and interventions. However, the growth is occurring slowly due to the number of barriers women currently navigate.

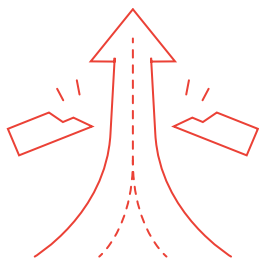
### Motivation for sector choice

Before going into entrepreneurship, 58 % of the women surveyed were employed; 26% were unemployed, 12 % were in school, 2 % were in informal trade, and 2 % preferred not to say. Our study found that pull factors drove women into traditionally male-dominated sectors more than push factors. The two most cited reasons for sector selection were being passionate about the sector (47%) and observing market opportunities (33%).





## Key findings



### Barriers to entry and Growth

Our research showed that the main stumbling blocks which have a high impact on the ability of women to enter male-dominated sectors include: high start-up cost (57%), high market competition (37%); stringent government regulations (35 %), and lack of access to information (26%). On the other hand, several factors have a high impact on the growth of their businesses: 66% of respondents indicated a lack of access to finance, a lack of access to international and local markets (49% and 46%, respectively), and poor economic conditions (43%), with other respondents indicating that the above factors had medium to no impact on business entry and growth.

Moreover, these challenges tend to be exacerbated by the social and cultural norms that women must navigate, such as a lack of confidence in their technical capabilities and a trade-off between family and business responsibilities having a medium to high impact on business growth. Further, through our interviews, female entrepreneurs cited social networks as a critical ingredient to business success, particularly regarding access to opportunities. However, breaking into the old boys club has proven to be challenging. Through our research, we found that women have pursued different ways of building their social networks by, e.g., collaborating with other women. For the women interviewed, creating meaningful and lasting social networks was based on having soft skills and the ability to speak and sell their business effectively.



### The Role of Government/Private Sector

An equal number of respondents agreed, disagreed, or were neutral (21%) in their response to the following statement "Is the government doing enough to support the increase in participation of women-owned businesses in male-dominated sectors?". Again, 17 % of survey respondents strongly agree, and 19 % strongly disagree with the statement. The interviews with female entrepreneurs and ecosystem stakeholders revealed that although the government has put in place several policy frameworks to drive increased participation, there was a lack of effective implementation and vetting to ensure that support reaches the intended beneficiary from their perspective.



## Key findings

Further, the government does serve as a source of revenue, with 29 % of respondents generating income from the public sector. However, female entrepreneurs cite that projects have dried up since 2010, particularly for entrepreneurs in the construction/infrastructure sector. Furthermore, the research participants highlighted that the private sector needs to be more intentional about unlocking opportunities for female entrepreneurs across the value chain, particularly within strategic portfolios.



### The Role of Mentorship

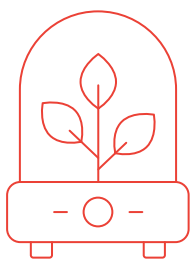
Despite these barriers, none of the women who participated in our one-on-one interviews showed any signs of backing down. A joint statement through the interviews was, "never give up." These women have achieved great success in their work, and the support of mentors has been critical to said success. Of those with a mentor/s (55%), 34% received strategic business guidance from their mentors; 42% received business knowledge; their mentors supported 16% in gaining access to the market; 7% achieved access to social networks, and only 1% noted that they accessed funding with the help of their mentors. 38% of the women surveyed indicated that their mentors were male, while 32.6% revealed that they had both male and female mentors. In addition, 38 % of the women surveyed indicated that the gender of the mentor matters. The reason cited is that the sectors are still male-dominated, and men have the networks and knowledge to build sustainable businesses within the industry. On the other hand, women indicated that having a mentor of the same gender with similar lived experiences and who navigated similar challenges was also important. Of the 45 % of respondents who did not have mentors, 51% indicated that they were not enough people willing to mentor women in their sector, and 43.2% stated that they did not know how to find the right mentor.





## Key findings

Despite these barriers, none of the women who participated in our one-on-one interviews showed any signs of backing down. A joint statement through the interviews was, “never give up.” These women have achieved great success in their work, and the support of mentors has been critical to said success. Of those with a mentor/s (55%), 34% received strategic business guidance from their mentors; 42% received business knowledge; their mentors supported 16% in gaining access to the market; 7% achieved access to social networks, and only 1% noted that they accessed funding with the help of their mentors. 38% of the women surveyed indicated that their mentors were male, while 32.6% revealed that they had both male and female mentors. In addition, 38 % of the women surveyed indicated that the gender of the mentor matters. The reason cited is that the sectors are still male-dominated, and men have the networks and knowledge to build sustainable businesses within the industry. On the other hand, women indicated that having a mentor of the same gender with similar lived experiences and who navigated similar challenges was also important. Of the 45 % of respondents who did not have mentors, 51% indicated that they were not enough people willing to mentor women in their sector, and 43.2% stated that they did not know how to find the right mentor.



### The role of Incubator/accelerator

These programmes are considered important avenues of support for the sustainable growth of women-owned businesses particularly when it comes to access to mentors and building confidence. However, through our interviews with ecosystem stakeholders and women entrepreneurs, we discovered that there was still a need for more sector-focused programmes that provided end-to-end value chain support. Further a need to be more flexible in terms of service level agreements to incorporate clauses such as e.g., maternity. Given the nature of structural barriers that women still face operating within traditionally male-dominated sectors there is a need maximize ‘push’ and ‘pull’ strategies to increase the scale, impact, and sustainability of women's economic empowerment programming within different value chains, and sectors, “push” strategies can help women to overcome the persistent gender-based discrimination that undermines women's understanding of markets, access to networks, self-confidence, and business success. Further deliberate ‘pull’ strategies that use commercially based incentives can increase women's incomes and business sustainability. The blend of push and pull strategies will provide the most reach and impact for women's economic empowerment, ensuring income growth and gender equality.







## SECTION 1 INTRODUCTION

## INTRODUCTION

The World Bank estimates that around 50% of South Africa's population is female; however, only 38% of small medium micro enterprises (SMMEs) in the country are owned and led by women. This is very different from the rest of Africa, where the number of businesses owned and led by women is rising. "Women not only face the infamous glass ceiling as they move up the ranks in business, but they are also encircled by glass walls, making it challenging for them to start and then grow sustainable businesses within profitable sectors that are traditionally dominated by men" (Goldstein, Gonzalez, & Papineni, 2019). There are several factors that hold women back from entering and growing business in male-dominated industries, including social and cultural norms, a lack of exposure to these sectors, as well as access to opportunities and finance.

Over the past decade, we have seen growth in a new body of work that focuses on female entrepreneurship and in particular the difference between female and male entrepreneurs such as sector choice (Carranza, Dhakal, and Inessa, 2018). There is growing evidence that women-owned ventures are crossing over into high-growth sectors, which are traditionally dominated by men (Goldstein, Gonzalez, & Papineni, 2019). However, despite this observed crossing over some elements of gender inequality remain incredibly sticky and resistant to change such as access to economic opportunities.

There are still gaps in the research in terms of providing an in-depth and contextual understanding of the experience of women operating within traditionally male-dominated sectors as well as some of the binding constraints faced in entering and growing sustainable businesses therein.

Thus, through this research we seek to contribute to the filling of this gap by answering the following questions:

- ▶ What are the key barriers that women entrepreneurs face when entering and growing sustainable businesses in traditionally male-dominated sectors?
- ▶ What factors are required to accelerate the participation and growth of women entrepreneurs in these sectors?

Our research focused on four traditionally male-dominated sectors that have been identified as crucial by the South African government, namely: agriculture, manufacturing, infrastructure, and construction. By answering the two above-mentioned questions, we aim to encourage the use of data to drive gender-transformative policies and programmes that address the root cause of gender inequality and create a more enabling environment for women.









## SECTION 2 METHODOLOGY



## METHODOLOGY

In our research, we utilised both quantitative and qualitative methods, which allowed us to gain a deeper understanding of the research questions.

