

Contributions to Management Science

Marina Dabić  
Léo-Paul Dana  
Dina Modestus Nziku  
Veland Ramadani *Editors*

# Women Entrepreneurs in Sub-Saharan Africa

Historical Framework, Ecosystem, and  
Future Perspectives for the Region

 Springer

# **Contributions to Management Science**

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Editors


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ISSN 1431-1941

ISSN 2197-716X (electronic)

Contributions to Management Science

ISBN 978-3-030-98965-1

ISBN 978-3-030-98966-8 (eBook)

<https://doi.org/10.1007/978-3-030-98966-8>

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*Dedicated to Jytte Brandstrup who devoted  
her career helping people*

# Foreword

A recent article published in *Gender in Management* highlighted the plight of women/female entrepreneurship research and the skew towards to Western world. In that article, it was suggested that ‘intellectual communities of the female entrepreneurship field are relatively loose’ and that ‘close contact and cooperation among different countries, institutions and researchers are lacking’. That article also echoes my observations over the years, especially on ‘the major driving force of female entrepreneurship research is from the USA and England’. This book, thus, comes as a breath of fresh air with its geographical focus on Africa – an underexplored region.

This is a point I would return to, but first let me set a suitable backdrop that makes this book a welcome contribution.

In a 2009 Special Issue article ‘African Women in the Entrepreneurial Landscape: Reconsidering the Formal and Informal Sectors’, Professor Anita Spring pointed out the marginalisation of Women entrepreneurs in Africa, ‘while most African women entrepreneurs are lower on the scale, there is a growing cadre of women at the top who provide role models of achievement within their countries’. My article in that Special Issue featured women in business and politics including the recently appointed director general of the World Trade Organisation.

In my 2012 study on Women’s Entrepreneurship in the United Arab Emirates, I pointed out ‘Drawing upon the scant literature on women’s entrepreneurship in the United Arab Emirates (UAE), this paper explores the motivations of women business owners in the country based on 10 in-depth interviews. Considering the patriarchal socio-cultural environmental context associated with the Middle East, a number of surprising dynamics are highlighted in the specific case of the UAE. Growing numbers of women graduates and businesses are observed, which suggests that the historical silence among this group is gradually being broken and that changes in government policies and the socio-cultural environment are the key drivers behind this evolution’.

While the subject of women entrepreneurship has been growing, the relevance of this book comes at an appropriate time considering that the 2021 International Women’s Day was only recently celebrated on 8th of March and less than a week

later was Mothers' day. The book showcases trends and developments in a space, although geographically bound to Africa (a). The expert contributions in this book cover 11 African countries arranged alphabetically from Cameroon, Ethiopia, Ghana, Kenya, Lesotho, Namibia to Nigeria, Sierra Leone, South Africa, Tanzania and Zimbabwe – with shared cultural and socioeconomic nuances and norms. Research in this space has been scant over the years, and this book makes a major contribution to the dynamics of women entrepreneurship in sub-Saharan Africa. Going forward, there is a need for further research interrogation of the subject of women entrepreneurship and their contribution to the socioeconomic development of the regions impacted by the voices expressed in this book. Overall, this book, although not explicitly stated, speaks to Goal 5 of the UN sustainable development goals and would be of immense utility to researchers, policymakers and educators (including university libraries) across the region and further afield.

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# Preface

*The Century Atlas* 1897 map of the world (Fig. 1) clearly illustrated Africa as partitioned into British, French, German, Italian, Portuguese and Spanish segments, as well as the ‘Kongo Free State’ that was privately owned by Leopold II. Borders imposed by European powers were neither concerned with traditional trade patterns nor with ethno-cultural considerations. How unjust to ignore culture! Africa is amazingly rich with natural resources – including copper, diamonds and gold – and also with cultures and languages and alphabets. Among my favourites is Amharic (Fig. 2).

In 1958, the *Gazette de Lausanne* announced that South African Airways, in association with BOAC and CAA, linked Switzerland with South Africa very week (Fig. 3). A flight once week was a wonder in those days. Today, Africa is a centre of business activity, exporting to the world and welcoming foreign investment.

It was 1984 when I first worked in Africa, when a Canadian firm sent me to Zaire, the ‘new’ name of the formerly Belgian Congo that had once been Leopold’s personal possession. I recall an expert being flown from Brussels to Kinshasa because a machine was not working; he promptly explained that the reason it was not working was that nobody had plugged it in. Dysfunctionality was omni-present.

Africa was different then. The Republic of Bophuthatswana (Fig. 4) was not yet dissolved. Same was true of Ciskei, Transkei and Venda.

Namibia was not yet independent from the Republic of South Africa (Dana, 1993); both flew a flag (Fig. 5) that was based on the Dutch *Prinsenvlag*. In South Africa, apartheid legislation segregated people according to race (see Fig. 6). Railroad passengers were assigned to railcars according to their race (see Fig. 7). Overseas, people protested (Fig. 8).

Across Africa, the flagship of entrepreneurship was micro-business. I wrote:

Both Ghana and Togo have a multitude of micro-businesses, one-man operations, such as peddlers selling crocodile skulls and dead parrots...such self-employed individuals call themselves entrepreneurs. A. Joseph is proud to distribute his business card. . .He is engineer of voodoo forces at Stand N° 7B. . .Others have no address: a man from Mali selling camel-



Fig. 1 1897 map (Photo © Léo-Paul Dana)

hides in the street; peddlers from Ghana and Nigeria roaming around Togo; a boy from Togo selling his services to tourists in Ghana. Indigenous people try to sell watches at an intersection; while they haggle over prices they are complaining that the Lebanese control the textile industry and gold trade, preventing new entrants. Housewives sell snacks through the windows of a bus. . . A self-ordained priest and witch doctor boards the bus to advertise and sell his medicine. The passengers respond, "Amen." A woman walks off the street, into a restaurant (with which she is not affiliated) and takes a client's order. From the plate she carries on her head, she makes a sandwich for the client and leaves before the establishment's waiter arrives. At the local market, cans of sardines are being offered for sale, although they

**Fig. 2** Amharic label on Fanta bottle (Photo © Léo-Paul Dana)



are labelled “DONATED BY THE GOVERNMENT OF JAPAN” and “NOT FOR SALE” (Dana, 2007, p. 163).

I often noticed that it was primarily women who operated businesses. In Aneho – once capital of German Togoland and rich with colonial architecture (see Fig. 9) – I noticed almost no men at the market (Fig. 10).

Teaching me how to prepare fufu, women in business reminded me that after a day’s work (Fig. 11), it was their responsibility to go home and cook (Fig. 12). ‘This is the Ghana way’, I was told with a smile.

I recall an opportunist at Aflao, on the Ghana side of the border with Togo. He would arrange for a public bus to be delayed and arrive after the border closed, in order to boost the occupancy rate at his hotel. Ambulant merchants (Fig. 13) were

Architectes: Claude Baudat; Pierre-André Debrot; Daniel Fouque; Eric Koenig; Paul Morised; Edmond Pilossian; Roger Rickenmann; Oscar Winterhalter.

ge a été désigné comme président de l'Ecole de musique et sous-directeur. Il a également été constitué un comité de dames dont la présidente est Mme E. Vittoz. (B)

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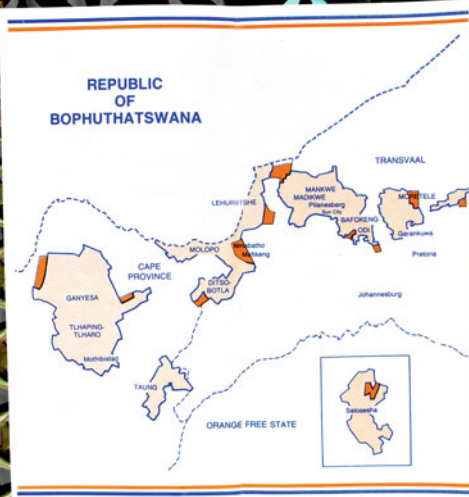
... nation, il ne faut se dissimuler qu'il en résulte de sérieux inconvénients pour la population. Le bruit, en par sa fréquence ou son intensité en certains lieux et en certaines circonstances, revêtir du caractère sanitaire un caractère de nuisance qui convient de s'efforcer de réduire au minimum sinon d'éviter complètement. L'ensemble de mesures jugées appropriées; c'est le rôle de la science et des pouvoirs publics de dénoncer ces dangers et de proposer les moyens d'en atténuer les effets fâcheux.

Au cours de l'année 1971, la Commission de police de Lausanne a reçu 899 plaintes fondées. Le personnel de police a opéré par voie de constatations qui ont été enregistrés au bureau chargé de la carte des bruits.

Deux cent cinquante personnes ont reçu des avertissements. Les doubles restant en possession de la police. En outre, des personnes ont été dénoncées en commission ou en commission des deux instances ont prononcé des amendes pour un montant de francs.

Ce sont des preuves de la ferme volonté de l'Administration de lutter contre le bruit par une action efficace et énergique.

Fig. 3 Gazette de Lausanne (Photo © Léo-Paul Dana)



**REPUBLIC OF BOPHUTHATSWANA**

TRANSVAAL

LEKURUITSE

MANKWENG

MAKOPONG

MOGALOGA

OTOTO

OTOTO BOTJA

TAUNG

ORANGE FREE STATE

CAPE PROVINCE

GANYESA

TLHAPING-TLHAPING


Muthabanyane

Johannesburg

Pretoria

SAKABANE

**BOPHUTHATSWANA**



Some Basic Questions . . .

. . . And Answers




Fig. 4 Promotional literature (Photo © Léo-Paul Dana)



**Fig. 5** South Africa House, London (Photo © Léo-Paul Dana)

prepared to sell food to passengers heading to Togo. On some days, there were more sellers (Fig. 14) than passengers.

Outside exemplary Botswana (Dana & Ratten, 2017), this was largely a continent of home-grown post-colonial autocracies, with striking poverty (Dana, 1996), and rampant corruption (Dana, 2007); in general, women worked but were marginalised



Fig. 6 Durban in 1987 (Photo © Léo-Paul Dana)



Fig. 7 Railcar for white passengers only (Photo © Léo-Paul Dana)



Fig. 8 Trafalgar Square (Photo © Léo-Paul Dana)



Fig. 9 Colonial architecture in Aneho (Photo © Léo-Paul Dana)



Fig. 10 Primarily women trading (Photo © Léo-Paul Dana)





**Fig. 11** Day work as tailors (Photo © Léo-Paul Dana)

(Fig. 15). They would transport merchandise (Fig. 16), sell at the market (Fig. 17) and also care for their children ( Fig. 18). In Lesotho, wives were once the pillar of the taxation system (Dana, 1997); when I was there, cattle could be redeemed for spouses.

Capitalism and free market policies were suspect. I remember reading a local newspaper in Zimbabwe in 1989; an important news item was the commitment to socialism guided by Marxist-Leninist principles (see Fig. 19).

I also recall reading, in 1991, an article by Jonathan Manthorpe quoting Anne Olson as saying that the situation for Zimbabwean women was desperate. Anne headed an introduction agency for Zimbabwe women to find husbands from North America and to move to the New World.

Decades later, much is happening in Africa, and women account for the majority of entrepreneurs on this continent (Ojong et al., 2021). This book brings together works from various researchers, each writing about one country of this heterogeneous continent.



**Fig. 12** Making fufu in Elmina, Ghana (Photo © Léo-Paul Dana)



**Fig. 13** Entrepreneurs with a smile (Photo © Léo-Paul Dana)



**Fig. 14** Ambulant vendors (Photo © Léo-Paul Dana)



Fig. 15 Selling fuel by roadside (Photo © Léo-Paul Dana)



Fig. 16 Between trains in South Africa (Photo © Léo-Paul Dana)

**Fig. 17** Market stall (Photo © Léo-Paul Dana)



Entrepreneurship in Africa today is no longer focused on arbitrage often facilitated by corruption. Africa now has a new class of high-flying entrepreneurs. Among them is Bilikiss Adebisi Abiola the award-winning woman who established a recycling business in Lagos, creating jobs for Nigerians in a cleaner Nigeria. In Kenya, Diana Esther Wangari, MD, cofounded Checkups Medical Centre. This firm introduced medical teleconsultation, allowing patients to seek advice from doctors remotely. In Sierra Leone, Nthabiseng Mosia and her team established Easy Solar (known abroad as Azimuth), providing homes with electricity. These entrepreneurs



**Fig. 18** Mothers in Addis Ababa (Photo © Léo-Paul Dana)

help poorer consumers with a rent-to-own option, allowing for the possibility to pay off a solar panel at one's own pace.

We are witnessing a new Africa, with a new generation of entrepreneur introducing not only product and service innovations but also a new mindset. This is encouraged and should not be stunted. Caution is urged, to avoid imposing excessive bureaucracy or tax burden on entrepreneurs trying to enterprise in market systems across this vast continent. The future of women entrepreneurship in Africa will be a function of the policies and skills of governments as well as the entrepreneurial spirit of women.

Every morning I have coffee (Fig. 20), I think of Africa, its women and their potential. This book is prepared hoping that it will inspire you to also think of Africa, its women and their potential. Enjoy!

Halifax, NS, Canada

Léo-Paul Dana



Fig. 19 *The Herald*, Harare, Saturday December 23, 1989, page 5 (Photo © Léo-Paul Dana)

**Fig. 20** Imported coffee  
(Photo © Léo-Paul Dana)



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We wish to thank all the members of the editorial board who reviewed chapters and cases and provided valuable feedback of manuscripts.

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# Women Entrepreneurs in Sub-Saharan Africa: An Overview



**Dina Modestus Nziku, Veland Ramadani, Léo-Paul Dana,  
and Marina Dabić**

**Abstract** This chapter briefly grasps the reality of women’s entrepreneurship in the sub-Saharan Africa with the most summarised review of separate country on each chapter. All nine countries have been revised individually based on the general overview and status of women’s entrepreneurship, historical frameworks, ecosystem and its future perspectives. These have been together with possible recommendations that are based on authors’ analysis of the country history, current situation and state of any available policies related to support and development of women entrepreneurship towards the future.

## 1 Introduction

According to the Gaddis et al. (2018), Africa is the only region with more women than men choosing to become entrepreneurs—a phenomenon that is not the subject of adequate discussion. Very little is known about entrepreneurial activities of women in sub-Saharan Africa (SSA). Women entrepreneurs are becoming the fastest-growing entrepreneurial population in the world, with women’s entrepreneurship in developing countries spearheading this growth (Ojong et al., 2021;

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Nziku & Henry, 2020; Welsh et al., 2021). The most important dimensions of this growth include job creation, developing local economies and supporting families; consistently, these remains to be the key motivations and influencing factors of most women entrepreneurs in developing countries (Ogundana et al., 2021; Nziku, 2016; Rezaei et al., 2021). Apart from the fact of women playing critical roles in economic growth by leading most of the small and medium enterprises (SMEs), still the share of public procurement contracts won by women entrepreneurs remain very low. The World Bank (2021) indicated that only 1% of the \$11 trillion spent annually on public procurement is awarded to women-owned businesses and apart from holding 10% of the world's wealth, still women have only 1% of the property rights. This chapter provides key recommendations of women entrepreneurship in SSA towards improvement of their future perspectives based on the proper discussion of their historical framework and their entrepreneurial ecosystems.

Using a gender lens, this research-based book provides a mixture of theoretical and empirical research from this rich region of resources (Dana & Ratten, 2017), but whose literature is increasing at a lethargic pace. Authors fill the knowledge gap by presenting a wide range of both opportunities and challenges faced by African women entrepreneurs and the role of institutions and entrepreneurship policy in the journey of building a reliable entrepreneurial ecosystem (Beugre, 2017; Dana et al., 2018).