### 2.1. Data Collection

Data was collected from both secondary and primary sources. Secondary data was sourced from the Future of Business Surveys, a collaboration between Facebook, the Organisation for Economic Co-operation and Development and the World Bank, for the periods 2019 and 2020 the datasets employed in these surveys focused on sectoral participation of women in South Africa. It is important to note that the datasets were limited to business owners/managers who had access to the Internet as well as a Facebook account with a business page, thus they weren't representative of all business owners in South Africa, but rather a select group of small medium micro enterprises (SMMEs). Despite the limitations of the datasets, Goldstein et al. (2019) highlighted that because of the surveys' sample sizes, they provided a unique opportunity to learn about women-owned businesses in South Africa and to better understand the participation of women-owned businesses in various sectors. Primary data was collected via two channels. The first was by means of a survey that was distributed via business incubator/accelerator programmes to women entrepreneurs in the identified sectors, who then shared it with other female entrepreneurs. The second channel came in the form of targeted social media outreach.

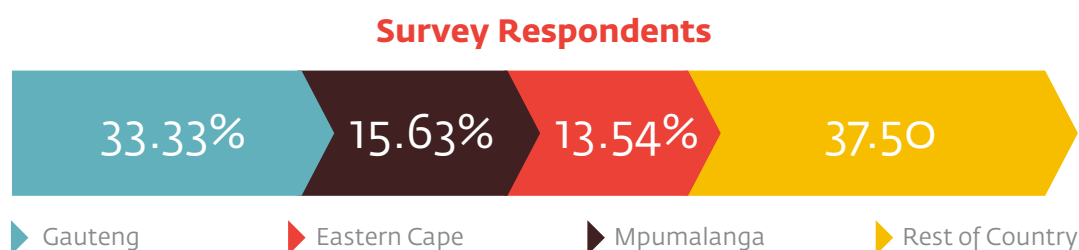
To understand the experiences of women entrepreneurs and the challenges they faced upon entering male-dominated sectors and then growing sustainable businesses therein, we conducted in-depth interviews with seventeen women entrepreneurs: ten in the construction/infrastructure sector, three in manufacturing, four in agriculture and/or agribusiness. Four of the women interviewed were identified through the survey, and the remainder via an Internet search as well as recommendations from other entrepreneurs who operated within the four sectors. Key informant interviews were also conducted with ecosystem stakeholders, which comprised one policymaker, one financier, one head of procurement, two stakeholders from industry networks, and one from an incubator/accelerator.

### 2.2. Data Analysis

Our analysis involved finding patterns and themes in the qualitative data we collected, and we utilised both deductive and inductive coding. Here, deductive coding refers to identifying a set of predetermined codes and then finding excerpts from the transcript that fit those codes. Inductive coding refers to the reading and interpreting of raw data to develop themes. However, as we went through the transcripts, if themes emerged that were not predetermined, we included them, thereby allowing us to reiterate the codes as we went through the data. The quantitative data analysis focused on providing descriptive statistics, which helped us to better understand the details of our sample.

## 2.3. Data Sample Description

We received 97 responses to survey: Around one-third (33.33%) of respondents operated in Gauteng, 15.63% in the Eastern Cape, and 13.54% in Mpumalanga, while the balance of the sample operated in other parts of the country.



Eastern Cape | **16%** | Free State | **8%** | Gauteng | **33%** | Kwazulu-Natal | **5%** | Limpopo | **8%**  
Mpumalanga | **14%** | North West | **6%** | Northern Cape | **3%** | Western Cape | **6%**

In addition, 81.25% of the respondents were african, 11.46% were coloured and 5.21% were Indian. They also varied in age: 16.67% were aged 20 to 29, 39.58% were between the ages 30 and 39, and 35.42% were between 40 and 49 years old and 8.33% being between the age of 50-59. 30.21% of the women operated in the agriculture sector, 36.46 % in the construction sector, 26.04 % in the manufacturing sector, and 7.26 % in the infrastructure sector.

The female entrepreneurs surveyed were operating at various stages in the business life cycle, with most respondents in either early or growth stages. 36% of female respondents have been running their business between 3-5 years; 31% between 1-2 years; 14% between 6-10 years; 10% for less than 10 years and 9% more than 10 years.

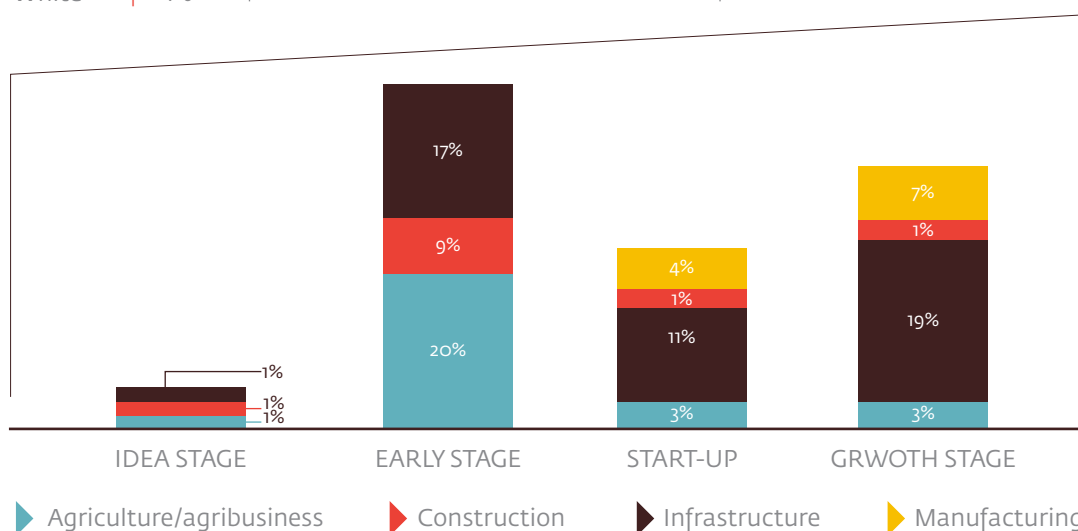
### Race

Black	81%
Coloured	12%
Indian	5%
Mixed	1%
White	1%

### Sectors of Operations

Agriculture/agribusiness	30%
Construction	37%
Infrastructure	7%
Manufacturing	26%

**97**  
Women surveyed









## SECTION 3

### SECTORIAL SEGREGATION



## SECTORIAL SEGREGATION: A GLOBAL AND SUB-SAHARAN AFRICAN PERSPECTIVE

Male-dominated sectors have been defined as those in which men own more than 50 % of the firms (Alibhai, Buehren, Papineni, & Pierotti, 2017). However, other studies define male-dominated sectors as those where 70 or 75 per cent respectively of businesses in the industry are male-owned (Campos, Goldstein, McGorman, & Boudet, 2017; Goldstein, Gonzalez, & Papineni, 2019). On the other hand, Goldstein et al. utilise alternative definitions of male-dominated sectors at 50%, 75% and 90% and find that their results are largely robust across the different definitions. Male-dominated sectors are often characterised as high-growth, which often are capital intensive, require large amounts of investment and equipment as well as high skill levels.

Goldstein et al. (2022) find that in their assessment of low- and middle-income countries female-owned firms tend to concentrate in trade and retail industries. Whereas male-owned enterprises dominate most manufacturing sectors as well as agriculture, forestry, and fishing. However, what is important to note in their study is that they also found that there can be female-dominated sectors within male-dominated sectors e.g., manufacturing sub-sectors such as textiles; food and beverage production and chemicals tend to be female-dominated. The sector of operations has been identified as an important determinant of returns for female entrepreneurs in many developing countries. Goldstein et al. found there was a hierarchy of earnings: male-owned businesses in male-dominated sectors earned 116% more profits than women-owned businesses in women-dominated sectors did; men in women-dominated sectors earned 82% more than the women did; while women who crossed over into male-dominated sectors earned 66% more than women in traditionally women-concentrated sectors did.

Similarly in a study conducted by the World Bank (2019) looking at three regions in Africa found that women-owned businesses that crossed over into male-dominated sectors were, on average, as large as their male-owned counterparts, while women-owned businesses in non-crossover sectors were 56% smaller than those in male-dominated sectors.

## SECTORIAL SEGREGATION: A GLOBAL AND SUB-SAHARAN AFRICAN PERSPECTIVE

In the case of Uganda, Compos et al. (2015) also indicated that those who operated within crossover firms did so on a larger scale with significantly higher levels of labour and capital. Further, crossover firms were likely to receive business support in the form of technical business training, marketing, and access to markets. In the case of Ethiopia Alibhai et al. (2017) also found that women-owned businesses that operated in male-dominated sectors not only earned double the profit of women-owned businesses in non-crossover sectors; on average they employed 4.3 workers, as opposed to non-crossover women-owned businesses, which employed an average of two workers. However, on the other end women within male-dominated sectors do incur higher operational costs.

The COVID-19 pandemic exposed the vulnerability of SMMEs. Mastercard (2020) revealed that women-owned businesses were generally concentrated in sectors that were more significantly impacted by the pandemic than male-owned businesses were. Mastercard's report noted that 50% or more of women-owned businesses operated in highly impacted sectors across 82% of the countries studied.

What literature reveals is that sector choice does matter from a growth and profitability perspective, from an access to business support perspective, as well from a social and economic perspective in terms of job creation, as well as exposure to external shocks. Thus, there is a need for women to explore these sectors and for researchers to have a better understanding of the challenges women face in firstly entering these sectors and then growing a sustainable business within these sectors.

<sup>2</sup> Female entrepreneurs who enter and operate in male-dominated sectors are referred to as female crossovers, while those who remain in traditionally female-dominated sectors are referred to as non-crossovers.







## SECTION 4.1 A SOUTH AFRICAN CASE STUDY



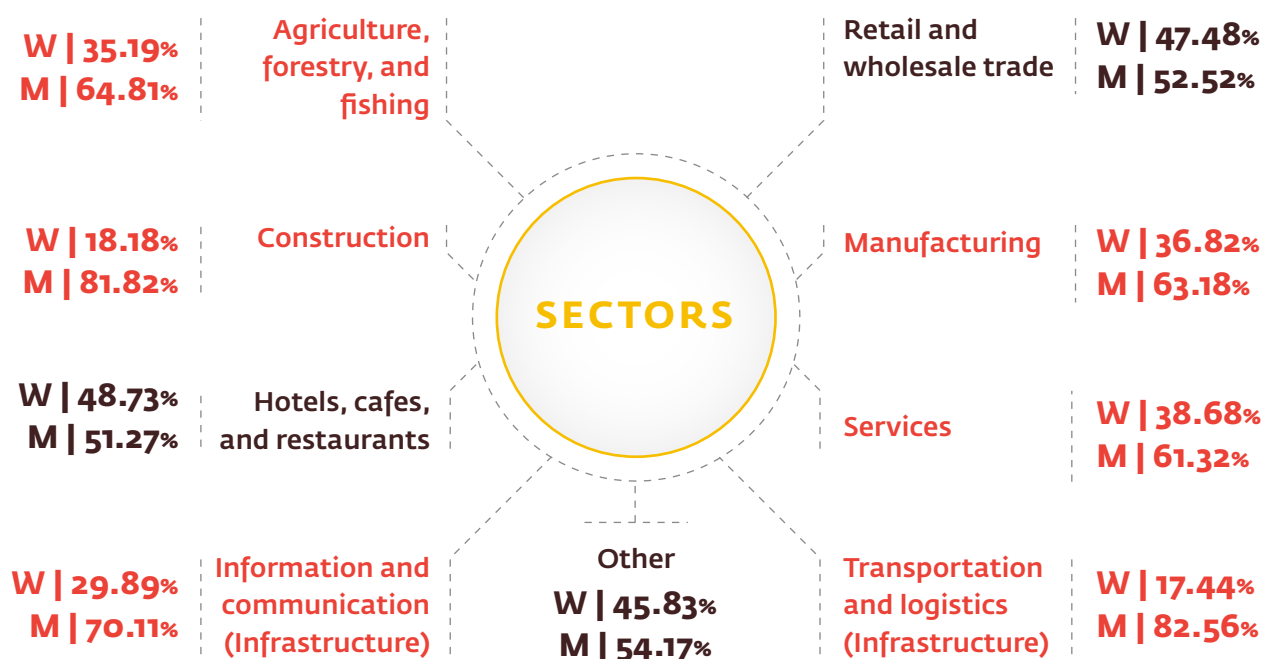
## A SOUTH AFRICAN CASE STUDY

### 4.1. Participation of Women in Male-Dominated Sectors

Moleko and Swilling (2020) stated that South Africa's economy was on a declining growth trajectory, despite the strategic government policies that had been put in place. There is a need for economic diversification and structural transformation to move to a higher growth trajectory and deal with the triple challenge outlined in the National Treasury economic strategy (2019). As part of the strategy, the South African government is focusing on a massive programme of industrialisation through localisation. Certain industries such as manufacturing have been earmarked for localisation and be driven aggressively with measures such as including through a strong link with infrastructure investment plans. Government has highlighted that sectors such as construction also have the potential to support inclusive growth and note that there is a need to be a deliberate policy measure and interventions that can bias economic growth towards employment-intensive sectors such as agriculture sector.

Utilising Facebook Future Business Survey for the period 2019-2020, our analysis found that the agriculture, manufacturing, construction, infrastructure (ICT, and transport and logistics), and services sectors were dominated by men (see Diagram 1). Further, majority of the services sectors are within construction services (80%).

**Percentage of Businesses owned by women & men**



**Diagram 1:** South African sectors considered to be male dominated

<sup>3</sup> The mining sector was not consistently captured with in th Future for Business Survey and in year 2020 where it was captured the data was aggregated with agriculture, forestry, and fishing.

## A SOUTH AFRICAN CASE STUDY

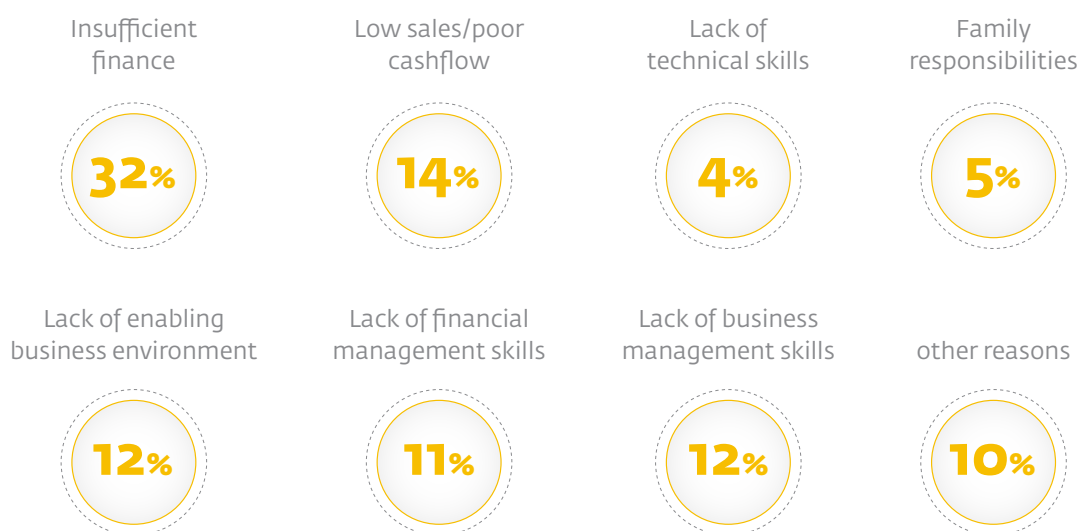
Our survey and in-depth interviews further explore the perception of participation in the sectors mentioned above. 52 % of survey respondents indicate that the participation of women therein had increased slightly. Meanwhile, 18 % indicated that it stayed the same, 14 % stated that it had increased significantly, with the balance of respondents indicating that it had deteriorated slightly (8%) or significantly (8%). However, despite the indication that there had been a slight increase in the participation of women across most sectors, 69% of the women surveyed strongly agreed that men still dominated the sectors.

One woman entrepreneur indicated that the increase in female participation had been at a very slow pace, as it took longer for women to break into industries due to the number of barriers they faced. In addition, it was highlighted in an interview that an insufficient number of women were taking up business opportunities due to a lack knowledge of the sectors and the possibilities available in the broader value chains.