## 2 Structure of the Book

This edited book, *Women Entrepreneurs in sub-Saharan Africa*, is consisted of 12 chapters. After this introductory chapter, the book continues with the chapter about women entrepreneurs in Cameroon, written by Luc Foleu C., G r me Didi  Menzepo and Aline Bema Priso. The authors claim that in order for women entrepreneurship to get a brighter future in Cameroon, three major steps should be taken: firstly, provision of adequate financial support to women entrepreneurs; secondly, technical support to be provided in tandem with financial support after business creation which will make an impact on women's entrepreneurial dreams; and thirdly, unleashing women's entrepreneurial capacities should also go along with improvement of infrastructures. The recommended steps are in line with the most current recommendations made in the major study of women entrepreneurship policies through a gender lens (Nziku & Forson, 2021; OECD & GWEP, 2021). Henceforth, UNCTAD (2018) report on entrepreneurship for structural transformation, beyond business in the least developed countries (LDC), recommends on the improvement of infrastructures for enhancing rural enterprise in SSA.

The chapter 'Women entrepreneurs in Ethiopia' is written by Hafiz Wasim Akram. The author concluded that the country has made several initiatives to indoctrinate the logic of business amongst women as part of women empowerment (OECD & GWEP, 2021). Like many of the SSA countries, empowerment of Ethiopian women entrepreneurs is based on solving the existing barriers and challenges that hinder women entrepreneurs' progressions. These being, access to



finance, fair and accessible market for produced goods, global outreach for women entrepreneurs to be able to showcase their arts and crafts as well as improvement of infrastructures. Sporadic political tension in the Tigray and Oromia regions needs to be resolved; hence, its impact on overall nation entrepreneurial and business activities are catastrophic and hindrance to future of Ethiopian women entrepreneurship (Beriso, 2021; World Bank, 2020; Haile, 2015).

The next chapter is about women entrepreneurs in Ghana. It is written by Jacqueline Zakpaa. She discusses the entrepreneurial ecosystem of Ghanaian female entrepreneurs. Ghana's macro-context was analysed to determine the impact of economic, social, political and legal factors embedded within its institutional environment on women entrepreneurship, starting from the era of British colonialism and up to Ghana's attainment of political independence.

The chapter 'Women Entrepreneurs in Kenya' is about women entrepreneurs in Kenya. It is written by Pamela Adhiambo Chebii and Joash Ogolla Ogada. Kenya is also a patriarchal society which makes most of the challenges and barriers being more gender based. This being from the act of women not being able to possess property title deeds that could allow them to use some assets as collateral and raise fund to finance their entrepreneurial ventures. It is not only enough having few legislations for supporting women entrepreneurial activities but also; the Kenyan government should constantly review for any disapproving laws and regulations that pose some barriers on women entrepreneurial development, for instance, laws related to owning and property acquisitions, revision of the business permit by the local authorities, reduction of business licensing fees and abolition of an ongoing unnecessary revenue collections.

In the chapter 'Women Entrepreneurs in Lesotho', the author, Tšepiso A. Rantšo, concludes that women in Lesotho are mostly being considered as the main source of livelihood of people who cannot secure jobs in the formal sector and South African goldmines. This being due to the fact of the country's reliance on the migrant labourer remittances leading men having an opportunity of working as miners for South Africa and women remaining in Lesotho to care for their families and run small-scale business enterprises. Therefore, to improve the future of women entrepreneurs in Lesotho, government, stakeholders, private institutions and non-governmental organisations (NGOs) must support businesswomen to reduce the rate of women unemployment as well as ceasing illegal migrations of Basotho's women to South Africa.

Wilfred Isak April is the author of the chapter about women entrepreneurs in Namibia. The author in this chapter aims to identify the main challenges women entrepreneurs face when setting up their businesses in this country. Further, he provides a picture about the similarities and differences between women entrepreneurs in Namibia, mainly focusing on education, role models and experiences of other women in the region.

The chapter 'Women Entrepreneurs in Nigeria' is by Amon Simba, Ebere Ume Kalu, Vincent Onodugo, Chinwe R. Okoyeuzu and Oyedele Martins Ogundana. Their study is categorized into three distinct phases, namely precolonial, colonial and postcolonial eras. Such an approach is intended to generate deep insights into

how women entrepreneurship has progressed over the years in this western African country. This is beneficial for various stakeholders including entrepreneurship scholars, practitioners and especially policymakers who have to support women entrepreneurs through targeted entrepreneurship policies. They found that Nigerian women entrepreneurs are turned down in their application for credit finance due to discrimination against women or negative attitudes from lending institutions and often experience difficulties in accessing external capital because they often lack personal assets, especially as their family properties are usually registered in the name of their husbands, and most of the time, they require spousal consent to use property to secure loan facility, and the failure to obtain prior approval is considered abominable.

Samppa Kamara is the author of the chapter 'Women Entrepreneurs in Sierra Leone' of the book, focused on women entrepreneurs in Sierra Leone. This chapter gives a brief overview of women's entrepreneurship in this country and outlines the operational environment that underpins the Republic of Sierra Leone entrepreneurial landscape and the status of female entrepreneurship in the country. The chapter concludes by providing a call to action on priorities to address female entrepreneurship development in the Republic of Sierra Leone.

In the chapter 'Women Entrepreneurs in South Africa', the women entrepreneurs in South Africa are discussed. This chapter is written by Leonie Louw. Apart from the global uncertainties caused by COVID-19 pandemic, like any other developing countries, it is uncertain to predict the future of women entrepreneurship in South Africa. According to Nziku and Forson (2021), challenges caused by global health pandemic is accompanied by shortage and liquidity of not only revenues and profitability but also financial tools available to entrepreneurs. Therefore, for South African government to be able to determine the future of women entrepreneurship in their country, they need to address an ongoing unprecedented gap funding of business ventures that majority are owned by women (Smith, 2020). This being together with review of their policies towards supporting women together with promoting work ethics, persistence, resilience in the face of adversity and commitment to self-employment and development of core competencies that can be cultivated in women of all ages for entrepreneurial success in women (Meyer & Hamilton, 2020).

The chapter 'Women Entrepreneurs in Tanzania' is about women entrepreneurs in Tanzania, written by Dina Modestus Nziku, Veland Ramadani and Léo-Paul Dana. The authors noted that the law of inheritance still favours men to a great extent. Regardless of multiple policy documents, de facto equality is still a long way from being comprehended. This chapter provides a clear indication of the main barriers facing Tanzanian women's economic development being highly centred on gender-sensitive legal and regulatory frameworks. As part of Tanzania government initiatives to promote women entrepreneurship towards the future, various policies and strategies have been formed as part of fine-tuning women empowerment as well as recognition of the potential role and contribution made by women to the national economy. Furthermore, URT (2000a, 2000b) focuses on education which was preceded by several gender-specific policies including Women in Development

(from 1993), Women and Gender Development (from 2000) and the National Strategy for Gender Development (URT, 2008, 2014). However, based on the policy analysis done by Nziku and Henry (2020), it is recommended that most of the policy documents need to be updated and more focus to be given on women entrepreneurship training and development of entrepreneurial mindset.

The last chapter covers the development of women entrepreneurs in Zimbabwe. The authors, Amon Simba and Dina Nziku, noted that, apart from constantly challenges and barriers impeding women entrepreneurs, this group is still the most reliable provider in families and their immediate relatives and local communities. Therefore, efforts need to be directed towards emphasising aspects that works in terms of supporting and developing women entrepreneurship. All elements that are most gender biased must be evocatively tackled through alleviating poverty and prostitutions while nurturing entrepreneurial activities and contributing to food security, education and training for empowering women both socially and economically (UNCTAD, 2018). Since women continue to be marginalised group in the societies and communities, supporting their entrepreneurial activities through policy development is essential for their empowerment particularly in patriarchal societies. Matanzima (2021) recommends on societies redefining of traditional gender roles as amongst of the requirements towards improving the future of women entrepreneurship.

### **3 Conclusions and Towards the Future**

This book prompts on the wide range of diversity within the sub-Sahara Africa. Every country is different and unique, not because of their geographical and cultural contexts, but the variations being referred here lies more on legal and policy landscape. This leads authors and editors of this edition to the most reasonable conclusion that a proper assessment of an entry point driven by country governments and women entrepreneurship will be more appropriate towards designing contextual solution and support for women entrepreneurship. Since women in most of the African countries in the sub-Sahara work/operate in SMEs, the most crucial and unwieldy business registration procedure seems to be amongst common aspects. Therefore, government ministries and SME departments should always strive towards breaking gender stereotype and leading women entrepreneurship policies because business registration is an important entry point for any business to work and collaborate with governments. Hence, the same will contribute towards pushing the gears of entrepreneurial ecosystem and development of women entrepreneurship now and in the future.

Nonetheless, though this book has not covered the major impact of SARS-CoV-2 (COVID-19) since this was not the purpose of this book, the authors and editors of this book would like to recommend for empirical studies to be conducted, especially in the context of SSA women entrepreneurs. Empirical analyses will enable and add

a significant input to policymakers towards proper policy formulation for entrepreneurial ecosystem and developing the right support for SSA women entrepreneurs.

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# Women Entrepreneurs in Cameroon



Luc C. Foleu, G r me Didi  Menzepo, and Aline P lagie Bema Priso

**Abstract** Sub-Saharan Africa has the highest rate of entrepreneurship in the world and is the only region where women make up most of those who are entrepreneurs. The contribution of women to economic growth has been acknowledge by several studies, but there is still a gap between female- and men-owned business as far as business performance is concerned, suggesting that women entrepreneurs' full potential is not well harnessed in sub-Saharan Africa. In Cameroon, despite over five decades of gender development policies and activities, women remain under-represented among entrepreneurs. After studying the evolution of gender roles in Cameroon from pre-colonisation till today, we could observe that women in traditional Africa were important economic actors whose role was not limited to reproduction and household chores. This will change with colonization, which will affect the social organisation and undermine the importance of women. After the country's independence, various policies and programmes put in place will yield results. Several role models and women's success story exist in Cameroon. But previous studies and the four profiles we present in this chapter reveal there are still several challenges (access to capital, technical support, local infrastructure, etc.) which need to be overcome in this sub-Saharan country for effective women's economic empowerment.

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## 1 Introduction

Africa is not always perceived as a fertile ground for entrepreneurship, considering all the impediments for doing business in Africa because of factors like corruption, climate, conflict, competition and entrepreneurial activities appear riskier in that area than in OECD (The Organisation for Economic Co-operation and Development) countries (Junne, 2018). Nevertheless, entrepreneurship is on the rise in Africa. For many Africans (about three-quarters), entrepreneurship is an excellent career choice (GERA, 2018), and several African countries have launched entrepreneurial development programmes as part of their strategy to reach economic emergence (CIEA, 2019). According to a recent World Bank study, sub-Saharan Africa has the highest rate of entrepreneurship in the world and is the only region where women make up most of those who are entrepreneurs (World Bank, 2019; Ojong et al., 2021).

Government and stakeholders now perceived them as a force of growth in Africa (World Bank, 2019). In line with the above, 'women entrepreneurs have been recognised as an important untapped source of economic growth, considering that they create new jobs for themselves and others, provide different solutions to management, organisation and business problems and obstacles as well as to the exploitation of business opportunities' (Ramadani et al., 2013, p. 97). Despite this progress, there is still a gap between female- and men-owned business as far as business performance is concerned, suggesting that women entrepreneurs' full potential is not well harnessed in sub-Saharan Africa (World Bank, 2019); this call for more measures, initiatives and/or programmes to develop women's entrepreneurial capacities.

Cameroon has been extremely involved, since it became an independent country, at the international level in all regulations and activities to promote women's development. But this has not yielded a lot of tangible results in the field since then. So, 'despite the efforts made through the existence of many programs and other activities, women entrepreneurs remain very vulnerable in Cameroon, living in a fairly difficult environment with problems and threats of all kinds which constitutes a brake on the development of their activities' (Desjardins & St-Onge, 2009, p. 7, *our own translation*). Although women make most Cameroon population, they appear under-represented among entrepreneurs (Tsambou & Fomba Kamga, 2016; MINPROFF, 2014). This raised questions about the existence of some specific gender limitations for entrepreneurship in Cameroon.

Following their comparative study about entrepreneurship in Cameroon and Kenya, Rwenge Mburano et al. (2013) concluded that, in Cameroon, women, regardless of their group of origin, are motivated to be entrepreneurs, but they face economic and sociocultural barriers. For example, most of them have low economic power and a very limited capacity to mobilize funding, and most of them are engaged in crafts and small trades (Gueye and Mbaye, 2017). Despite these challenges, two decades ago, Tchouassi (2002) had observed that to overcome these barriers, they use their skills and entrepreneurial culture to prevent and combat exclusion. So, what is the current situation for women entrepreneurship in



Cameroon? Do they still have to struggle when carrying out economic activities? Do policies and actions in Cameroon currently favour the development of women entrepreneurship in Cameroon? These are the questions to be addressed within this chapter.

We organise our paper as follows. First, we will present gender role evolution within Cameroon's economy (from the traditional Cameroonian society till date). Second, we will describe the entrepreneurial ecosystem with a gender perspective. Third, we will present four women entrepreneurs. And last, we will offer some future perspectives about the development of women entrepreneurship in Cameroon.

## 2 Historical Overview

In Africa, countries' economic and business systems have been influenced by their colonial past (Dana et al., 2018). Therefore, we find it difficult to talk about the entrepreneurial activity of women without mentioning the evolution of social roles or social organization within communities. In Cameroon, the social status of women has changed in line with the different periods in the construction's history of this territory (Nkolo Asse, 2015). This leads us to distinguish three major periods in this section: the traditional African society, colonization and after colonization (or from the independence).

### 2.1 *The Traditional African Society*

In traditional Africa, the economic system may vary by community; some are in a subsistence economy where their activity produces everything they need, while others are already engaged in trade within their own community or with other external communities. This is the case, for example, in western Cameroon where marketplaces were observed (Warnier, 1986). The calendar used in this region of Cameroon, which has a special feature of an 8-day week, devotes a day to commercial activities (Morin, 1994). Various testimonies and studies attested the existence of intra-community and extra community trade (e.g., towards the coast or towards the Islamic populations of the north of the country) (Ndami, 2018; Warnier, 1986).

In a traditional African society, regardless of the dominant economic system, roles and responsibilities are clearly divided between men and women. Women have a predominant role in all areas of social life and are strongly involved in governance and development (Bugain, 1988). There is a complementarity between men and women in traditional society, particularly in politically centralized societies such as chiefdoms and kingdoms (Nkolo Asse, 2015). It was not surprising to see women in power, and this has been observed and documented in various regions of Cameroon. In western Cameroon, for example, a woman may exercise supreme political power as a leader, a priestess, a head of land or as a political sovereign (Nkolo Asse, 2015);

similarly, female leaders were observed in Vuté in the Mbam division (central region) (Nkolo Asse, 2015).

During this precolonial period, they organize economic activity around three major areas: agriculture, hunting or fishing and handicrafts. There is a gender (but not necessarily hierarchical) distribution of work between men and women. It is possible to speak of an internal organization of work in the family, which considers the skills of the persons involved. Contrary to the images conveyed by the colonizers, agricultural work is not female exclusive or an activity in which women play second roles. Rather, it is an economic activity where the tasks are clearly divided between men and women.

In the Beti land (Southern Cameroon), for example, ‘agricultural work involves both men and women...they clearly define both male and female agricultural activities in the agricultural cycle. They depend on each other. In fact, men open the agricultural season by establishing *esep*,<sup>1</sup> which, once the soil has been softened by the first crops (squash, yams) made by men, becomes a food field worked by women, with a dominant crop, peanut’ (Ndami, 2018, p. 89). In the communities of western Cameroon (grass fields), Ndami (2018, pp. 121–122, own translation) observes that women ‘...manage their own fields and crops, make donations to chiefs as required by customary practices and as they please relatives or other relations, sell or exchange their crops independently prioritizing the daily food needs of their families’.

In the end, we can say that women in traditional Africa are important economic actors whose role is not limited to reproduction and household chores. She manages, independently or in partnership/collaboration with her husband, her productive activities for the good of the family and her personal property. And her predominance in food production is a source of economic independence and self-reliance (Ndami, 2018). But colonisation will undermine their importance and the related social organisation.