With another female entrepreneur noting that she had seen many women entrepreneurs come and go within her industry, with some having opted to return to the corporate world due to the challenging nature of entrepreneurship. In our survey, 50.98% of participants indicated that one or more of their businesses had failed.

Of the women surveyed, 44.79% indicated that they had not run a business before, 33.3% said they had started two businesses during their careers, 14.58% had opened three businesses, and 7.29% had opened four or more businesses during their careers.

### We uncovered several reasons for these failures, namely









## SECTION 4.2 A SOUTH AFRICAN CASE STUDY

## A SOUTH AFRICAN CASE STUDY

### 4.2. Motivation for Going into Entrepreneurship and Choosing a Particular Sector

Of the women surveyed, 44.79% indicated that they had not run a business before, 33.3% said they had started two businesses during their careers, 14.58% had opened three businesses, and 7.29% had opened four or more businesses during their careers. Before venturing into entrepreneurship, 58.54% of the women were employed at companies, 12.20% were in school, 2.44% were in the informal trade sector, and 2.44% opted not to specify.

**I realized that only a handful of women in the architecture industry and those females are in the background; that motivated me to start my own business. I want to set an example for other women that want to join the industry.**

Carranza et al. (2018) stated that early literature identified two factors that influenced people's decisions to enter entrepreneurship, namely the 'pull' and 'push' factors. The pull factor referred to taking advantage of an opportunity, and the push factor was described as finding oneself in an unsatisfactory situation, such as a lack of job prospects, not feeling fulfilled in one's job, or not having job flexibility.

The women surveyed were primarily motivated by pull factors. They explained that their key motivation for entering the entrepreneurial sector included seeing a market opportunity and seeking to pursue their passions. At the same time, on the other end, some said it was the need for a better work-life balance that pushed them into entrepreneurship. When looking at the reasons for choosing the sectors that they did, the women described either being passionate about their industry (46,88%) or observing market opportunities (33,33%) or expected growth prospects (8,33) as drivers of their decisions for choosing the industry. An interview participant also noted that female participation within traditionally male-dominated sectors is also driven by necessity, as women venture into these sectors to provide for their families.

In our in-depth interviews, all of the entrepreneurs indicated that they had been exposed to entrepreneurship through one or more of their family members or someone within their communities. The women stated that being exposed to entrepreneurship at a young age opened their eyes to the possibility of running their own businesses as an alternative to staying in a corporate career. However, some of them noted that their families were cautious about them going into entrepreneurship due to the risks associated with starting their own businesses. Very few of the women indicated that their families or mentors encouraged them to enter the sectors they were currently operating in.









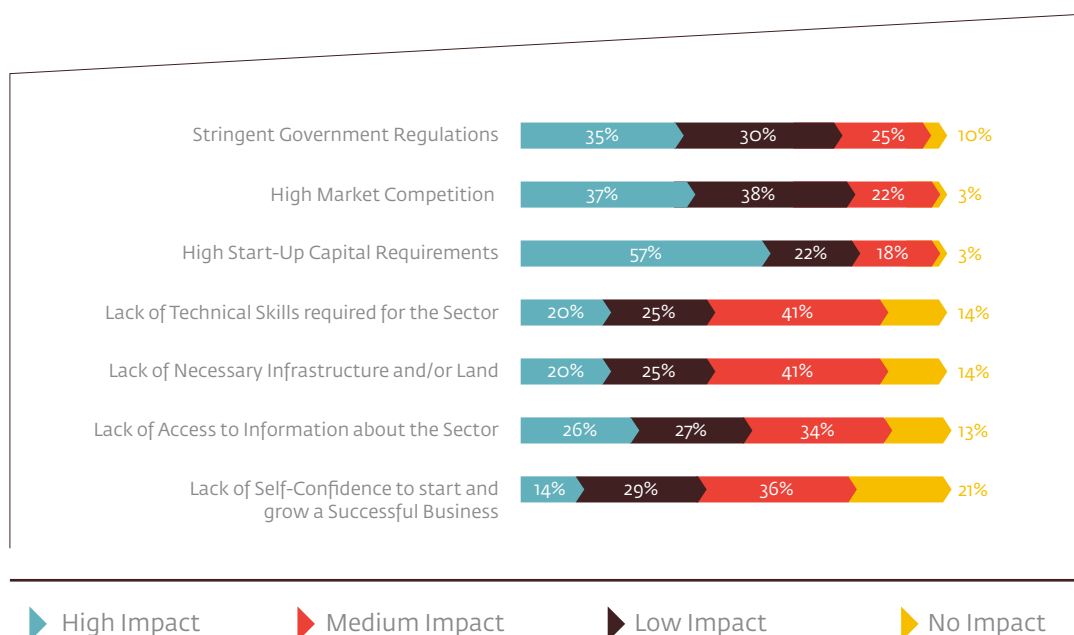
## SECTION 4.3 A SOUTH AFRICAN CASE STUDY

## A SOUTH AFRICAN CASE STUDY

### 4.3. Barriers to Entry and Growth

There are several barriers to starting any business; however, the challenges are more pronounced for women entrepreneurs. Some of the hurdles that women face when seeking to enter the agriculture/agribusiness; construction; infrastructure and manufacturing sector are a lack of access to land and/or infrastructure, high start-up costs, and stringent regulations (see Figure 2). In terms of the manufacturing sector also indicating high levels of competition in the market. Further, what came out quite strongly in the interviews was that a lack of information about the sectors was a challenge in entering the industry.

**Figure 2:** Barriers faced by women-owned businesses when entering male-dominated sectors



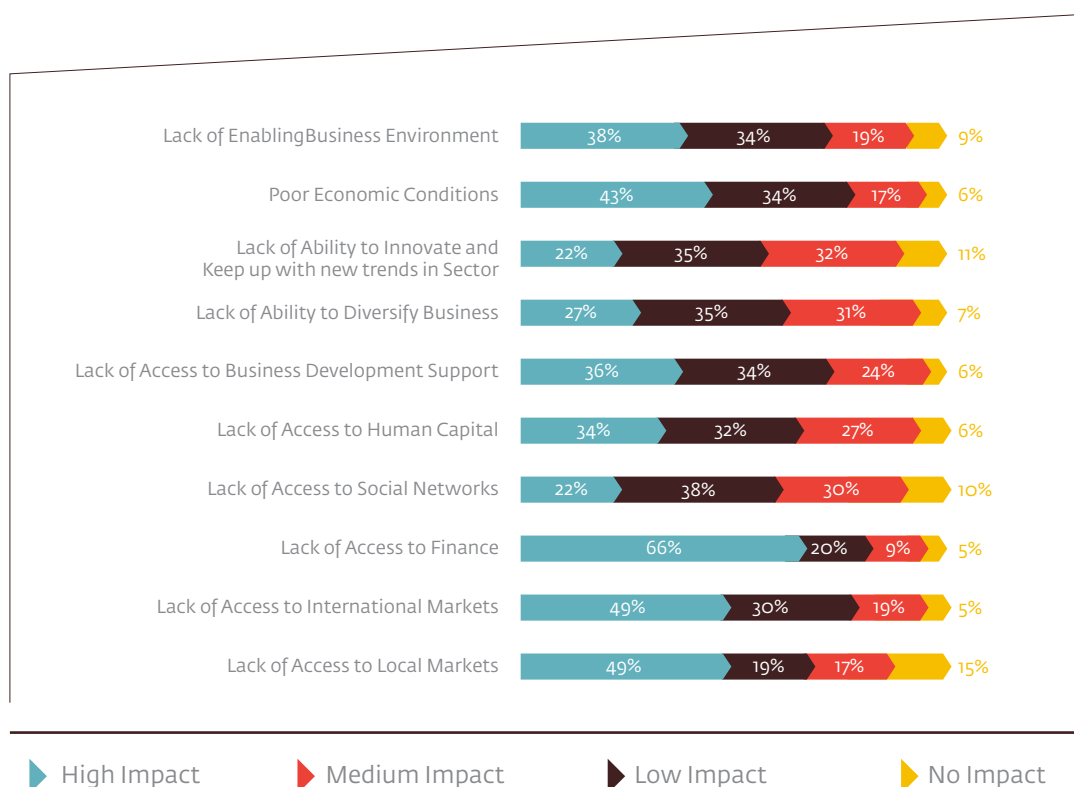
Of the women surveyed, 41% indicated that a lack of technical skills had a low impact on their ability to enter the sector (see Figure 2). More than 28% of the respondents had postgraduate qualifications; 26.04% had undergraduate degrees; 23.96% had vocational training or apprenticeships under their belts; 19.79% cited secondary schooling as their highest level of education; and only 2.08% stated that they had no formal education. Most of the women had qualifications that were in line with the sectors in which they currently operated, and their choice of qualification was often driven by a passion for and exposure to their chosen sectors. Buehren and Van Salisbury (2017) highlighted that a young woman's decision to enrol in a male-dominated technical or vocational course was based on personal preference, as well as future work prospects, both of which were of greater importance than the preferences of family and friends.

## A SOUTH AFRICAN CASE STUDY

Around 33% of the women said they had over 10 years' experience in the sector in which they currently operated, and this included previous employment experience. With 58, 5% indicating they were employed before going into entrepreneurship; 12,2% in school; 2,4% informal trade 2,44%; 24,3% were unemployed 24,39% and 2,44% preferred not to say. Through our in-depth interviews, we found that education and the relevant skills played a major role in women being able to navigate traditionally male-dominated sectors. Furthermore, having the relevant operating experience in any one sector was also critical, as it helped the women to navigate the challenges presented.

Several factors have a high impact on business growth (see Figure 3): 66% of respondents indicated a lack of access to finance, a lack of access to international and local markets (49% and 46%, respectively), poor economic conditions (43%), lack of enabling business environment (38%), lack of access to business development support (37%). Conversely, other respondents indicated that the above factors and other factors have medium to no impact on business growth.

**Figure 3:** Barriers to growth faced by women-owned businesses operating in male-dominated sectors



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### 4.3.1. Access to Finance

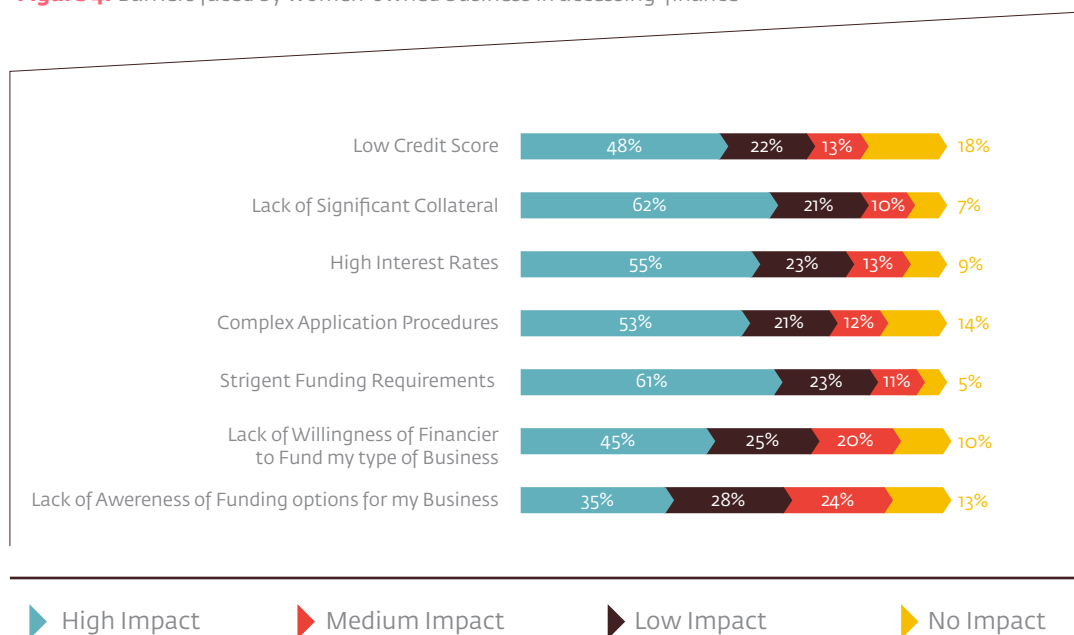
Access to start-up funding is still a major challenge for women who wish to enter male-dominated sectors. Our survey indicated that the women utilised their personal savings or borrowed funds from friends and family to start their businesses. The entrepreneurs interviewed indicated that the funding criteria weren't always favourable for emerging farmers, contractors, and manufacturers. One woman noted she had to use her own salary to fund her business, because as a black female with no financial networks or family members who were in a position to be able to assist her with start-up capital, she had to make things work on her own.

More than half (57%) of the female entrepreneurs had tried to apply for funding over the past two years, with 66% of these having applied for grant funding. The majority indicated that they sought funding for working capital, business expansion and, to a lesser extent, to purchase machinery and equipment. Forty-four per cent of the women entrepreneurs who had applied for funding indicated that their applications had been declined for reasons unknown to them. In our engagement with the financier, they revealed that women were less likely than men to request reasons for their applications being declined and also wouldn't reapply for funding once they had been declined; whereas men would fight back and challenge the declined applications.

Some of the main barriers to obtaining funding were the stringent funding requirements, a lack of significant collateral, and high interest rates (see Figure 4). The time and resources required for putting together the necessary documents also deterred women entrepreneurs from applying for funding. The women also highlighted that even if they were able to access funding, the process of the disbursement thereof hampered business growth. They explained that the disbursement of the funds was a stop-go process, which suppliers exploited by placing unrealistic mark-up which, as a result, would end up stripping the entrepreneurs of all the funding. The women also indicated their need for financial-management support.



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**Figure 4:** Barriers faced by women-owned business in accessing finance

Around 43% of the women surveyed indicated that they had not attempted to access funding over the past two years. According to one of the entrepreneurs, she tried to avoid financing too many things in her business and wouldn't want to have to sell company shares, as her aim was to build a legacy for her children. The financier we interviewed indicated that women tended to be more risk averse and said that they had observed within the portfolio she oversaw that men and women were inclined to differ in their attitudes towards debt, with women applying for the exact amount required, and men allowing for a bit of a cushion. Moreover, once the funding had been secured, women tended to pay their loans off quickly, while men were more likely to reinvest the funds in order to grow their businesses even further.

Upon exploring the question of risk further with female entrepreneurs, all but one of the female entrepreneurs indicated that they would agree with the statement that women are risk averse. The one entrepreneur who indicated that she did not agree with the statement indicated that for her 'labelling' of women as risk averse was a way to deny women access to opportunities. On the other hand sixteen other women interviewed indicated that to some extent women are risk averse. With one female entrepreneur noting that **"Women are generally very calculated with the type of risk involved and don't just jump into something immediately which makes them appear as risk averse."** Some of the factors that women cited as key consideration for taking on risk included the impact on their family and employees if the risk does not payoff.

## A SOUTH AFRICAN CASE STUDY

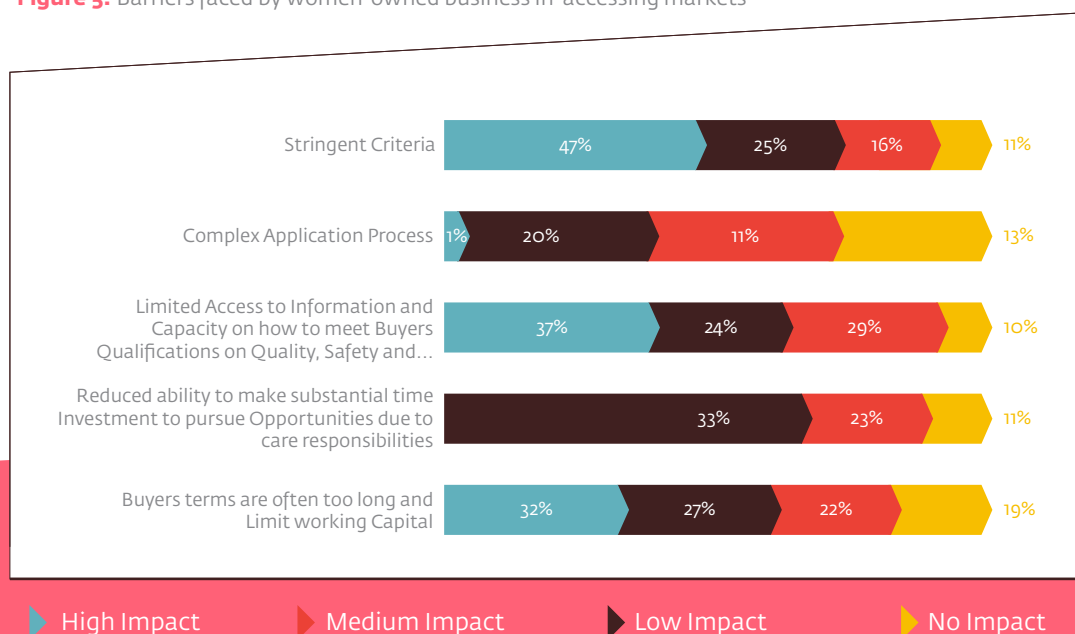
## 4.3.1. Access to Markets

**“ Since you are moving into a space that is already occupied, no one will move to make room for you, and you learn that what you are subjected to as a small business doesn’t apply to big businesses. ”**