Indeed, ‘The merchant society, which appears in Africa following colonization, exacerbates the destruction of previous social and gender relations. It incorporates Africans and Africans into the international division of labour as suppliers of raw materials and as consumers’ (Bugain, 1988, p. 121, *our own translation*). Colonial powers, in their civilizing mission, help to reduce the economic importance of women in African society and impose a new organization of work where men are at the forefront (Ndami, 2018). With the colonial period, the economic marginalization of women began.

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<sup>1</sup>A traditional *Beti* (local ethnic group based in the equatorial forest) word which designates an activity whose aim is to open up a stretch of virgin forest to make it suitable for agricultural activities; this involves cutting down trees, uprooting, etc.

## 2.2 Colonial Period

During the colonial period, the key role of colonized colonies or territories is to provide resources (men and/or slaves, agricultural and mining products) to meet the needs of the colonial authority. The situation in Cameroon will not be any different from other colonies in Africa. Germany was the first colonial power to impose itself in Cameroon at the end of the nineteenth century (1884), but Cameroon also experienced English and French domination (Owona, 1973) until its independence in 1960.

Colonizing powers would manage the conquered territories to the best of their colonial interests, usually without regard for the interests and realities of the colonized. These powers will ignore or even destroy local structures that could pose a threat to their power or interests (Owona, 1973). Women will be victims of the new system. Indeed, 'during their presence in Cameroon, the colonizers ignored politically the specifically female institutions (associations), the participation of women in collective bodies (village council) or the role of statutory personalities (queen mother, wife of the chief) that they could enjoy previously. Although women were educated, they were kept out of the bureaucracy' (Nkolo Asse, 2015, p. 62, *our own translation*). As noted by Baturin (2014, p. 12, *our own translation*), with 'the arrival of the Germans in Cameroon in 1884 and then in Nso' in 1902, the male-female dynamic has become worse at the expense of women. The Germans destabilized more women's power'.

This marginalization of women will not be limited to the political level, it will be extended to the economic level. And the system is not unique to the Germans, it is inherent to the colonial system. In the colonial system, boys and girls will be schooled asymmetrically (Bugain, 1988). Boys go to school, and girls stay at home to take care of fields and household chores, and when they go to school, they will be confined to occupations close to their natural function (Baturin, 2014; Bugain, 1988). It is a socio-economic model that has its roots in Western bourgeois society and also on religious foundations (Bugain, 1988). This system will strengthen patriarchy at the expense of the matrilineal model that was most prevalent in Africa before the arrival of the settlers.

Following the introduction of the trading society, men will be integrated into the new production system, while women will be left out. Women will move from the frontline to a secondary role; from producer they became consumer. In conclusion, 'the introduction of modern commercial agriculture by the settlers has had the effect of confining women to the side of drudgery, tradition, invisible and economically unprofitable activities while men were on the side of progress, activities that generate profit' (Nkolo Asse, 2015, p. 62). With colonization, women not only lost their social status in Cameroon but also their economic role; this situation will change gradually with the accession of Cameroon to independence on January 1, 1960.

### ***2.3 After Colonization/From Independence***

The accession of Cameroon to independence marks the beginning of a new era for Cameroonian women. We should note that several of them took part in the political struggles and debates that led to the liberation of the colonies (Nkolo Asse, 2015).

Since its independence in 1960, Cameroon has included the promotion of women in its economic, social and cultural development policy orientations. Cameroonian women have suffered no discrimination in the right to vote. The Cameroonian constitution of 1960 recognises gender equality (Nkolo Asse, 2015); this country has ratified several international texts to promote the economic, social and political emancipation of women in Cameroon (Nkolo Asse, 2015). But the system is still influenced by the colonial legacy (Mouich, 2007). In fact, until 1975, the actions carried out for the promotion of women were aiming at developing and strengthening women's domestic capacities and initiate them to the principles of maternal and child protection (Assoumou Menye & Guetsop Sateu, 2017).

From the 1980s onwards, the 'gender and development' perspective was introduced into national policy. This is an important step in the process of women's empowerment, and the government and local and international organisations set up several programmes and projects to promote women's entrepreneurship (Biloua Fouda, 2014). However, it is above all the economic crisis of the 1990s and the emergence of the informal sector that will unleash the economic potential of women in Cameroon.

In the mid-1990s, economic events in French-speaking countries will strongly challenge the role of men as the primary provider of income for the household. As with other francophone countries, Cameroon experienced the economic crisis and the devaluation of the CFA franc in 1994. These events led to the closure of several economic entities (services, industries) and even the reduction of salaries in public services. In most households, women took over, showing ingenuity and dynamism. Many of them set up informal activities that became the principal source of household income. The magnitude of the phenomenon was so great that it has led Niger-Thomas (2000) to argue that Cameroonian households and Cameroon's economy survived the crisis thanks to women's entrepreneurial initiatives.

Besides developing their so-called informal activities, women also got involved in areas reserved for men. The profile of women involved in the informal sector also changed. There are more and more educated women, and this contributes to a new dynamism in this sector (Niger-Thomas, 2000). More women are becoming owners of farms and coffee and cocoa plantations (Baturin, 2014).

During the 2000s, several women entrepreneurs of all ages emerged. They invested in all sectors of economic activity from industry, agriculture and services (including construction and public works). There were no longer areas reserved for men. In Cameroon, it is no longer rare today to see women at the head of large companies in terms of both turnover and number of employees (e.g., Telcar Cocoa). Cameroonian women entrepreneurs did not limit themselves to the economic sphere; they also got involved in the political sphere. Since the end of the 1980s, well-known

female personalities such as Françoise Foning and Madeleine Tong Tong have been part of this category (Nkolo Asse, 2015). This entrepreneurial dynamism of women, even if it can be natural or cultural, requires an adequate framework (the entrepreneurial ecosystem) for a proper development.

### 3 Entrepreneurship Ecosystem

The business environment plays an important role in the development of entrepreneurial activities. Thus, a firm does not operate or thrive in isolation; the firm is a component of a larger system called an entrepreneurial ecosystem. The *entrepreneurial ecosystem* ‘refers to the interaction that takes place between a range of institutional and individual stakeholders so as to foster entrepreneurship, innovation and SME growth’ (Mazzarol, 2014, p. 5). This ecosystem comprises various components which can hinder or foster entrepreneurial initiatives. An entrepreneurial ecosystem through its components ‘provides novice and experienced entrepreneurs with the resources they need to facilitate venture creation and support business development. When all these elements are present in a given geographical space, the result is a favourable climate in which entrepreneurs can take risks and seize opportunities’ (St-Pierre et al., 2015, p. 445). Among these elements, you have finance, education and training, government policies and legislative and regulatory framework, infrastructure, culture, human capital and workforce, markets, mentors and support systems (Mazzarol, 2014; World Economic Forum, 2013). Considering the above, we would like now to review how do these elements relate to women entrepreneurship in Cameroon.

#### 3.1 Finance or Access to Capital

Access to capital is a crucial element for the development of any entrepreneurial ventures. They have identified it as one of the key challenges for SME’s development in Africa (Ishengoma & Kappel, 2011; Obokoh, 2008; Tushabomwe-Kazooba, 2006) including Cameroon (St-Pierre et al., 2015). In Cameroon, women are under-represented among the individuals with access to microcredit (Kouty et al., 2015), and women entrepreneurs experience difficulties to access capital (Djoumessi Teufack et al., 2017; Kouty et al., 2015). These difficulties are related to different elements such as women’s low mastery of bank, tax and financial procedures (Kamdem & Ikellé, 2011); lack of specific regulations, for business areas mostly dominated by women, such as craft, microenterprise and the informal sector (Desjardins & St-Onge, 2009); the absence of bank guarantees (parental or spouse surety or personal guarantee on real estate/land title) to secure the loan (Djoumessi Teufack et al., 2017); marital status; age and household size (Kouty et al., 2015). Econometric analysis performed by Kouty et al. (2015) has shown that married

women have a lower probability to get a loan from a microfinance institution (MFI) compared to non-married women. In the same line, the higher the household size or the age, the less women may have access to microcredit. Although several factors limit their access to traditional financial services, women are not completely excluded from the financial system (IDRC, 2019). Women are more likely to receive credit from MFIs than men; it appears MFIs trust more women than men (Kouty et al., 2015). Cameroonians' women entrepreneurs, particularly those running very small enterprises, were able to put in place financial arrangements, using the facilities and opportunities offered by their cultural environment (social groups, religion, etc.) (IDRC, 2019). These financial arrangements take place in small financial groups locally called *njangi* groups (or *tontines* in French).

*Njangi* groups are a key financial partner for women entrepreneurs in Cameroon (Djoumessi Teufack et al., 2017; Verity, 2011). Beside financial services, these informal institutions also offer social services, which encourage most women entrepreneurs to use them to access credit to maintain their activities (Verity, 2011) and build their network. Almost all women petty traders operating in Cameroon (known locally as *bayam-sellam*) belong to a *njangi* group. Authors observed that the *bayam-sellam* women have adapted the *njangi* to the needs of their environment: food, schooling for children, etc. (Ngo Nyemb-Wisman, 2011). These *njangi* groups allow them also to save to achieve personal goals. Besides their rotative saving and loan practices, the *bayam-sellam* women almost always have what they call the relief fund (*caisse secours in French*) (Ngo Nyemb-Wisman, 2011).

### 3.2 Education and Training

According to an ILO (International Labour Organization) study piloted by Desjardins and St-Onge (2009), the lack of good management programmes is glaring in Cameroon, and these programmes are only available in urban areas, hence difficult access to education and training. This becomes a handicap for women who are mainly in rural areas in Cameroon. And, as observed by Assoumou Menye and Guetsop Sateu (2017), the more educated a woman is, the more the probability of carrying out profitable activities increases. But primary school is the highest educational level reached by women entrepreneurs (when they are educated), as Nkendah et al. (2011) study shows. Therefore, it is very important to provide women with the skills and knowledge to carry business activities.

Cameroon's government, to empower women and young girls in the country, has set up vocational training centres throughout the national territory. These centres focus on small trades or on income-generating activities. They are best known with their French acronym: Centre de Promotion de la Femme et de la Famille (CPFF) and Centre de Technologies Appropriées (CTA). Today, a hundred of CPFF are

operational in Cameroon.<sup>2</sup> One of their key mandate is to provide women with entrepreneurial and apprenticeship support in order to facilitate their socio-professional integration. And they do so by providing training and several services to their target groups. The training program covers the following areas: hotel and catering industry, clothing industry, hairdressing/aesthetics, information and communication technologies and agropastoral. And beside training, these vocational training centres train women and girls in setting up and managing projects; they facilitate their access to microcredit, and sometimes they can provide financing for micro-projects with the support of development partners.

Besides government programmes, many local and international NGOs have been spearheading different programmes for women's economic empowerment in Cameroon, both in urban and rural areas.

### ***3.3 Government Policies and Regulations***

Since its independence (January 1960), Cameroon has pursued a policy of enhancing and developing women's skills. This policy has resulted in the ratification of several international texts in favour of women's rights (Nkolo Asse, 2015). They translated it into concrete action in the organisation of the government apparatus. In 1975, they created a service specialised in the promotion of women within the Ministry of Social Affairs (Decree No. 75/725 of November 10, 1975). And since 1984, there has been within the Cameroonian government a ministry dedicated to women's issues. It has changed its name several times, and in 2004, they extended its powers to include the family; we now know it as the Ministry for the Promotion of Women and the Family (MINPROFF) (Decree No. 2004/320 of December 8, 2004). MINPROFF is responsible not only for the elaboration and implementation of government measures relating to the promotion and respect of women's rights and the protection of the family but also those of the child (Decree No. 2011/408 of December 9, 2011).

They have also created a coordinating unit in other ministries to assess and promote gender equality. MINPROFF has also developed an action plan, within the framework of the Poverty Reduction Strategy Paper (PRSP), to facilitate women's access to and control over productive resources, increase and encourage women's labour productivity and their income, improve the quality of basic infrastructure and promote women's fundamental rights. In addition, the Ministry of Small- and Medium-Sized Enterprises, Social Economy and Handicrafts (MINPMEESA) is also considering women's entrepreneurship as a pillar of the private sector development strategy.

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<sup>2</sup>Retrieved from [www.minproff.cm](http://www.minproff.cm) (official website of the ministry in charge of women affairs in Cameroon), accessed on January 23, 2021.

### 3.4 *Culture*

Female entrepreneurship has made great strides in recent years in Cameroon. However, Assoumou Menye and Guetsop Sateu (2017) note that there are still social and cultural burdens unfavourable to the women entrepreneur in Cameroon. Women encounter various obstacles to participate in economic life related to traditions and customs, in relation to the family environment, education, the workplace, the local environment and integration into the meso-system (Biloua Fouda, 2014). These obstacles remain a hindrance to the creation and growth (Desjardins & St-Onge, 2009) of entrepreneurial initiatives promoted by women. While there is nothing legally preventing women from doing so, they have limited access to land ownership and inheritance according to certain customs and traditions as well as to the exercise of certain activities (Desjardins & St-Onge, 2009; Djoumessi Teufack et al., 2017). In some regions, such as in the far north of Cameroon, some believe that women should stay at home and focus on household duties (Assoumou Menye & Guetsop Sateu, 2017). This conception of the woman's role may explain why entrepreneurship is perceived a male activity (Djoumessi Teufack et al., 2017).

Nkolo (2019) after studying the trajectory of three women entrepreneurs realised that 'big women' develop a perception of their own skills and characteristics that now enable them to guide their behaviour. Indeed, for this author, the development of entrepreneurial spirit among women depends on two factors: mimicry and self-efficacy. The higher the sense of self-efficacy, the more women emerge in entrepreneurship (Nkolo, 2019).

### 3.5 *Market*

In an efficient entrepreneurial ecosystem, for market, 'there must be access to large domestic and international markets through large corporate and government supply chains' (Mazzarol, 2014, p. 9). But in Cameroon in the Cameroonian context, women are mainly involved into informal activities such as retail and agriculture (Nkendah et al., 2011; Okah-Efogo & Timba, 2015). An ILO study published in 2009 concluded that women represent 90% of Cameroon's agricultural workforce and they are confined to food crops which are less profitable (Desjardins & St-Onge, 2009).

Gueye and Mbaye (2017) found a strong correlation between gender and industry in Cameroon—women being more involved in retail, hair dressing and mobile phone recharge cards and less visible under manufacturing and building services (electricity, public infrastructures, etc.). Women-led enterprises shared the characteristics of informal firms: nonregistered companies, small-size/low-scale activities, exclusion from formal financing networks and not involved in export (Gueye & Mbaye, 2017).



## 4 Women Entrepreneurship

In this section, we will present four women entrepreneurs who agreed to take part in our study. Using qualitative research is a useful strategy for research in small business and entrepreneurship (Dana & Dana, 2005). We collected data through individual interviews with these participants. Other research have identified interviews as the most adapted data collection tool in the Africa context because of its strong oral culture (Kane, 2012). In entrepreneurship research, the use of small samples in quality research is also pertinent, as it may offer more richness for description (Dana & Dana, 2005). Our participants are relatively young (29 to 49 years old), and they are mostly traders in various fields. They are all based in Douala, the economic capital of Cameroon.

### 4.1 *Émérance: From Petty Trade to Decoration*

Mrs. Émérance (Fig. 1) is the youngest entrepreneur in our sample in terms of age but also in terms of experience. She stopped her studies at secondary school (first cycle; clothing industry). Today, she is 29 years old, married and a mother of three children, the eldest being 10 years old.

She is the promoter of Sunshine Decor, a small formal structure in the city of Douala. Sunshine Décor is a company specialized in decoration. It produces and sells decorative objects on the local market (the assembly of curtains, covers, assembly of sheets and baskets) and makes decoration for events or celebrations (Figs. 2 and 3). This company also offers training services and rental of decoration equipment.