The revenue of 68% of women entrepreneurs was generated via the private sector, 29% generated their revenue in the public sector, and 3% indicated that their revenue came from both the private and public sectors. One woman noted that she shied away from government tenders because the profit margins were low, and there was a lot of red tape and high levels of corruption involved in the tender process. On the opposite the private sector consists of already many well-established companies in the market, it is very difficult for small businesses to penetrate said market, since they aren't well funded and don't have the kind of track record that their larger counterparts do. Thus, it takes newly established firms some time to gain a foothold in the market.

Our survey indicated that stringent criteria (46%), complex application processes (44%), as well as limited access to information (37%) had the greatest impact on women-owned businesses' access to markets (see Figure 5). In the case of both manufacturing and secondary agriculture, women's ability to gain access to retail shelves was also hampered by stringent requirements in terms of meeting the minimum quality standards, as well as the costs associated with getting the quality of their products/produce tested.

**Figure 5:** Barriers faced by women-owned business in accessing markets



## A SOUTH AFRICAN CASE STUDY

An ecosystem stakeholder indicated that she had observed that women needed to sell harder than their male counterparts to prove their capabilities, which resulted in the former taking longer to secure opportunities. In the construction/infrastructure sector women interviewed indicated that they have had to take smaller projects to prove themselves. In one instance a female entrepreneur indicated that she had to take on residential work for free to be able to build a track record. In our engagement with the head of procurement within agriculture/agribusiness sector, a similar observation was made, and it was highlighted that one was more likely to see woman-owned businesses in more indirect portfolios within the supply chain, and that they would rarely break into more strategic ones.

One ecosystem convener indicated that she had observed a noticeable difference between men and women in their approach to accessing markets and said: **"Women tend to rely on their knowledge and education to secure tenders, whereas men tend to rely on their social networks and 'street smarts' to secure opportunities."** As shown in figure 3, women a third (33%) of women surveyed indicated that access to social networks had medium impact on business growth and 30 % indicating it had low impact. Through our interviews female entrepreneurs cited social networks as being a critical ingredient to business success, particularly when it comes to access to opportunities. The women cited that procurement opportunities, and the decisions taken in that regard are often based on relationships formed "over beer and a round of golf" rather than merit. Thus it has proven quite a challenge for women to break into the **"old boys club"** where buyers are predominately male. Those interviewed stated that men liked to do business with other men and thus women are locked out of key conversations and access to opportunities.

Female entrepreneurs have pursued different ways of building their social networks and navigating 'the old boys club' with one female entrepreneur indicating that most of her networks were built during her academic years as well as during her time in corporate. Another female entrepreneur indicated that she has actively pursued building social networks through social media and engaging individuals within her industry. For the women interviewed building meaningful and lasting social networks was based on having soft personal skills and the ability to speak and sell your business effectively. **"Most times when people buy into your business offering, it also because they have bought into your personal brand first."**



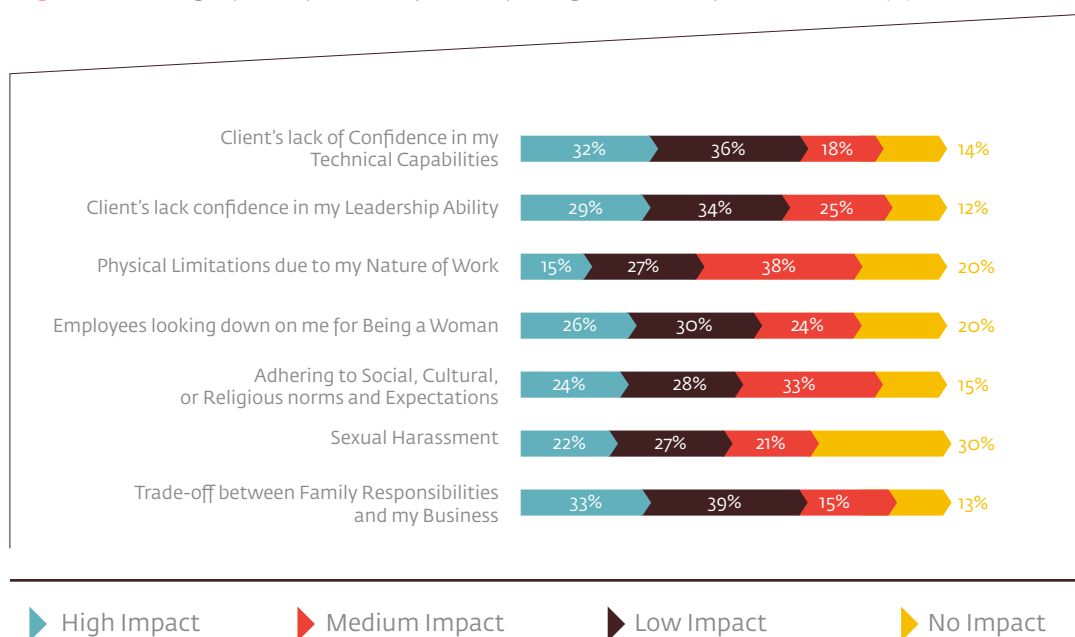
## A SOUTH AFRICAN CASE STUDY

## 4.3.3. Gender Stereotyping and Bias

**“The sector is still dominated by men, and as women we are undermined; we are made to feel as though we don’t belong, and men doubt our capabilities.”**

Social and cultural norms tend to dictate what women can and can’t do, and this same mindset exists in the workplace. The women surveyed said that while the head of a family is traditionally a man, when the roles are reversed in a business, men don’t always take it very well. Some of the gender-specific challenges that have impacted the growth of women-owned businesses in male-dominated sectors include clients’ lack of confidence in women’s technical capabilities; a lack of confidence in women’s leadership abilities; and being looked down on by their employees simply because they are women (see Figure 6).

**Figure 6:** Challenges faced by women by virtue of their gender and impact on business (%)



**“The assumption is that I am male or, when they meet me, that I am an assistant and not the one actually running the business.”**



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The respondents stated that they were still made to feel as though they didn't belong in business and were lacking the technical skills required for the industry in which they operated. In addition, the **"boardroom mindset"** required them to prove themselves as women. They added that if a woman was confident and knew what she was doing, she was often viewed as aggressive and someone who overstepped boundaries.

In instances where respondents had business partners, 50% of women who responded to the survey indicated that they had 1 partner who is male, 30% of respondents who had more than 1 partner had more male than female partners, 12 % had more female partners than male partners and 6% only had 1 female partner. 50% of women indicated that gender of business partner was moderately important and what was crucial to consider was the value the individual brings to the business.

Three of the females who were interviewed indicated that clients tend to want to engage with their male partners. 29% of women indicated that gender played a very important role in their choice of business partner. One female entrepreneur indicated that she has opted to partner with men in her various business ventures. She noted that collaborating with men rather than competing with men has helped her navigate the various challenges operating in a male-dominated industry.

30% of respondents indicated that sexual harassment had no impact on their business. However, it was noted that the situation often gets tricky for women when dealing with men who are in positions of power. In some instances, men played mind games and created the impression of potential opportunities simply to lure women into inappropriate situations or to try to **"flirt their way out of way paying a fair price for the work"**.