Émérance began her entrepreneurial life with petty trade. Then one day, she discovered a well-decorated house and decided to specialize in that field. To make her project a reality, she followed a 3-year training course in the field. During the training period, her husband helped her with some household chores, and she got up to prepare the daily meal. At the end of the training, 1 year ago, she started self-employment.

Émérance is a person full of determination. She started her business during the Covid-19 pandemic. The development of the activity is slower than expected because of the pandemic, but she believes that with all the sacrifices made, Covid-19 cannot be a sufficient obstacle to move forward with her project. She has always wanted to be autonomous; she was also looking for a stable source of income. Émérance also showed resilience because, despite the difficulties along the way, she did not stop. The moral and financial support of her husband and family contributed to this. She testifies: *My husband supports me a lot morally. Just the fact that he accepted I should go into this business and get trained is already a lot because not all men can accept that their wives leave them with the children to get trained. My family also supports me a lot because even when I wanted to give up, they*

**Fig. 1** Mrs Émérance in front of her shop (Photo © Luc C. Foleu)



*encouraged me a lot. And she adds: I even thank God again for giving me such an understanding and supportive husband. Even though he does not have the means, he understands me and encourages me in my projects.*

Émérance does not use formal funding sources to finance her activities. She relies on her financial capacity and that of her family. Her main financial partner is the tontine: *I try to finance my activities on my own, even if I don't have large funds yet, I use my own savings and the support of the family also helps me. It is not always easy to get financing. You have to keep the money little by little and in njangi groups to finance a project like this.*

Despite her young age and the current context, Émérance has grand ambitions. She dreams big without being deluded: *And now I'm going to go further than that; I want to have all the material and make a name for myself. My biggest dream is to enlarge this space and with time to be a national reference in decoration. And I know it is difficult, but I can do it.*



**Fig. 2** Émerance shops and some of her products (Photo © Luc C. Foleu)

#### ***4.2 Léonie: From Initiation to Inheritance***

Léonie is 36 years old. She owns two clothes shop. She is single and a mother of five children (three of them being orphans left by her late sister).

Her business experience started in 2003 (18 years ago) when she was still a university student. When she was not in school, she used to go to her elder sister's shop and assist her in operating the business. It was more a way of compensating or showing gratitude to her sister, who was covering all her needs (education and all the rest). When she earned her bachelor's degree in Geography, her elder sister opened another business unit for her in the same market (practically a counter/table) where she started selling the same products available in the shop (her initial plan was to become a secondary school teacher). She gradually introduced her own products into her own location. After some time, her sister realised she was doing well. She offered her the new business location. It was her settlement. As the taste of the pudding is in eating, Léonie started developing her own plans: *I told myself that by putting a little money in the shirts, I could earn more and become independent. And that is what I did. And when I did that, I had another motivation, to rent my house, to have my own space, and I went for it.*

Her elder sister's health conditions will shatter her plan. The elder sister fell sick, and while she was battling with cancer, Léonie had to run her own business and the shop to cover the hospital bills. The elder sister did not survive the cancer. After this

**Fig. 3** Some of Émerance's products (Photo © Luc C. Foleu)



long illness period, there was very little stock available in the shop. Léonie sold her own personal location to refund the shop. It was a new beginning.

How did she finance her activities? At the beginning, she used her personal savings and the donation from her sister (over 153 euros in goods/products). After her sister's death, she started by using credit from suppliers. Later, she borrowed money from her njangi group, which enabled her to revamp her activities. When she was asked why she did not borrow money from the bank (where she had an account), she said: *I was affiliated to the bank but I was afraid of interests and other things that I didn't master and I preferred to go back to my sisters, to the meeting where I have a good grasp of how things work and where someone they can easily give me the money I need for my business and where they could easily understand me.*

In terms of support, she praises the help she gets from her relatives: *My brothers and sisters support me a lot, and so does the father of my nephews and nieces.*

Covid-19 outbreak has slow down her development. She had to close her shops. She diversified her activities by selling face mask. This kept her a float till she reopened the shops. Thanks to Covid-19, she started selling her products (Fig. 4) online using social network media such as Facebook and WhatsApp.



Fig. 4 Sample of products sold through social networks (Photo © Luc C. Foleu)

Today her major goal is no more growth; it is survival to avoid shutting down again. In her own words: *The challenge today is to remain open and not to close shop despite coronavirus. Otherwise, in the past, it was to enlarge the space.*

### 4.3 Paloma: A Hybrid Entrepreneur

Paloma is a teacher, and she owns a bar and snack bar. She is 40 years old, married and a mother of four children (oldest being 17 years old). It is her desire to be busy,

being active at doing something which led her into entrepreneurship: *the motivation was none other than the desire to work! Having a job and an income that also allows you to help the household because the man does not have to do everything alone and when the woman does not work, she gets bored and is as if incomplete.*

Mrs. Paloma holds a bachelor's degree in Psychology. She also graduated from a teacher training college in 2007 but could not land a regular job into public service. She worked voluntarily for some schools but abandoned that path because the stipends she was receiving was not enough to cover her expenditures. Later on, she started selling foods in a bar in her vicinity. This experience enables her to build her saving in a njangi group. After, the owner of the bar ran into financial difficulties and was looking for somebody to buy over his business. He opened himself to Paloma, and she took the challenge. She got a loan from her njangi group bought over the business and continued the two activities till the reimbursement of the loan. The experience was so successful that she took another loan to improve and increase the business site. Eventually, she got a full-time teaching position in a public school around 2012, but she did not stop her business activities.

Her key challenges were at the beginning when she had to do everything alone (cooking, sales, serving, etc.) with a child attending nursery school. It took her 3 months to recruit an employee. Here follows an account of her daily schedule at the beginning and her major challenges: *I would get up at 5am to prepare breakfast and accompany the child to school on days when his father couldn't do it; then go to the market as the food had to be ready at 12.30pm so that by 1pm I would be on my way with it. I did that during 3 months before hiring a girl to work with me because I was already exhausted. Another enormous challenge was to repay the loan on time to avoid double interest and keep the chance to loan money again. These were the major obstacles I had to brave on my way, not to mention the difficulties with the overcharging of electricity consumption and even taxes.*

Her sisters were coming over to assist her during that period, and till today her family is still a powerful support. Initially, her husband did not want to see his wife *selling food in a bar*, but today he is a substantial support; he assists her in developing new ideas and for personnel management.

Covid-19 was an enormous blow to her business activities with a 3-month shutdown ordered by the government (in 2020). Though the ban has been lifted since some months, business activities have not reached their pre-Covid-19 level.

Today, she is thinking about diversifying her activities to prepare for retirement. She would like to invest in agriculture, and she is planning to get a bank loan for that purpose.

#### **4.4 Suzanne: Multisector Entrepreneur**

Suzanne is a widow, 49 years old and a mother of two young adults (aged 25 and 22 years old). She completed her secondary school (clothing) but did not go to university. She is active in several domains: fashion/sewing, information technology



**Fig. 5** One of Suzanne's workshops with staff at work (Photo © Luc C. Foleu)

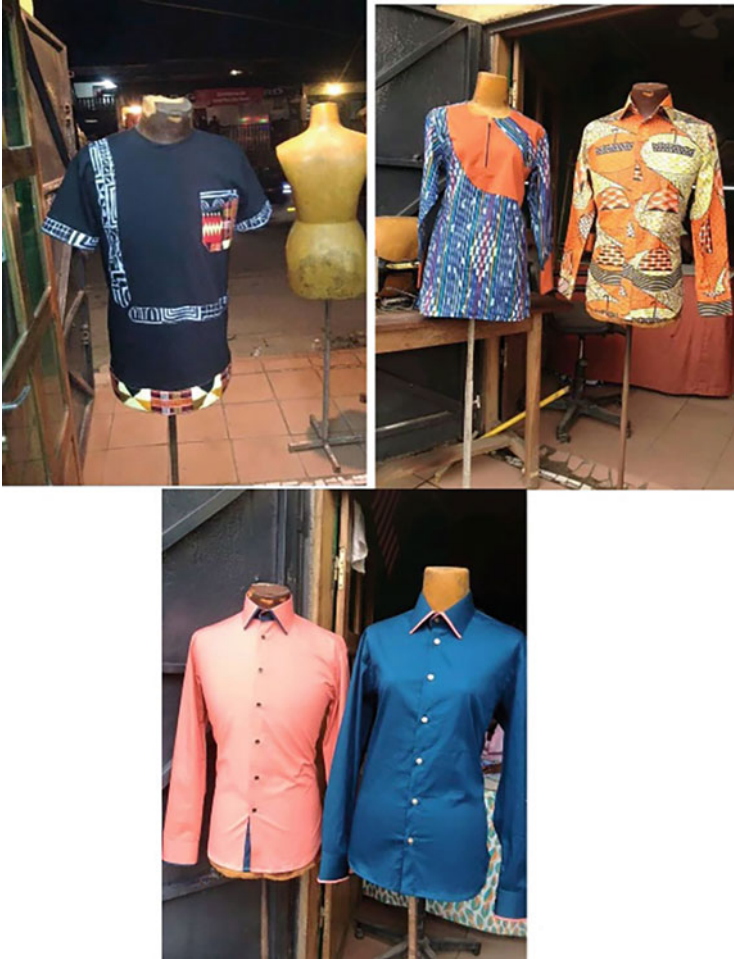
and real estate. Entrepreneurship has been an attractive field for her since childhood: *I have always had a taste for entrepreneurship since I was a child because I used to run small businesses to keep money. I sold fruits and other things. So, let us say that what motivated me to go into business was the desire to have something to manage and above all to be independent and to offer a better life to my children.*

Her current business experience started in 2000, shortly after she got married. Her husband was providing everything she needed, but she wanted to do something on her own. She started with something in her field of expertise: a sewing workshop. Her husband, an entrepreneur himself, assisted her morally and financially. The experience was successful, and she opened two other workshops (Fig. 5). But in 2004, she lost her husband and later went through some family challenges which pushed her to close some workshops.

In 2009, she explored a foreign market (Equatorial Guinea) with her own creation/model (Fig. 6). She gradually built a network there, and till today that business line is her principal source of income. In the meantime, she invested into real estate by building two student hostels on a land inherited from her late husband. The real estate is more backed up/security investment for bad days or when she will have less energy to move around and travel.

For Suzanne, her late husband's support was instrumental in her entrepreneurial career: *without my husband, I would never have started because he was the one who financed my business in the beginning and supported me a lot in the management because he himself was an entrepreneur.* And her family has been a significant support during tough times.

Her financial capacities have grown also with time. After the seed capital received from her husband, she was able to use her own savings to develop her activities.



**Fig. 6** Some finished products—Suzanne (Photo © Luc C. Foleu)

Today she can borrow money from the bank: *in the beginning it was my husband who financed all my business, but then I saved money and financed my own activities. Today, I can also take a loan from the bank when my personal means don't allow me to finance a project.*

Currently, she is more thinking about her retirement than growth; she wants to secure income for the future. In that line, she is making another investment in real estate. She said:

The only challenge I have left is to stabilize my business and finish my construction project. After that, I will retire quietly or continue if I find a business opportunity that does not require enough effort on site. Otherwise, the house I want to build is my retirement pension.



## 5 Towards the Future

From the previous paragraphs, we have been able to realise that Cameroonian women have the entrepreneurial culture, but most of them operate in the informal sector and in sectors with very-low-added value (such as trade). How to unleash and even develop women's entrepreneurial potential remains a relevant question today in Cameroon. For women entrepreneurship to get a brighter future in Cameroon, we believe the following steps need to be taken.

First, provide more support to women entrepreneurs. This support should be technical and financial. The lack of financing is one of the greatest challenges small firms face in Africa (LSEG, 2018), and this is more critical for women who operate more in the informal sector. Financing has emerged as the major factor, in an exploratory research conducted in South Africa and Rwanda which aimed to identify the different strategies to support women entrepreneurs and to distinguish those that have a real impact on the start-up and performance of their businesses (Brière et al., 2017). In Cameroon, Assoumou and Guetsop (2017) observed that stability in funding sources contributes to increasing the turnover of women's enterprises. So, there is a genuine need to improve women's access to finance and develop a tailored financial mechanism for women's entrepreneurial activities.

Second, for a greater impact of finance, we believe they should be provided it alongside with technical support. According to Djoumessi et al. (2017), support structures are an undeniable solution considering the difficulties experienced by women during the creation of their business in Cameroon. But providing technical support only at the early stage of the business may have a very limited impact on women's entrepreneurial dreams. We suggest that technical support should be provided after business creation in a process approach which starts from the creation (or even earlier) to the stability of the firm—a period in which the organization capacity of the venture and the managerial capacity of the women entrepreneur are sound enough.

As suggested by Brière et al. (2017), following the study in South Africa, we could combine this process approach with a collective approach. They argue that 'instead of offering a standardised service focused solely on the capacity of women entrepreneurs, this new approach allows for the analysis of the influence of social inequities and the creation of endogenous strategies and activities that consider the context and allow for the mobilisation and commitment of the different stakeholders to support the entrepreneurial approach. From this perspective, the woman entrepreneur remains at the heart of any business project, but the importance of the environment, context and unequal structures for the creation, growth and survival of enterprises underlines the need for communities to get involved and committed' (Brière et al., 2017, p. 93, own translation).

Third, unleashing women's entrepreneurial capacities in Cameroon will have a limited impact if it does not go along also with improvement on infrastructures. Of course, infrastructure development contributes to pro-poor growth in different ways: by reducing production and transaction costs, increasing private investment and

raising agricultural and industrial productivity; by removing bottlenecks in the economy that harm the poor; and by preventing asset accumulation, lowering asset values, imposing high transaction costs and causing market failures (OCDE, 2007). As stated by a report from the African Development Fund (2013), Cameroon suffers from a lack of rural and transport infrastructures in particular; the isolation of production areas, difficulties in marketing agricultural products and the weakness of post-harvest operations are among the main constraints hampering agricultural development. Since a vast majority of Cameroonian women live in rural areas and are involved in agriculture and food trade, they could be considered being the most affected from the above limitations.

The entrepreneurial potential of women is enormous in Cameroon. Despite different burdens in the local environment, women continue to be entrepreneurs and to develop. Various studies have highlighted the benefits of economic activity in household life and in the Cameroonian economy. It is therefore essential that more initiatives, both private and governmental, be promoted to unleash and develop the entrepreneurial potential of Cameroonian women in both urban and rural areas. They should give priority to the following four major axes: technical infrastructures, financing, support mechanisms and the development of an entrepreneurial culture.

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# Women Entrepreneurs in Ethiopia



Hafiz Wasim Akram and Shouvik Sanyal

**Abstract** This chapter gives a bird's eye view of women's entrepreneurship in Ethiopia. Followed by an introductory note on the chapter, a historical overview of the country, entrepreneurship ecosystem in context of Ethiopia with details on how and where the ecosystem falls short of expectations and what should be done to bridge the gaps, the current status of women's entrepreneurship and challenges facing them have been discussed. A succinct paragraph in the form of final words has been written in the end.