**I have contemplated wearing a ring on my finger just to have the stamp of a man to demarcate boundaries. Some men will ask if I am married, and only if I tell them that I am will they listen to what I have to say without trying to drive their own agendas.**



## A SOUTH AFRICAN CASE STUDY

The women interviewed explained that they constantly needed to manage perceived expectations and remain assertive, while also being careful not to end up being side-lined when it came to business opportunities. They also emphasised the importance of always setting clear boundaries right from the start and being able to walk away from business deals that came with undesirable conditions. They added that the dynamics shifted when they kept things professional from the very beginning of a business relationship. Overall safety and security were raised as concern operating within sectors like construction and transport and logistics with one ecosystem stakeholder noting the threat of mafia type activity within the industry.

**“My goal is not to be a man, but it is to grow a sustainable business.”**

A third of the survey respondents who indicated that their employees looked down on them because of their gender revealed that this had a medium impact on their businesses. In some instances, the female entrepreneurs mentioned being undermined by their employees, who questioned their abilities to lead, and made unprofessional remarks about them. They also stated that women were regarded as very emotional, which wasn't considered to be a positive quality as a leader in a male-dominated sector. Two of the women whom we interviewed said that this was more of a challenge when working with older men, who seemed to have set ideas about women's roles in society, thus it was easier to work with younger men. 38% of the respondents said the trade-off between family and business responsibilities had a medium impact on their businesses. We found that the women surveyed played several roles other than those of business owners: 31% were married (six had dependants over the age of 18, while 20 had dependants under 18); 56% were single (nine did not have any dependants, eight had dependants over 18, and 31 had dependants under 18); 8% were divorced (seven had dependents under the age of 18); and one woman was widowed and had a dependant under 18 years of age. The women interviewed indicated that having support was a vital part of being able to create a work-life balance, and they also highlighted the importance of prioritisation.

Since most sectors are still dominated by businesses that are owned and run by men, there has been little transformation towards the accommodation of women, thus making it even harder for them to participate in these areas. The women operating in the construction sector revealed that building sites were still not female friendly, citing a lack of hygienic toilet facilities as an example. They also indicated that there was a need for a space to engage with women when setting up worksites in order to ensure that working conditions were suitable for them. 38 % of women who responded to survey indicated that physical limitations due to the nature of the work had no impact on their work. What came out strongly in our interviews across all the sectors (except in the instance of professional services in construction/infrastructure sector) is that the sectors are labour intensive, and that the equipment required was expensive, hence the need for funding.









## SECTION 4.4 A SOUTH AFRICAN CASE STUDY

## A SOUTH AFRICAN CASE STUDY

### 4.4. Accelerating Women-owned Businesses in Male-dominated Sectors

Accelerating women-owned business within these sectors would require maximizing 'push' and 'pull' strategies to increase the scale, impact, and sustainability of women's economic empowerment programming within different value chains, and sectors. These strategies are driven by various stakeholders in the entrepreneurial ecosystem that drive access to markets, finance, gender sensitive policy making; business development support as well as research and innovation.

#### 4.4.1. The Roles of Government and the Private Sector

Sixty-four per cent of the women entrepreneurs revealed that they had not applied for any government support for their businesses, either because they weren't aware of the existence of government support (36%), there was too much red tape involved (26%), or they weren't sure if they even qualified for said support (21%), the balance of respondents indicating other reasons such as miscommunication around the application process. It was highlighted in the interviews that government could and should play a major role in boosting the participation of women-owned businesses in male-dominated sectors.

Equal number of respondents who agreed, disagreed or were neutral (21%) in their response to the following statement "government is doing enough to support the increase in participation of women-owned business in male-dominated sectors". With seventeen percent indicating that they strongly agree and nineteen percent indicating they strongly disagree. One ecosystem stakeholder indicated that where government had done well was in the development of a framework to drive broad based black economic empowerment (BBBEE).

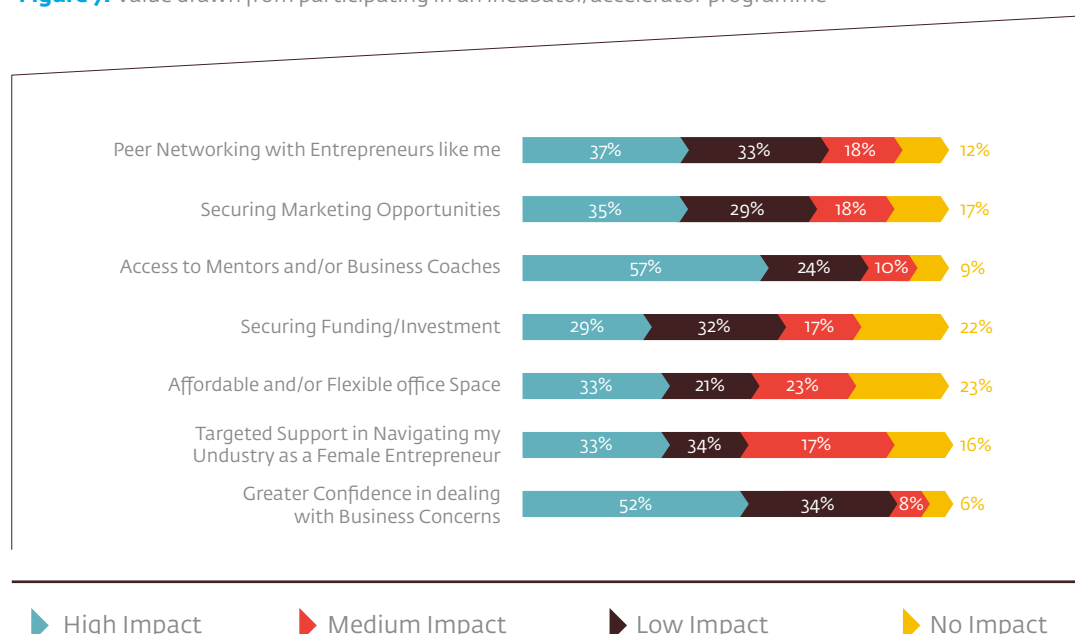
However, both the female entrepreneurs and ecosystem stakeholders stated that there was a lack of effective monitoring and evaluation of transformation, particularly in areas such as public works. Further, they said that government wasn't doing enough to ensure access to opportunities for women, and that corruption was rife. One women entrepreneur indicated that although government could provide the policy framework for transformation, the private sector needed to play a bigger part, and industry needed to be held accountable for not being inclusive.

## A SOUTH AFRICAN CASE STUDY

### 4.4.2. The Role of Accelerators

Sixty-one per cent of the female entrepreneurs pointed out that they had been a part of an incubator/accelerator programme, as it gave them access to mentors and/or business coaches and instilled in them the confidence needed to deal with business concerns (see Figure 7). For those who did not participate in these programmes, their reasons included not having enough information on incubators/accelerators that supported entrepreneurs in their sectors, the programmes weren't physically accessible to them, and the associated financial costs of being a part of such as programme were too high.

**Figure 7:** Value drawn from participating in an incubator/accelerator programme



The women entrepreneurs emphasised the need for these programmes to have clearer strategies to ensure that participating entrepreneurs could build long and meaningful relationships with one another. One respondent noted that it often felt as though the programmes were simply ticking boxes and not ensuring that entrepreneurs drew value from them. She added that the programmes should **focus on the quality of the support provided to entrepreneurs, rather than the quantity**. Another interviewee mentioned that support for entrepreneurs via the ecosystem tended to be disjointed.