## 1 Introduction

The etymology of the word 'entrepreneurship' has its root in the French term 'entreprendre' the connotation of which, according to Oxford dictionary, is to undertake or do something. The world is not unanimous as to its usage, and we do not find any consensus on any universally accepted definitions (Dana, 1997; Long, 1983). According to Oxford dictionary, entrepreneurship refers to the act of making money through business. Since the genesis of the root word goes as far back as the twelfth century, the first seminal theoretical use of the concept of entrepreneurship has been done by Richard Cantillon around 1730 (Long, 1983). According to the view of Cantillon, an entrepreneur is an adventurer who does business in an uncertain surrounding which may fetch him/her a profit or a loss. Thus, risk-taking is the chief feature of entrepreneurship. However, the concept has evolved since then, and numerous other features have been highlighted by other researchers over the years (Ramadani & Schneider, 2013). Wennekers and Thurik (1999) define entrepreneurship in the following words:

Entrepreneurship is the manifest ability and willingness of individuals, on their own, in teams, within and outside existing organisations, to perceive and create new economic opportunities (new products, new production methods, new organisational schemes and

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new product market combinations) and to introduce their ideas in the market, in the face of uncertainty and other obstacles, by making decisions on location, form and the use of resources and institutions. (pp. 46–47)

The field of entrepreneurship is no longer a prerogative of men. Nowadays the role of women in business has been started to be felt throughout the globe in varying degrees. The call for women entrepreneurship has been advancing (Palalic et al., 2020; Ojong et al., 2021) due to the exemplary and phenomenal footprints some of the women such as Njeri Rionge, Isabel do Santos and Bethlehem Tilahun Alemu had on society. These women have broken all the conventions ingrained in the society that only men can rule the business world and women are destined and deserve to be chained within the confines of the four walls of their homes doing household works, rearing children and serving their husbands as the culture has been handed down to them. Their contributions to society at large are an eye-opener, and they have taught the world that they are at par with men and at times they are above par too (Zenger & Folkman, 2019). There is no doubt that their involvement in whatever types of business, be it large, medium or small, is substantial. The long saga of oppression, subjugation and maltreatment of women all over the world make this subject even more worthy of attention and consideration. Karen Quintos, chief marketing officer (CMO) and senior vice president of Dell, has once pointed out the importance of women's entrepreneurship in the following words:

Unleashing the power of female entrepreneurship can have a dramatic effect on a country's economy. The research clearly supports the assertion that key things need to be fixed in order for female entrepreneurship to survive and flourish.

It is therefore a matter of greater importance for the welfare of the society that women entrepreneurship be fostered, and the subject needs even a far greater emphasis in the case of developing and underdeveloped countries. There is an urgent need to remove obstacles and hindrances which come in the way of women entrepreneurship as ILO (2016) has rightly emphasised to remove barriers against women entrepreneurship in the following words:

Removing barriers, such as discriminatory property and inheritance laws, discriminatory customary laws, poor access to formal financial institutions, and time constraints due to family and household responsibilities, could create greater opportunities for sustainable enterprises run by women. This, in turn, would contribute to women's economic empowerment and gender equality as well as job creation.

There is no denying that Ethiopia is also encouraging the participation of women; their involvement is rather push-based and limited to small and microenterprises due to one reason or the other. People (entrepreneurs) are pushed into entrepreneurship when there are limited employment opportunities (Dana & Morris, 2021). Furthermore, the lack of strong vocational education, extreme poverty, limited business avenues and societal attitude towards the working of women are stunting their growths.

More or less 80% of the women workforce lives in rural areas (Lynch, 2021), and they are engaged in traditional businesses dealing with iron-based, wooden-based and clay-based products. Though there is no availability of any official data on the

number of women entrepreneurs in Ethiopia and types of women entrepreneurial activities, observation suggests that most of the professions they are engaged in represent their culture, diversity and heritage. The establishments of a good number of organisations dealing with the promotion of women entrepreneurship in Ethiopia buttress a point that the government and other stakeholders are sincere towards the promotion of women entrepreneurs in Ethiopia. Some of the organisations which are supporting women entrepreneurs are the Federal Micro and Small Enterprise Development Agency (FeMSEDA); Regional Micro and Small Enterprises Development Agencies (ReMSEDA); Trade, Industry and Tourism Bureaus (TITBs); the Women's Affairs Departments (WADs); the Women's Affairs Coordinating Department (WACD); the Women's Enterprise Promotion Centre (WEPC); Women Development Fund (WDF); etc. Apart from them, the World Bank has run a project called the Ethiopia Women Entrepreneurship Development Project which is for the assistance to women entrepreneurs who are engaged in micro and small enterprise (MSEs) (World Bank, 2019a). The project imparts entrepreneurial and skill training in addition to providing the women entrepreneurs with credit facilities. The functioning of the project has been fascinating, and Ethiopia urgently needs some more result-oriented programmes and projects as it is still besieged by a good number of issues.

Though there are a good number of challenges facing entrepreneurs in Africa due to the unfavourable environment of business and political conditions (Dana et al., 2018), the biggest challenges facing women entrepreneurs in Ethiopia are related to finance, market access, large-scale procurement of inputs of production, lack of education and training and societal attitude. The negative impact of inimical societal attitude towards women's participation in businesses has been well-described by the ILO (2016) as:

Societal attitudes and norms inhibit some women from even considering starting a business, while systemic barriers mean that many women entrepreneurs stay confined to very small businesses often operating in the informal economy. This not only limits their ability to earn an income for themselves and their families but impedes them from realising their full potential to contribute to socio-economic development, job creation, and environmental stewardship.

Nevertheless, a good number of banking and non-banking financial institutions are there; they are unable to solve the issues of finance of women entrepreneurs satisfactorily, and this problem, according to WEDP (2021), is not only affecting Ethiopia but all the emerging countries of the world. According to WEDP (2021), an estimated 70% of SMEs being run by women in the formal sector in the emerging economies are underserved by financial institutions. The financial institutions do not meet the expectations of women entrepreneurs due to a good number of limitations and bureaucratic procedures. However, the help accrued to the women entrepreneurs from the Ethiopia Women Entrepreneurship Development Project has been phenomenal (Haidet, 2019), and the government must approach other donor agencies and work in tandem with them to bring about a perceptible change in women entrepreneurship in the country. The issue of market access is also of grave nature (Hailu et al., 2016) and calls for an urgent attention. Since most of the working



women live in rural areas and remote parts of the country, their access to the urban market is very limited. The bad performance of Ethiopia on other business parameters such as ease of doing business and logistical issues which are obvious from the Doing Business Report of the World Bank (World Bank, 2020a) and Logistics Performance Index of the World Bank (World Bank, 2016) further limits their access to a free and fair market. The lack of market access retards women entrepreneurship from growth and expansion. The lack of education especially among women does not herald a promising future for Ethiopia as far as the dream for women entrepreneurs in the country is concerned. The government is focusing on it by bringing in courses related to entrepreneurship at the university and college levels, but much more has to be done to increase the intake of women in the colleges and universities, and only then will we have a more educated women workforce in the future. A perceptible amount of work has been undertaken to promote women entrepreneurship in Ethiopia, but much more is required to help the dream of women entrepreneurship to come true.

## 2 Historical Overview

Ethiopia, called as the Federal Democratic Republic of Ethiopia, is a landlocked country that lies in the Horn of Africa. Djibouti, Eritrea, Kenya, Somalia, Somaliland, South Sudan and Sudan are the neighbouring countries. With 112 million people, it is the second-most populous country of Africa, and her world ranking in the population is 12th (Undata, 2019). The largest city called Addis Ababa, which is an abode of numerous intergovernmental organisations, is the capital. Ethiopia is a multilanguage country embracing a mosaic of more than 80 languages (Leyew, 2020). Amharic, one of the official languages—Afar, Amharic, Oromo, Somali, and Tigrinya, is the working language. It is a multi-ethnic country. Afa, Amhara, Gurage, Hadiya, Oromo, Sidama, Somali, Tigrayans and Welayta are some of the prominent ethnic groups. These ethnic groups are very strong and have a perceptible influence on the economy, social and political environment of Ethiopia (Erk, 2017). As far as Ethiopia's culture is concerned, it's known for its richness and pluralism. All major religions including Christianity and Islam are peacefully practised and propagated here.

The country is endowed with cheap labour, craftsmanship, heritage sites, fascinating biodiversities and vistas. Numerous UNESCO-recognised heritage sites including Aksum, Fasil Ghebbi, Harar Jugol, Konso, Lower Valley of the Awash, Lower Valley of the Omo, Lalibela, Simien National Park and Tiya (UNESCO, 2021) add to the importance of the country and draw the attention of international visitors. These sites are considered as the lifeline for the tourism sector and other stakeholders who are related to it. Ethiopia is also endowed with very rich biodiversity which complements the tourism sector and contributes to the economic progression of the economy. Ethiopia has been one of the fastest-growing countries in the world for the last many years and might be among the block of "fast-expanding

market” in the future. To qualify for being called a fast-expanding market, a country has to register a growth rate of 15% for a minimum of 3 years (Acheampong & Dana, 2017). However, the intermittent ethnic clashes and the ethnic rebellion against the government (Yusuf, 2019) seem to derail the fast progression of the economy. The noxious Covid-19 is adding to the woes of the country which has been bearing the brunt of innumerable challenges.

Apart from issues of peace and stability, other problems such as poverty and human development, among others, seek attention. It is one of the poorest countries in the world, with a per capita income as low as 1000 US dollars (World Bank, 2019b). More or less than a quarter of the population of the country lives below the poverty line (World Bank, 2015a). Around 40% of the population lives on barely 1.90 US dollars a day (World Bank, 2015b). An extremely high level of poverty compels the population into drudgeries. It makes one’s hair turn on to have seen rampant unemployment and maltreatment of workers. The labourers are used without a smattering of humanity, and the use of the word ‘beast of burden’ or ‘sumpter’ would not be unwarranted to mean the low-wage workers who work in restaurants and brick-making factories. They are forced to work like slaves and they hardly get basic amenities essential for survival. This is also reflected by the human development index as the country could get barely a score of just 0.0485 out of 1. Ethiopia stands at 173rd ranking out of 189 countries (HDR, 2020). The ranking of the country itself speaks volumes for the quality of life in a country that is at times beyond one’s imagination in the case of Ethiopia. Ethiopia badly lacks adequate infrastructure and needed institutional capacity which proves to be a stumbling block against the planned development of the country. The nonexistence of sea and landlocked nature of the country further stunt Ethiopia’s internationalisation process, and it could not internationalise as much as other resource-rich landlocked countries of the world (Dana & Ratten, 2017). It has to fall back on other neighbouring countries such as Eritrea in matters of trade with the world. It is worth mentioning that Ethiopia stood at 172nd among a group of 203 countries on the KOF Globalization Index (KOFGLI, 2020). The KOF Globalisation Index is widely used to refer to the degree of globalisation of a country and is published by Zurich-based KOF Swiss Economic Institute.

It is a matter of great concern that the ethnopolitical tensions in various parts of Ethiopia have once again shaken the country and ruined the very aims of peace and prosperity in the country. With the current prime minister at the helm, it was expected from him to steer the country towards peace and all-around progress (Nyabola, 2018), but the hopes shattered after the assassination of much-loved musician Hachalu Hundessa in 2020. The assassination resulted in widespread protests, loots, destructions of the property, innumerable fatalities and disruptions of the supply chain in and around the capital of Ethiopia (Abebe et al., 2020; Wight, 2020). Since then government at the centre has been facing even stronger challenges from the Oromia region. Though the tension seems to have eased off, the clue suggests otherwise. On the other hand, the intermittent clashes between the armed national forces and the Tigray people are also proving nail in the coffin. The Tigray crisis and the brutal atrocities on the people from the Tigray region have drawn the

attention of the whole world which is quite obvious from the work of Istratii (2021). Because of all these issues of peace and stability, the position of Ethiopia has deteriorated on the Global Peace Index which is published by the Sydney-based Institute for Economics and Peace (IEP) that measures the position of the peacefulness of a nation. Ethiopia stood at 133rd position in the Global Peace Index in 2020 (GPI, 2020) which is worse than the 121st rank in 2016 and 127th in 2017. The Global Peace Index Report of 2020 holds the situation responsible for the downgrade in the ranking in the following words:

Ethiopia experienced a similar trend, as emergency restrictions to contain protests in 2015 expired in late 2017 and citizens returned to the streets. The number of riots and demonstrations rose 500 per cent from 2015 to 2018. Much of the unrest occurred in Oromiya state, which surrounds the capital Addis Ababa and reflected long-standing tensions between the province and the federal government. Demonstrations and other ongoing violence led to the resignation of then-Prime Minister Hailemariam Desalegn in February of 2018.

In matters of terrorism, the Institute for Economics and Peace kept Ethiopia on the 28th position in the Global Terrorism Index of 2020. The situation of peace seems to have deteriorated over the year which is expected to worsen after the recent unfortunate happenings which the report could not cover.

### 3 Entrepreneurship Ecosystem

Entrepreneurial ecosystem or entrepreneurship ecosystem means a conducive and congenial atmosphere where the birth of start-ups and the growth of innovative businesses are possible. According to Cavallo et al. (2019), the entrepreneurship ecosystem is a system of facilities that supports the emergence and progress of new ventures. Here, by the term ‘facilities’, we may mean all factors or stakeholders (see Fig. 2) such as government, society, economic policies, banking policies, political orientation of the ruling parties, etc. which facilitate or hinder entrepreneurial spirits in a particular place. All big multinationals such as Apple, Google and Twitter, which are ruling the world today in the domain of business, are the results of conducive entrepreneurship ecosystems. Spigel (2017) states that the entrepreneurship ecosystem has three attributes, namely (i) cultural, (ii) social and (iii) material. Cultural attributes mean a legacy of successful entrepreneurship history which a country has built over the years and now the start-ups and business innovations are in the cult of the nation. Social attributes can be attributed to the pool of available business talents, capital for the start-ups, networks, entrepreneurial mentorship and guidance. Material attributes can be related to the availability of supportive business infrastructure, logistical soundness, government supports and access to the markets for achieving entrepreneurial goals.

One of the most critical components of an entrepreneurial ecosystem is the role of entrepreneurial support programs in fostering entrepreneurship among start-ups and small businesses (Spigel, 2017). Entrepreneurs in Ethiopia face a lack of funding options for their start-ups. Specialized investors are few and far between, and banks

are ill-equipped to service the needs of start-ups. There is a limited amount of capital available to capitalize on potential projects. Only a few cities, such as Addis Ababa, have a reasonable support system for entrepreneurs, with several private sector organisations that assist entrepreneurs in succeeding in their business pursuits. Recently, numerous noteworthy initiatives have been taken which are paving the way for the growth of the tech scene. For instance, the Digital Ethiopia 2025 programme is a digital transformation strategy centred on four “digitally enabled pathways” that take current economic drivers into account (Mengiste, 2021). This push towards digitalization reflects the Ethiopian government’s growing interest in bringing the country’s economy into the twenty-first century, which is undoubtedly good news for the start-up ecosystem. Apart from that, a notable and unique trend in Ethiopia’s start-up ecosystem is the role of the Ethiopian diaspora, which has returned and is returning to the country to push for economic digitization and modernization and has been granted special permits by the government to invest and operate (Getachew, 2020). Ethiopia’s start-up ecosystem overview, with a population of over 112 million, reveals a sizable untapped market for entrepreneurs to exploit, particularly as the country transitions to a more digital economy.

In addition, Ethiopia’s Startup Act, which was published in 2020, includes provisions for the establishment of a National Startup Council chaired by the Minister of Innovation and Technology and charged with overseeing and supporting the country’s start-up ecosystem (Startup Blink, 2021). This council’s responsibilities will include developing and facilitating an innovation ecosystem, dismantling barriers to entrepreneurship and expanding access to foreign direct investment. Additionally, the council retains discretion over which businesses qualify as ‘start-ups’ and which businesses qualify as ‘innovatives’. To qualify as a ‘start-up’, a business must be a micro-, small- or medium-sized enterprise that has been legally operating for less than 5 years (LB, 2021). On the other hand, the Ministry of Innovation and Technology will finance the innovation fund through government funding, grants and foreign donations. The fund will be used to award start-up scholarships, cover intellectual property fees, incentivize key ecosystem players such as incubators and accelerators and even replace absent employees.