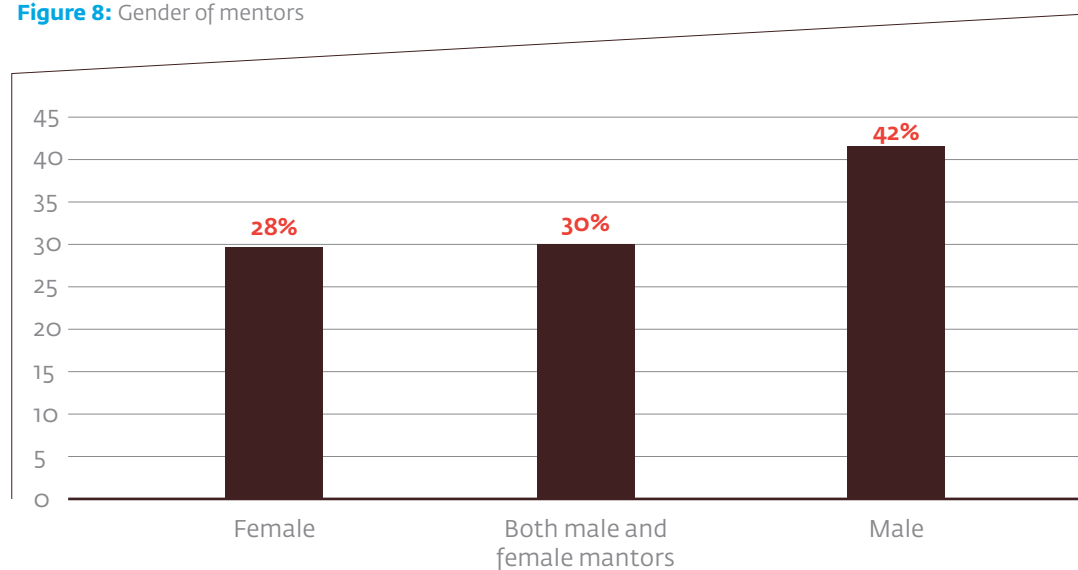
## A SOUTH AFRICAN CASE STUDY

### 4.4.3. The Role of Mentors

Mentorship can have a profound impact on the success of a business; 56% of the women surveyed indicated that they had a mentor. Of these, 34% received strategic business guidance from their mentors; 42% received business knowledge; 16% were supported by their mentors in gaining access to the market; 7% were helped with access to social networks; and only 1% noted that they accessed funding with the help of their mentors.

Those who did not have mentors explained that there were either not enough people within their sectors who were willing to mentor women, or they did not know how or where to find the right mentors. Through our research, we found that 38.46% of the women surveyed had male mentors, 32.69% had both male and female mentors, and 28.85% had female mentors (see Figure 8).

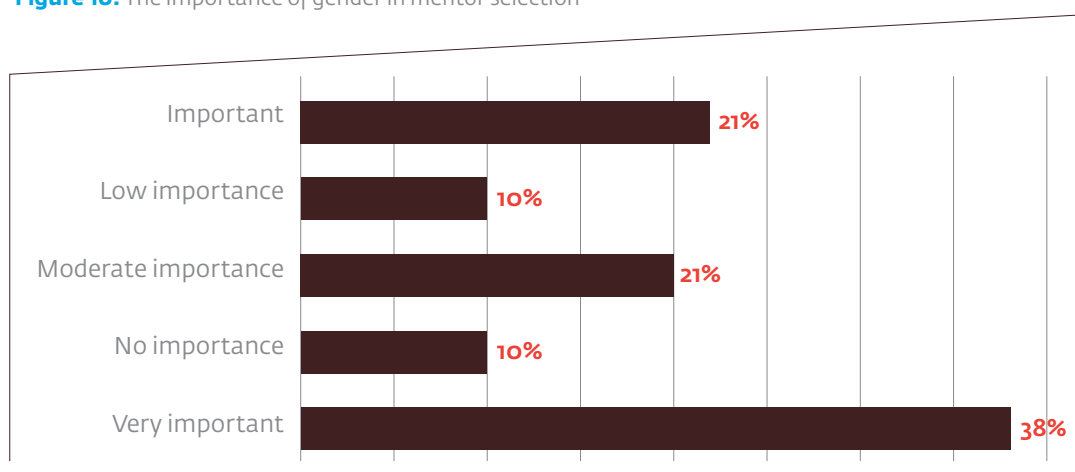
**Figure 8:** Gender of mentors



## A SOUTH AFRICAN CASE STUDY

Thirty-eight per cent of the entrepreneurs stated that gender played an important role in their selection of mentors (see Figure 10). Some of the reasons mentioned for having a female mentor were because they could learn from other women entrepreneurs who had overcome some of the same challenges they experienced and built sustainable businesses. Female mentors were also more inclined towards empathy than their male counterparts were. However, the respondents also highlighted that there was value in having both male and female mentors, as they could provide different perspectives. Some of the women even indicated that by virtue of the fact that most sectors were still dominated by men, these men could provide invaluable insights into running successful businesses in those industries.

**Figure 10:** The importance of gender in mentor selection









## **SECTION 5** CONCLUSION AND RECOMMENDATIONS



## CONCLUSION AND RECOMMENDATIONS

Despite clear evidence that the economic empowerment of women via entrepreneurship is key to inclusive economic growth and job creation, women remain underrepresented in critical economic sectors, namely agriculture, manufacturing, infrastructure, and construction. Through the surveys and interviews we conducted with women, we have observed a slight increase in the participation of females in business, albeit at a slow pace due to various challenges. Research shows that women who enter traditionally male-dominated sectors are predominantly driven by pull factors more than push factors, with the majority of women noting their passion for their sector, the fact that they had observed market opportunities therein, and expected growth prospects as the driving forces behind their decisions to enter their sectors.

Since most sectors are still dominated by men, these sectors haven't been transformed to accommodate women, thus making it harder for women to effectively participate in them. Access to information about the sectors and opportunities that exist across the value chains remain key barriers to women entering these sectors. In our interviews, we found that to drive more women into these industries, there is a need to start exposing young women to them.

Other than female entrepreneurs' personal ambitions, government policies are cited as some of the key drivers of the increased participation of women in business. However, research has found that the implementation and monitoring of policies, and the continuous vetting of support programmes to ensure that support is reaching the intended beneficiaries, remain as barriers to women entrepreneurs. Furthermore, research has found that the private sector needs to play a bigger role in ensuring increased access to opportunities for women entrepreneurs. Through our research, we found that there was a lack of intentionality on the part of the private sector in supporting women-owned businesses. There is a need for a buy-in from the private sector, and it all starts with the C-suite. Female participation and empowerment need to form part of the business strategy so that they can be filtered down throughout the company.

Barriers that women entrepreneurs face in gaining access to markets include high levels of red tape and corruption in terms of the procurement process. Our survey further indicated that stringent regulations, complex application processes, as well as limited access to information have had the highest impact on women-owned businesses' access to markets. As cited in one of our interviews, it is important to have the right team of people heading up the procurement process, and it is critical to have a system in place to monitor procurement opportunities.



## CONCLUSION AND RECOMMENDATIONS

A lack of access to funding remains a major stumbling block to growth for women operating within the sectors we looked at. Through our interviews, we found that the challenge was not only in accessing finance, but also in the limited support for women to ensure their success in managing their business finances. Moreover, the slow process of disbursement was highlighted as hampering business growth. It is proving necessary to not limit the support of women entrepreneurs to financial support alone. Rather, they should also be empowered to compete at the same level as their male counterparts.

Navigating cultural and social norms remains one of the major hurdles for women operating within these sectors. Some of the gender-specific challenges that have impacted the growth of women-owned businesses in male-dominated sectors include clients' lack of confidence in women entrepreneurs' technical capabilities; a lack of confidence in their leadership abilities; and employees looking down on them simply because they are women.

Incubators/accelerators are seen as a key avenue of support for women entering the world of entrepreneurship and growing their businesses in sectors that are traditionally dominated by men. However, there is still a need for a targeted, gender-specific approach to supporting female entrepreneurs within the key sectors. In addition, there is a need for more effective end-to-end support for women entrepreneurs, with the aim of unlocking opportunities for them across the value chain. The women surveyed also indicated that mentorship was central to assisting female entrepreneurs with navigating male-dominated sectors. Nonetheless, those who stated that they did not have mentors said the reason for this was that there either weren't enough people willing to mentor women within the sectors they operated in, or they didn't know how or where to find the right mentors.

None of the women who participated in our one-on-one interviews showed any sign of backing down, despite the challenges they faced. A common statement throughout the interviews was "never give up". These women have managed to achieve great levels of success in their work. An interesting finding from our research was that as much as the narrative about women being less capable than men remains the biggest challenge to female entrepreneurs, this only inspired them to be more creative and continue to challenge this bias. The main goal of these determined resilient women is to break barriers and build sustainable businesses.



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# ENTREPRENEURSHIP TO THE POINT



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