Entrepreneurial support for women is being given by many organisations. For instance, according to the World Bank (2019c), the Women Entrepreneurship Development Project (WEDP) provides financial and business support to women entrepreneurs in Ethiopia who are growing their businesses. WEDP established Africa’s first women entrepreneur-focused line of credit in 2013. After the IDA commitment was fully funded in 2 years, the project was expanded through co-financing from Japan, Italy, Canada and the European Investment Bank. Each month, the WEDP line of credit disburses approximately \$3 million in loans and trains approximately 600 entrepreneurs. The Development Bank of Ethiopia (DBE) and the Federal Agency for Urban Job Creation (FUJCFSA) are implementing the project, which currently involves 12 participating microfinance institutions and a network of training providers throughout the country. Similarly, as per Cordaid (2019), Cordaid, a development organisation, has aided 35 women-owned businesses throughout Ethiopia. EthioGreen is one of these. This small factory is

predominantly female-run and specializes in baking Yagerbet injera, a traditional Ethiopian flatbread. The bread is made with teff, a gluten-free, protein-dense grain indigenous to Ethiopia that many consider to be the next superfood. Rahel Moges is EthioGreen's first female general manager. She hopes to leverage Cordaid's training and support to establish herself as a leading exporter to the Ethiopian diaspora in the USA. Recently, according to NBE (2021), the African Development Bank Group has solicited proposals for projects that will strengthen the viability and sustainability of women's entrepreneurship in Ethiopia. The bank is committed to assisting enablers in strengthening their members' business and financial skills, as well as wealth-creating capacity, through the Affirmative Finance Action for Women in Africa initiative. The bank will consider applicants' track record of supporting women-owned businesses, innovation and significant development impact, as well as their ability to secure additional funding. The call for business proposals is of greater significance in the sense that entrepreneurship enablers, such as business associations and civil society organisations, contribute significantly to women's empowerment in establishing bankable SMEs and other businesses. The enablers frequently face obstacles such as long-term growth plans and a lack of funding, limiting their reach, impact and sustainability. Women business enablers are critical in establishing a viable-enabling environment conducive to the growth and creation of women's entrepreneurship that generates jobs for the continent.

Some of the other organisations are also playing very proactive roles in helping women entrepreneurs in Ethiopia, but their approaches are general, and they do discriminate based on gender. They include Addis Ababa Angels, Renew LLC, Addis Ababa University, the Ministry of Science and Higher Education and the Ministry of Innovation and Technology (Startup Blink, 2021). Addis Ababa Angels is a collaboration of individual investors who have pooled their financial resources to support early-stage technology and technology-enabled innovative businesses. Renew LLC is an impact investment firm based in Addis Ababa. It manages and serves the Impact Angel Network, a global network of investors seeking both social impact and financial returns on their investments in African small- and medium-sized enterprises (SMEs). Addis Ababa University is the country's top university and offers entrepreneurship courses in economics and engineering, as well as a faculty and student-run Technology Business Incubation Centre. The Ministry of Science and Higher Education is responsible for the development of science, higher education and technical and vocational education and training (TVET) in Ethiopia.

The government has also started several financial support programmes through banks and financial institutions (see Table 1). They include the Rural Financial Intermediation Programme (RUFIP) (Development Bank of Ethiopia), Small and Microfinance Institution Loan (Wegagen Bank), Small Business Financing (Dashen Bank S.C), Small Business Support (United Bank S.C), Small-Scale Loan Provision (Amhara Credit and Savings Institute), SME Financing and Loan Advisory Service (Oromia International Bank S.C. (OIB)), SME Financing Project (Awash Bank), SME Loan (Berhan Bank) and Women Financing Service Program (Enat Bank SC). Apart from them, many programmes for the capacity development of entrepreneurs and start-ups by international agencies and non-governmental organisations are

running. Some of them include the Agri-Business Incubator Program (blueMoon), CBOS' Capacity Development (Jerusalem Children and Community Development Organisation), Credit and Economic Facilities for Self-Sufficiency (Christian Aid), Developing Social Entrepreneurship in Ethiopia (Reach for Change Africa), Economic Development Program (World Vision), Entrepreneurship and Business Growth (Digital Opportunity Trust), Entrepreneurship Development Programme (United Nations Development Programme), Ethical Coach Initiative (Center for Creative Leadership), Global Business Network (Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH), GrowthAfrica Acceleration Programme (GrowthAfrica), GrowthAfrica Advisory (GrowthAfrica), Impact Angel Network (RENEW Investment Advisors, PLC), Private Equity Funding for Small and Medium Businesses in Ethiopia (RENEW Investment Advisors, PLC) and Scaling Up Rural Savings and Credit Cooperatives (Self Help Africa) (see Table 1 for details).

There is no doubt that the government and other stakeholders are sincerely concerned to promote entrepreneurial spirit and environment in the country, but much more has to be done to fulfil the dreams. When talking about entrepreneurship ecosystem for females, even the general entrepreneurship ecosystem is not conducive enough which is quite palpable from the poor indices of the Doing Business Report of the World Bank (World Bank, 2020a) and the Logistics Performance Index of 2016 published by the World Bank (World Bank, 2016). The Global Entrepreneurship Index of 2018 (Acs et al., 2018b) of the Global Entrepreneurship and Development Institute, Washington, D.C., USA, bears out the fact that the entrepreneurship ecosystem of Ethiopia is not conducive for the business. The global rank of Ethiopia entrepreneurship is as low as 110th among 137 countries, and it could obtain just a score of 18.3 out of 100. The index itself speaks a lot about the quality of the ecosystem, and one can imagine how far Ethiopia has to go to improve its business atmosphere for attracting innovative businesses. If we see the female entrepreneurship rankings, Ethiopia stood at 72nd position with a score of 20.9 out of 100 in the Female Entrepreneurship Index of Global Entrepreneurship and Development Institute, USA (Terjesen & Lloyd, 2015).

The perception of the people towards entrepreneurial opportunities is one of the strongest areas of the entrepreneurial ecosystem of a country (Nguyen, 2020). If the facilities including the government and the institutional environment are not able to meet the expectations of the budding entrepreneurs or those who want to start a new start-up, it results in a negative perception of the people in general towards entrepreneurial opportunities available in the country. Ethiopia is becoming prey to a weak perception of Ethiopians especially the females towards entrepreneurial opportunities in the country as is clear from the report of Global Entrepreneurship and Development Institute in which Ethiopians' opportunity perception is just 34%. The majority of the people believe that opportunities for female entrepreneurship in the country are not sufficient. According to Abagissa (2013) and Mersha and Sriram (2019), a number of improvements need to be done to see a perceptible change. The initiative may include making loans easily available for them, bringing down tax rates and advertising the benefits of entrepreneurship accrues to the females and the

**Table 1** Various stakeholders engaged in promoting entrepreneurship in Ethiopia including women's entrepreneurship

<b>Academic institution</b>	
Centre for Entrepreneurship and Innovation (St. Mary's University)	
<b>Bank or financial institution</b>	
Business Advisory Service (Zemen Bank) Consultancy Services for MSEs about Credit Management (Cooperative Bank of Oromia) Cooperative Financing Project (Cooperative Bank of Oromia) Corporate Credit Service (Nib International Bank) Credit Provision Towards Economic Empowerment (Lion International Bank S.C.) Credit Service for Micro, Small and Medium Enterprises (Bank of Abyssinia) Credit to Entrepreneurs (Dehub Global Bank) Finance for Microfinance Institutions (Commercial Bank of Ethiopia) MEDA Project (Bunna Bank)	Small and Micro Finance Institution Loan (Wegagen Bank) Small Business Financing (Dashen Bank S.C.) Small Business Support (United Bank S.C.) Small-Scale Loan Provision (Amhara Credit and Savings Institute) SME Financing and Loan Advisory Service (Oromia International Bank S.C. (OIB)) SME Financing Project (Awash Bank) SME Loan (Berhan Bank) Women Financing Service Program (Enat Bank S.C.) Rural Financial Intermediation Programme (RUFIP) (Development Bank of Ethiopia)
<b>Capacity development provider</b>	
Agri-Business Incubator Program (blueMoon) CBOS' Capacity Development (Jerusalem Children and Community Development Organisation) Credit and Economic Facilities for Self-Sufficiency (Christian Aid) Developing Social Entrepreneurship in Ethiopia (Reach for Change Africa) Economic Development Program (World Vision) Entrepreneurship and Business Growth (Digital Opportunity Trust) Entrepreneurship Development Programme (United Nations Development Programme) Ethical Coach Initiative (Centre for Creative Leadership) Global Business Network (Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH) Growth Africa Acceleration Programme (GrowthAfrica) Growth Africa Advisory (GrowthAfrica) Impact Angel Network (RENEW Investment Advisors, PLC)	Scaling Up Rural Savings and Credit Cooperatives (Self Help Africa) SME Finance Program (Enterprise Partners) Supporting Small Business Owners through Financial Access (Mercy Corps) Sustainable Livelihoods and Social Justice (ACORD Ethiopia) Sustainable Transformation of Agricultural Resources (STAR) (Self Help Africa) The Exchange (RENEW Investment Advisors, PLC) Women Empowerment Program (Center for Accelerated Women's Economic Empowerment) Youth and Women Entrepreneurship Project (United Nations Industrial Development Organisation (UNIDO)) Youths & Entrepreneurship (Development Expertise Center) Private Equity Funding for Small and Medium Businesses in Ethiopia (RENEW Investment Advisors, PLC)
<b>Corporation or corporate foundation</b>	
Energy and Manufacturing Project (Elpizo) EthioChicken (EthioChicken)	Private Enterprise Program Ethiopia (PEPE) (DAI) Social Entrepreneur's Incubation Program (xHub Addis)

(continued)

**Table 1** (continued)

<b>Development finance institution or donor agency</b>	
Business Support Service Department (Addis Ababa Chamber of Commerce and Sectoral Associations) African Development Bank	Micro-banking Project (Vision Fund International) DCA Project (US Agency for International Development) Cordaid
<b>Government agency</b>	
Capacity Building Training (Ethiopian Youth Federation) Empretec (United Nations Conference on Trade and Development (UNCTAD)) Ethiopian Investment Commission (Ethiopian Investment Commission)	SME Finance Project (Federal Small and Medium Manufacturing Industry Development Agency) Sustainable Financial System in Ethiopia (National Bank of Ethiopia)
<b>Investor</b>	
Beekeepers Economic Empowerment Through Long-Term Investment in Entrepreneurship (Oxfam) Incubation Support for Biomedical Device Startups in Simbona Africa (Villgro Innovations Foundation)	Novastar Ventures Ethiopia CRO (Novastar Ventures) Statera Capital (Statera Capital) Novastar Ventures (Novastar Ventures)
<b>Microfinance institution</b>	
Credit and Saving Provision (Specialized Financial and Promotional Institution) Harbu Microfinance Institution (Harbu Microfinance Institution) Micro and Small Business Loans (Addis Credit and Savings Institution) Microfinance Credit Service (Gasha Micro Finance) Poverty Reduction and Community Empowerment Microfinance Institution (Poverty Reduction and Community Empowerment Microfinance Institution)	Saving and Credit Service (Agar Micro finance S.C.) Saving and Credit Service Provision (Metemamen Microfinance S.Co.) Saving and Small Enterprise Loan (ESHET micro finance institutions S.Co.) Small and Medium Enterprises (SME) Loans (Nisir Microfinance Institution (NMI)) Provision of Financial Services to Small and Micro enterprises (Africa Village Financial Service S.C.)
<b>Research or advisory service provider</b>	
Enterprise Development Programme (EDP) and Business Development Center (BDC) (Enterprise Development Center (EDC)) Entrepreneurship Research (Ethiopian Development Research Institute)	Strategic Planning Development (Dalberg Global Development Advisors) Veritas Consulting (Veritas Consulting)

Source: Compiled from Aspen Network of Development Entrepreneurs (2018)

country at large among others to build a positive perception of the people towards the availability of female entrepreneurship in Ethiopia. In addition to them, big companies need to respect innovative ideas from their employees, promote intrapreneurship culture and help the employees launch a new business. The government should also have a reward for the companies which bring in new ideas and innovative products in the markets.



Another area of the entrepreneurship ecosystem is the skilled workforce (Stam, 2015). It is without a doubt that the workforce is galore in Ethiopia (12th largest labour force country according to CIA World Fact Book (2020)), but most of them are unskilled or semi-skilled with no or limited educational background. A country cannot think of a pool of innovative ideas, products and the country's prosperity unless it has a good stock of educated and skilled workforce. Berger and Fisher (2013) have rightly said 'a well-educated workforce is a key to state prosperity'. Start-up skills are a must among females to attract female entrepreneurship. There is an acute shortage of start-up skills in the country which is stunting the growth of women entrepreneurs in Ethiopia. It is a matter of great concern that even in the twenty-first century the rate of literacy among females (secondary education) aged above 15 years is below 50% (UNESCO Institute of Statistics, 2021). What to talk of the percentage of females in tertiary education? But the saving grace is that female literacy among females after the year 1995 has increased at a fast rate. In the year 1995, the literacy rate among them was just more than 20% as per the UNESCO Institute of Statistics (2021). The inclusion of entrepreneurship as a subject for the students at technical, vocational and training colleges is a stepping stone and is expected to bring a sea change in the pool of available innovative minds in no time (Alamineh, 2020).

The government is mandated to provide broader access to tertiary education to the female population, develop incubators for them, bring in schemes to foster female students' entrepreneurship and have a mechanism for the collaboration between the university and industries where female student entrepreneurs can try their hands. The large companies which are based in big cities such Addis Ababa and Awassa are also ethically bound to build an entrepreneurial ecosystem where women can try their hands. For it, they ought to sponsor start-ups by the budding female entrepreneurs, give the female students a place in their companies for internships, financially support their innovative ideas into reality, run skill development programs for the existing women staff, etc. New entrepreneurs or students who want to go into innovative businesses must approach and study the successful entrepreneurs around them to know how they succeeded in their ventures and how they dealt with the difficulties which came in the way. They should also participate in skill-based training programmes to help their dream to come true. All of these actions will indubitably enrich the entrepreneurial ecosystem of the country and pave the way for women empowerment along with economic development.

It can be derived from the work of Acs et al. (2018a) and Ayene and Abebe (2020) that the fear of failure of business among Ethiopians is also a big problem that is negatively affecting entrepreneurship in Ethiopia. The fear may arise because of one or a combination of factors such as political instability, lack of reserve funds with publics, lack of business acumen, negative societal attitude towards women's entrepreneurship, lack of risk-taking spirit among the people, etc. Ethiopia has a persistent negative balance of trade (Rekiso, 2020), where a good amount of the products are from abroad which give the greatest competition to the locally produced goods (Wayessa, 2020). In fact, a large chunk of local products does not stand with the quality of imported goods which have inculcated a sense of fear among the promising entrepreneurs that their venture may fail before the presence of foreign

goods. This fear, among others, is killing the very prospect of local entrepreneurship, and this holds good for women entrepreneurs as well. For instance, the influx of plastic utensils from China is a threat to those women entrepreneurs who deal in pottery items (Wayessa, 2020). The government has to instil confidence in the local entrepreneurs that many female entrepreneurs have succeeded in their ventures even in the presence of foreign competition, and the only thing which matters is patience, perseverance and novelty in the business processes. Along with it, there should also be a healthy mechanism of support against bankruptcy if the entrepreneurs fail in their ventures. Such a mechanism will strengthen their willpower of doing something new as they are a great resource for the nation and mitigate the damage in the case they do not succeed. As far as the big companies of Ethiopia are concerned, they are also expected to create an okay-to-fail culture in their organisations which will remove failure risk among those employees who want to do something in innovative ways. Moreover, risk-taking actions should be encouraged and rewarded from time to time. One has to keep in mind that hardly any innovative ideas which have revolutionised the world have succeeded at the first go. Failures are the stepping stones to success, and the failure-embracing culture must be promoted to attract new minds. Apart from it, a severe shortage of foreign exchange (Alam & Yigzaw, 2020) and its black marketing, high level of corruption and requirement of grease money to get the work done (Shumetie & Watabaji, 2019) are also adding to the woes of entrepreneurs in Ethiopia which need to be tackled on a priority basis. It is worth mentioning here that Ethiopia is one of the highly corrupt countries as has been said in the Corruption Perceptions Index of the Berlin-based Transparency International whose report is well-acknowledged throughout the world. Ethiopia stands at 94th position with a score of 38 on a band of 0–100 where 0 means the most corrupt (CPI, 2020).

Entrepreneurial networks and social contacts are also key factors behind entrepreneurial successes (Leyden et al., 2014). Networking paves the way for the formation of social organisations, and it helps right from the ideation stage to the execution of entrepreneurial venture. In the era of high-band Internet where personal relations and corporate connections are being built over it the world over, it seems that Ethiopia is lagging in terms of the adoption of communication technology and the Internet. The rank of Ethiopia Global Connectivity Index in the year 2020 was 79th with a score of just 23 out of 120 (GCI, 2020). The Internet penetration rate is more or less 18% (World Bank, 2017), and Ethiotel is the only internet provider as the field is closed for the private players (Kakuze & Wedajo, 2020). Apart from it, there are blackouts of the Internet from time to time (Workneh, 2018) and cases of Internet censorship (Ayalew, 2020), and the speed is rarely fast for video conferences. In the era of transportation and communication boom all over the world, such frustrating communication infrastructure stunts the growth of entrepreneurial networks within and outside of the country. Businesses cannot be efficient without decent networks of mobile phones and the Internet (Dana, 2007). There is a need to strengthen information and communication technology access and infrastructure. The stakeholders ought to showcase their crafts using virtual platforms and connect with the world using various online resources. Ethiopia is very strong in the

manufacture of beautiful handmade pottery utensils and furniture items of decoration in which mostly women entrepreneurs are involved (Wayessa, 2020). There is a need to connect their work with the world using online platforms and doing so is expected to attract foreign buyers. All this is possible only when the ICT infrastructure is strengthened, and the use of it is stressed for the benefits of entrepreneurship including women entrepreneurship.

Cultural support too has a direct relationship with women entrepreneurship in a country as Dana and Ratten (2017) have rightly said that culture influences the identification of opportunity for entrepreneurship. A large chunk of Ethiopian female entrepreneurs is engaged in the production of those items which represent Ethiopian culture. The ministry of tourism and culture has a call to promote culture-based entrepreneurship in the form of expos and buyer-seller meets. It is a good job that the Ethiopian Development Research Institute is working to upgrade the conditions of women entrepreneurs. There is a need to have special sessions in schools, colleges and universities to inculcate a sense among students of the significance of women entrepreneurship in their lives and nation-building. The sessions must be backed up with concrete data on the effect of women entrepreneurship on the GDP of the country (Acs et al., 2018a) and live examples of successful women entrepreneurs in the country. In addition to it, companies should be instructed to have some cultural activities from time to time such as entrepreneurship week and entrepreneurship festival. Apart from it, finance is one of the key factors in an entrepreneurial ecosystem (Stam & van de Ven, 2019). The success of entrepreneurship depends to a large extent on whether the entrepreneurs in need of capital get the finance easily or not. Belwal et al. (2012) state that the conventional banking system of the country is not instrumental in meeting the needs of small entrepreneurs. The banking system suffers on many fronts such as poor lending policies, requirements for collaterals, costly provision of services and bureaucratic system. However, the financing of women entrepreneurs in Ethiopia by the Women Entrepreneurship Development Project (WEDP) has been doing a great job to meet their needs (WEDP, 2021). The project is run by co-financing from Canada, Japan, Italy and the European Investment Bank. Apart from the successful functioning of the Women Entrepreneurship Development Project, the government of Ethiopia is mandated to reduce administrative barriers and improve bureaucratic processes to let women entrepreneurship grow and prosper.

## 4 Women Entrepreneurship

Women entrepreneurs refer to those women who undertake business activities in an uncertain business environment. There may be differences in the definitions of the concept, but one thing is common among them, and that is the very nature that they organise and run a business enterprise. Some of the most famous women entrepreneurs in the world are Cindy Mi, CEO and Co-founder of VIPKID (an online teaching and education company); Nicky Goulimis, COO and Co-founder of Nova

Credit (a cross-border bureau that prepares credit history reports for immigrants for helping them achieve financial services); Anne Wojcicki, CEO and Co-founder of 23 and Me (genomics and biotechnology company); and Heidi Zak, Co-CEO of ThirdLove (a garment company). On account of the growing importance of women in societal development during the last few decades (Bullough et al., 2021; Rosca et al., 2020), the research into the role of women in business for the benefits at large is getting literature positioning with utmost curiosity. It is without a doubt that women entrepreneurship has become very popular due to the very fact that women are being felt as a chief contributor to the economic development of a nation (Beriso, 2021; Haile, 2015; Rosca et al., 2020). The inclination of women towards businesses not only brings them repute and financial sovereignty but to the nations they belong to and challenges the subjugation of women and strengthens the social system. Keeping in mind the important role women entrepreneurs play in nation-building, efforts are being and must be made to inculcate a general sense of entrepreneurship and its importance among women for economic development at large. According to ILO (2016), women entrepreneurs account for more or less 30% of all business operations of the formal economy. However, the statement has to be understood with caution as only developed economies are fairly formal to a greater extent, and the rest of the economies including developing and transition ones are more informal in nature. Informal economies pose a greater challenge against the development of entrepreneurial activities. Ramadani et al. (2019) have succinctly described the problems facing entrepreneurs in the transition economies in the following words:

Any business in transition economies vs established economies requires sensitivity to a variety of conditions that are significantly different. These differences include: company and individual tax policy; governmental rules and regulations particularly those regarding hiring and firing, bankruptcy, business formation and dissolution, and import duties and restrictions, and currency; ease of business formation; facilitation of doing business; availability of government support (grants, evaluation, and training); the banking and distribution system; and the overall attitude of the government towards businesses. Depending on the nature and the extent of outside businesses doing business in a transition country, some issues are more acute for these companies outside the transition country and include: telecommunication problems; lack of skilled managers in some areas; labour force having different values and skills; political problems of doing business in the country (red tape, instability, unemployment, and inflation); currency problems; limited infrastructure and support; and problems due to the absence of concrete business laws, their enforcement, and interpretation.

Apart from the economic issues, societal attitudes against the participation of women in business activities, subjugation of women, men supremacy and other barriers in developing and underdeveloped countries inhibit women from venturing into business activities at par with men counterparts (Abagissa, 2013; Bullough et al., 2021). The exclusion of women just for taking care of household work has been experienced in many poor regions including sub-Saharan Africa (Jaim, 2020). Such inimical environmental forces debar them from utilising their full potential and stunt economic development. African countries are afflicted not only with negative sociocultural forces which come in the way of women entrepreneurship, the Ease of Doing Business Report of the World Bank (World Bank, 2020b) brings to light some additional hindrances against women entrepreneurship in Africa. The Ease of Doing

Business Index ranges from 0 to 100, and there are 190 countries that are ranked. The index of a country's business environment is based on ten sub-indices. A higher index suggests that the environment is business-friendly and vice versa. The report of 2020 reveals that almost all the sub-Saharan Africa countries have unsatisfactory DB (doing business) rankings, barring a few ones such as Mauritius, Rwanda and Kenya whose rankings are fairly better. The Regional Average Rank stood at abysmally low at 140th position with a score of just 51.8, a little more than average. Mauritius with a score of 81.5 has topped the list among sub-Saharan Africa as the 13th best country in the world for doing business. The other countries such as Rwanda, Kenya, South Africa, Zambia and Botswana stood at 38, 56, 84, 85, and 87 positions respectively. However, the conditions of other countries, namely Liberia (rank 175), Angola (rank 177), Equatorial Guinea (rank 178), Republic of Congo (rank 180), Chad (rank 182), Democratic Republic of Congo, (rank 183), Central African Republic (rank 184), South Sudan (rank 185), Eritrea (rank 189) and Somalia (rank 190) are very regretful. It is vividly clear that when the business environment is not conducive, one can hardly think of venturing into business, and the same holds more good in the case of women entrepreneurship in those countries. The condition of Ethiopia too is unsatisfactory in terms of doing business atmosphere as it could get only a score of less than average (48) and the country's ranking was 159th among 190 countries of the world. It performs poorly on all the ten sub-indices of doing business. As far as starting a business in Ethiopia is concerned which involves several procedures, time, capital and other formalities, the Doing Business Report of 2020 reveals that Ethiopia stands at 168th position with a score of 71.7.

As per the report of doing business (World Bank, 2020a), the total number of days required for a woman to register a firm in Ethiopia is as high as 32 days as compared to just 10 days in OECD countries. The time duration in Ethiopia is far more than the average of sub-Saharan Africa which stood at 21 days. The documentation formalities are very cumbersome which must be aligned and reduced. Alignment in paperwork formalities promotes the small business sector and obstacles, and constraints deter the entrepreneurs from entering business (Dana, 1993). Similarly, cost including official fees and fees for legal or professional services related to the start-ups incurred by an Ethiopian woman is around 50% of the per capita income which is just 3% in the case of OECD countries. The statistics vividly points out that starting a business is a Herculean task here. Women entrepreneurs do need to construct an office or a warehouse to keep finished or unfinished inventory, and for the construction of such a set-up, they have to move from pillar to post as it is very bureaucratic and cumbersome. Ethiopia ranks at 142nd position among 190 countries in matters of the construction permit for building offices or warehouses. No business is possible without smooth access to electricity. To obtain a permanent electricity connection for the newly constructed office or a warehouse is also not easy. The country is among those where getting electricity for the offices or warehouses is tough. Ethiopia stood at 137th position in giving an easy electricity connection for the business. It underperforms in all the rest sub-indices such as getting credits, protection of investment and resolving insolvency.

One cannot imagine the involvement of women in business ventures at large unless and until something concrete is done to improve the business atmosphere for the business to flourish (Acs et al., 2018a). The rankings and the scores themselves speak volumes for the quality of the business atmosphere in the country, and the government is mandated to improve them if it wants the participation of women in the business for helping the country out of the financial morass (Alene, 2020). As far as logistical issues are concerned, Ethiopia has been suffering on the logistical front as well. The Logistics Performance Index (LPI) as developed by the World Bank portrays the health of the logistics system of a country which directly or indirectly determines entrepreneurial activities in a country. As per the LPI of 2016, Ethiopia with a poor 126th international rank out of 160 countries could obtain just 2.38 out of the maximum score of 5. As far as the customs clearance is concerned, the process here in Ethiopia is not speedy and simple. As per the LPI of 2016, the customs clearance could get a score of just more than average (2.60). The performance of Ethiopia on other indices such as quality of logistics-related infrastructure, availability of competitive shipment, competence among logistics service providers, ability to track and trace the consignment and timeliness is not up to the mark. All indices are more or less than average which does not herald a good sign for the prospective business. All the above-mentioned weaknesses, apart from others, stunt the growth of women entrepreneurship, and they need the urgent attention of the governments as to how they can improve in no time to help businesses and entrepreneurship especially women entrepreneurship grow and prosper for the benefit of the society (Beriso, 2021; Haile, 2015).

## 5 Towards the Future

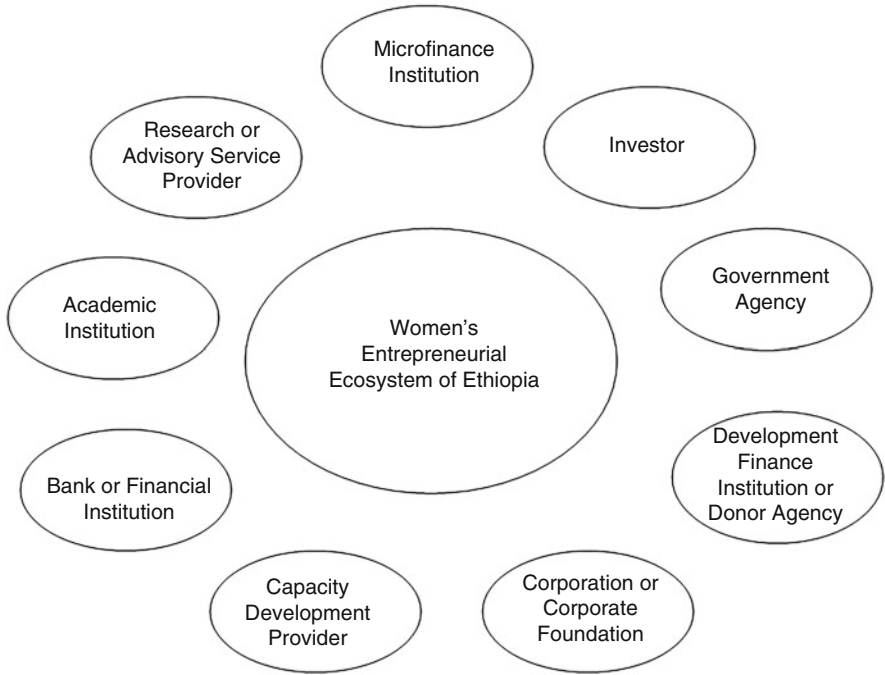
Though there is a lack of relevant latest official data on women's entrepreneurship in Ethiopia, the study suggests that women entrepreneurship is of greater need to help the women and the nation come out of deep financial distress. It seems from several initiatives taken by the government to inculcate a sense of business among women that the government is serious and wants women empowerment. But those initiatives could not bring any sea change in the status of women entrepreneurship in the country (WEDP, 2021). Ethiopia faces a plethora of challenges which are impeding and debarring women from diving into entrepreneurship. A large section of the women workforce in Ethiopia work in the informal sector, and a change in their orientation towards more productive operations can bring about a perceptible change in the fates of them and the country at large. But ample bottlenecks come in the way if they want to move towards entrepreneurial pursuit, and these hindrances, among others, are financial problems, regulatory issues, bureaucratic system, societal attitude towards women's entrepreneurship, dilapidated business and logistics infrastructure, political disturbances and corruption (Abagissa, 2013; Beriso, 2021; Haile, 2015; World Bank, 2016, 2020a). There is no dearth of hardworking women workforce in the country (as is clear from Figs. 1, 2, 3, 4, 5, 6, 7 and 8), but they

need supports to fly. Supports include easy access to finance, fair and accessible market for the goods produced, women's entrepreneurship-friendly environment, global outreach to showcase their arts and crafts, skills and training and minimum support price for the goods produced if they fail to get suitable buyers. Apart from the above-mentioned prerequisites for women's entrepreneurship in Ethiopia, the government has to ensure the safety and security of the lives and properties of women entrepreneurs. Intermittent political tensions in the Tigray and Oromia regions of the country have resulted in the arson, destruction of factories and warehouses and the exodus of people to safe places. Such instances instil a sense of fear among people and impede business. The government must ensure peace and stability in those areas and ensure a peaceful entrepreneurial ecosystem.



Fig. 1 Map of the Horn of African (Source: <https://www.un.org/Depts/Cartographic/map/profile/home.pdf>. Reprinted with permission)





**Fig. 2** Entrepreneurial support from different stakeholders for fostering entrepreneurship among start-ups and small businesses in Ethiopia (Source: Adapted from Aspen Network of Development Entrepreneurs (2018))



**Fig. 3** A shop opened by a women entrepreneur at Gofa Zone, SNNPR (Photo © Hafiz Wasim Akram)



**Fig. 4** A women entrepreneur selling clothes (Photo © Hafiz Wasim Akram)



**Fig. 5** Decorative items being sold by women entrepreneurs at a local market (Photo © Hafiz Wasim Akram)



**Fig. 6** Utensils being sold by women entrepreneurs at a local market of Southern Nations, Nationalities, and Peoples' Region (SNNPR) (Photo © Hafiz Wasim Akram)



**Fig. 7** Furniture being sold by women entrepreneurs at a local market (Photo © Hafiz Wasim Akram)



**Fig. 8** A one-room restaurant run by a woman entrepreneur at SNNPR (Photo © Hafiz Wasim Akram)

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# Women Entrepreneurs in Ghana



Jacqueline Zakpaa

**Abstract** Researching into female entrepreneurship is important because it enhances our understanding of the relationship between entrepreneurship and factors comprising family influences, labour market structures, female entrepreneurial behaviour, job creation, and human capital development. This chapter presents a historical overview of Ghanaian women's entrepreneurial ecosystem, shaped by Ghana's macro-economic, social, and political-legal institutional environments. The characteristics of these female entrepreneurs and their success factors in entrepreneurship are also discussed. Secondary data derived from the entrepreneurship literature was mostly used in this chapter. Hence, this chapter makes a contribution to the emerging literature on women's entrepreneurship by restricting its scope to women's entrepreneurship in the context of Ghana.

## 1 Introduction

Some decades ago, women were expected to fulfil their primary functions as mothers and wives, but starting from the 1980s, women began creating businesses due to cultural evolutions, especially in Western nations (Yadav & Unni, 2016) and in Ghana as well. Currently, a significant number of women are engaging in entrepreneurship in Ghana, where most SMEs belong to women (Abor & Quartey, 2010). The starting-up of new self-employment businesses creates opportunities for women to achieve the flexibility they require to meet their critical domestic roles, and to maintain a work, and life balance (Bolden, 1999; Kepler & Shane, 2007). In Ghana, women are the key pillars for the sustenance of several families. Hence, the growth of women's participation in entrepreneurship in Ghana has contributed to increased entrepreneurship, poverty alleviation, socio-economic progress, and the creation of more employment opportunities (Oberhauser & Hanson, 2007). This view is consistent with Verheul and Thurik's (2000) assertion that women are substantially contributing to the growth of entrepreneurship in diverse countries.

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Ghana is a Sub-Saharan African country and it is endowed with diverse natural resources which could be exploited by its citizen to accelerate the rate of entrepreneurship. These resources comprise gold, diamond, bauxite, manganese, and iron, to mention but a few. Resource availability in any context where entrepreneurship takes place (Williams & Williams, 2012) is a very important factor that affects both entrepreneurship and business success (Estrin et al., 2013; Kaufmann et al., 2006). However, the cultural context of Ghana is dominated by patriarchal cultural values, and this kind of cultural setting has several implications for women's general attitude towards life (Taabazuing & Siekpe, 2001). Negative cultural practices can be inimical to the socio-economic well-being of women because such cultural norms are likely to contribute to the feminisation of poverty, and the underperformance of women's enterprises (Marlow & McAdam, 2013). Hence, cultural values and norms in Ghana are some of the key factors that affect women's involvement in entrepreneurship, including the productivity of their ventures (Hampel-Milagrosa, 2009). In this light, the socialisation process of women affects their attitude towards risks, business growth, including the nature of their business objectives and business activities (Calas & Smircich, 1989). The entrepreneurial activities of most Ghanaian women tend to focus on some socio-culturally prescribed domestic gender roles and tasks (Oberhauser & Hanson, 2007). However, some enterprising Ghanaian women eventually converted some of these culturally defined household chores, such as food processing, catering, weaving, pottery, etc., into economic activities. Also, religious and cultural beliefs or values in Ghana have motivated diverse individuals to engage in entrepreneurship in order to make money (Zakpaa, 2019). Since studies on entrepreneurship in Ghana are still scanty (Naudé & Havenga, 2007), this chapter also aims at contributing to the emerging literature on women's entrepreneurship by extending the scope of research on women's entrepreneurship to the context of Ghana.

## 2 Historical Overview

Prior to the inception of European influence on the socio-economic and cultural organisation of traditional African societies in the Gold Coast, which was renamed Ghana (in 1957), the cultural values and practices of the indigenous people impeded the physical and socio-economic mobility of women due to strictly defined gender roles, and women's early childhood socialisation processes which affected the course of their lives during adulthood (Hampel-Milagrosa, 2009). The arrival of Europeans in the Gold Coast beginning with the Portuguese in 1471 (Bannerman-wood, 1984) did not alter the social organisations of the patrilineal and matrilineal lineage systems of various Ghanaian indigenous ethnic-cultural groups. Historically, in pre-colonial Ghana, women's role in patriarchal traditional societies was restricted to household chores, agriculture, and motherhood (Dolphyne, 1991). However, the impact of barricading women from participating in economic activities, including the rigid socio-cultural control of their functions in traditional African societies in Ghana

lingered on, even during the advent of women's engagement in entrepreneurship in the developing modern economy that was emerging when Ghana became politically independent (in 1957). Hence, women who engaged in entrepreneurship in this developing civilisation had less access to business networks (Birley, 1989). Some previous empirical findings indicate that women entrepreneurs' economic and social connections can influence the performance, growth, and competitiveness of their businesses (Rosa et al., 1996) because networks grant them access to entrepreneurial resources such as finance, social capital, and business information (Miller et al., 2007). Thus, social factors affect entrepreneurship (Mueller & Thomas, 2000).

### 3 Entrepreneurship Ecosystem

Even though the availability of opportunities for entrepreneurship is crucial, access to diverse resources is equally important for entrepreneurship (Galperin & Melyoki, 2018; Gartner, 1985). Consequently, access to land ownership is crucial for women entrepreneurs because women who own land might also possess formal land ownership documents to be utilised as collateral for obtaining formal sector bank loans to improve their business performance and their financial inclusion (Abor & Biekpe, 2006). Women's financial inclusion in the economy of Ghana could contribute to steady national economic growth (Demirgüç-Kunt, & Klapper, 2012). Nevertheless, discriminatory inheritance and ownership practices relating to women's land ownership in Ghana (Hampel-Milagrosa, 2009) have affected women's rights to inherit land.

Thus, ABANTU for Development (2008) argues that whether a woman belongs to a patrilineal or matrilineal culture, she will still experience difficulties with regard to land ownership or control, and may have limited or zero title deeds. Contrarily, Kotey and Tsikata (1998) insist that customary laws in Ghana grant both men and women the rights to family land. Also, within Ghana's macro regulatory environment, factors such as the ease of starting a business, taxation, business registration process, and access to credit "are more or less gender neutral", but "Women's disadvantage in starting and running a business is rather rooted in strong traditional values that overlap with these regulations and result in a gender bias" (Hampel-Milagrosa, 2009, p. 6). Again the author claims that regulatory reforms in Ghana have made it easier, faster, and less expensive for women to start-up business. However, what women entrepreneurs, particularly the uneducated or less educated ones, could find challenging about this type of business environment is that the bureaucratic registration processes in Ghana have been complicated by asking entrepreneurs to obtain a tax identification number before a company is incorporated (World Bank Group, 2020).

### ***3.1 Causal Factors of Improvements in Women's Entrepreneurial Ecosystem***

While women's economic activities have traditionally been defined and restricted along gender lines, women's role in the Ghanaian economy has recently not been limited to the home alone but has spanned all sectors of the economy, with its impact felt more in the agricultural and services sectors. Contributory factors to this situation include urbanisation, infrastructural development, capitalism, and the introduction and inclusion of girls in formal western European education by Western European Christian missionaries, which induced individualism (Bannerman-wood, 1984; Graham, 1976). Consequently, the models of collectivism and patriarchy in Ghana have undergone some transformation through the incorporation of capitalism and individualism into its genre of social collectivism (McFarlin et al., 1999; Taabazuing & Siekpe, 2001; Urban, 2010; Yeboah, 2014). Furthermore, the improvement of Ghana's macro socio-economic conditions in recent years (Ghana Statistical Service (GSS), 2011) has created several entrepreneurial opportunities and open markets (Dana, 2007). Klasen and Lamanna (2009) claim that there is a direct link between gender equality and economic growth. Additional factors that have contributed to the development of the macro-economic context of Ghana, which have an effect on women's entrepreneurship, comprise the diversification of its agro-based economy and the focus on industry and the service sectors (Osei-Boateng & Ampratwum, 2011). The author claims that the total contribution made to Ghana's GDP in 2010 by these sectors amounted to 51 percent. Also, the commercial quantity of oil that was discovered in 2008, resulting in the exportation of oil export in 2010, induced a positive real GDP growth rate from 7.7 percent to 14.4 percent in 2010 (IMF, 2011).

Similarly, the evolution of the socio-cultural values and practices of traditional African societies in Ghana have increased women's interest in entrepreneurship to the extent that females outnumber men in entrepreneurship (Kayanula & Quartey, 2000). Hence, in the past decades, Akan women from Ghana have even migrated to South Africa, where they launched their self-employment hairdressing businesses and were tagged by the natives as the most skillful hairdressers in that context (Ojong, 2007). Additionally, most SMEs in Ghana belong to women (Abor & Quartey, 2010), who constitute the majority of the 80 percent of the whole labour force in the informal sector (Hormeku, 1998). The informal sector entrepreneurship is not illegal in Ghana because Ghana's labour laws do not differentiate between informal and formal sector employees (Osei-Boateng & Ampratwum, 2011) and employers. This legislative posture of Ghana makes economic sense when one considers the fact that more than half of its entire employable labour start-up self-employment SMEs in the informal sector for their livelihood, especially with regard to women who own most of these SMEs (Abor & Quartey, 2010; Hormeku, 1998; Oberhauser & Hanson, 2007). Additionally, the government of Ghana used policy intervention, and the creation of institutions such as the National Board for Small Scale Industries (NBSSI), to raise the levels of entrepreneurship and employment in

the informal sector. The NBSSI is an integrated institution comprising Business Advisory Centres (BACs) and credit units, and it was formed in 1985 by an Act of parliament (ACT 434 of 1981) to boost the SME sector through financial and technical support (Kayanula & Quartey, 2000; Tagoe et al., 2019). In this light, the Women Entrepreneurship Development Department, which is a sub-unit of the NBSSI, was tasked to provide women entrepreneurs with the relevant business support services.

However, the history of the informal sector economy in Ghana (Hart, 1970) is linked to the emergence of colonial capitalism (Adu-Amankwah, 1999; Ninson, 1991). Also, the rapid growth of both urban and rural informal economy entrepreneurship in post-independent Ghana was initially induced by the rise of a modern economy, including the implementation of economic reforms and structural adjustment programmes (SAPs) in the 1980s, that contributed to increased economic growth, and macro-economic stability (Osei-Boateng & Ampratwum, 2011). SAPs in Ghana resulted in the use of legislation and policy interventions by the Ghana government to implement a free market economy leading to the privatisation of state-owned organisations, including an emphasis on the private sector as the key driver of economic development, and the introduction of multi-party system democracy (Boafo-Arthur, 1999; Dadzie, 2013; Mensah & Nyadu-Addo, 2012). The latter factor created political stability since 1992, resulting in a strong average growth rate of its GDP (Dadzie, 2013), an increase in FDI flow, especially in energy and telecommunication sectors (Ansah, 2006). Kloosterman (2010) insists that political stability positively affects the opportunity structure for entrepreneurship in a country. Another positive factor that has improved women's entrepreneurial ecosystem in Ghana, consists of the passage of the Intestate Cessation Law, which has curtailed some negative cultural practices relating to women and children's rights to inheritance (Hampel-Milagrosa, 2009). Non-governmental organisations are also involved in promoting and supporting women entrepreneurship in Ghana. One such organisation is the Ghana Association of Women Entrepreneurs (GAWE) which was founded in 1991, and registered formally as a company limited by guarantee in 1993.

## 4 Women Entrepreneurship

The importance of women's entrepreneurship cannot be overlooked. Klasen and Lamanna (2009) claim that there is a direct link between gender equality and economic growth. Women entrepreneurs are different from male business owners, especially with regards to their personality traits, entrepreneurial motivation, business characteristics, business practices, enterprise performance, business sectors and products (Brush, 1992; Verheul, 2003). Some antecedent factors which influence the personality traits of women entrepreneurs in Ghana include discriminatory socio-cultural practices that deny women access to formal education, resulting in women's illiteracy and low educational levels. The latter factors also contribute to women's poverty and their low socio-economic status in society. The problem with the low

educational status of women entrepreneurs is that their demographic traits could be a source of impediment to business success and growth (Kalleberg & Leicht, 1991). However, relating to the business practices of Ghanaian women entrepreneurs, most of them are usually start-up micro and small businesses (Adom & Williams, 2012). Also, the dominant business sectors of women entrepreneurs in Ghana comprise services, manufacturing, construction, trading, agro-processing, agriculture, textiles and fabrics (Dzisi, 2008). Additionally, women entrepreneurs in Ghana's coastal regions (e.g. Greater Accra, Western Regions, Central Region, and Volta Region) often engage in farming, pottery, food, or fish processing, including the production of palm oil and coconut oil. Women entrepreneurs in the Northern regions of Ghana are prone to engage in the weaving of straw baskets, weaving of cotton cloths, shea butter production, food processing, agriculture, and the brewing of "pito". Pito is the name of a local alcoholic drink that is produced from guinea corn

Unfortunately, most female-owned SMEs in Ghana are unable to access bank loans and other formal sector financial support services to grow their businesses due to illiteracy (Asiedu et al., 2013). Even though male-owned SMEs too experience this same situation, it is more obvious in the case of women entrepreneurs (Asiedu et al., 2013). Thus, illiteracy is a major factor that leads to the financial exclusion of some women in Ghana at the formal level, and it is not caused by any government policy discrimination (Hampel-Milagrosa, 2009). The female illiteracy rate in Ghana stated in the 2010 population and Housing Census Report by the Ghana Statistical Service is close to 31.5%, as against 19.8% for men. Low education impacts negatively on knowledge acquisition and the understanding of concepts like business management, bookkeeping, formulation of business plans/strategies, and the distinction between capital and profit (Debrah, 2007). However, Ghana government's implementation of the "Free Compulsory Universal Basic Education Program" (FCUBE) in 1980 succeeded in improving girls' education and the gender parity index especially in primary school education (Akyeampong et al., 2007; Casely-Hayford et al., 2009).

However, with regards to the causal factors of the entrepreneurial motivation of most women in developing and emerging economies like Ghana, GEM (2012) argue that they are often induced by push reactive necessity factors due to the weakness of the economies of their countries. Nevertheless, the sources of the entrepreneurial motivation and entrepreneurial behaviour of women in Ghana are triggered by both replicative and innovative entrepreneurship (Kubo, 2017). Replicative entrepreneurial behaviour involves the detection of business opportunity. However, innovative entrepreneurial behaviour of these women is linked to their ability to utilise the business opportunities they recognise as a means of creating new goods or services, by utilising new production methods, as exemplified in the entrepreneurial activities of women engaged in the production of shea butter in Northern Ghana (Kubo, 2017; Mohammed, & Al-hassan, 2013). Women involved in gari (powdery cassava flour) and palm oil/palm kernel oil processing sectors in Southern Ghana also demonstrate innovative entrepreneurial behaviours.

Furthermore, some Ghanaian women are able to start-up new enterprises because they have access to financial support from their family members and friends (GLSS



**Fig. 1** Products of a female entrepreneur in Ghana (Photo © Jacqueline Zakpaa)

6, 2014). Thus, access to social capital is also an important factor in women entrepreneurship in Ghana, just like in other different contexts that have been reported in the entrepreneurship literature (Zelekha & Dana, 2019). Nonetheless, certain researchers associate the explanatory factors of the entrepreneurial motivation of women entrepreneurs in Ghana to push survivalist necessity factors (Adom & Williams, 2012; Dzisi, 2008). Contrarily, Abeeku and Asiedu-Appiah (2012) empirically confirmed that some women entrepreneurs in Ghana are motivated to start-up businesses due to opportunity motivation factors, comprising the need for autonomy, the aspiration to be their own bosses, and the desire to implement their business ideas (Figs. 1, 2, 3, 4, 5, 6, and 7).

#### ***4.1 Success Factors of Women Entrepreneurs in Ghana: The Case of Two Role Models***

The entrepreneurship literature indicates that female entrepreneurs determine their business success or performance by relying on both economic and non-economic measures (James, 2012). Furthermore, Saffu and Manuh (2004) argue that success in entrepreneurship can be attained by Ghanaian women entrepreneurs who possess business skills, launch new products, and stick to their specific business strength areas. Saffu (2005) also insists that women entrepreneurs who are supported by their spouses can become successful entrepreneurs in Ghana. This support could take the form of both financial and non-financial assistance. However, Zakpaa (2021) contends that more additional success factors for female entrepreneurship in Ghana comprise their ability to prioritise their mode of expenditure. The joining of a trade-related association that acts as business of networks by women entrepreneurs in Ghana can contribute to business success or growth (Amegashie-Viglo & Bokor, 2014). In this vein, Rosa et al. (1996) argue that the level of females' economic and

**Fig. 2** Women Peeling cassava to produce gari (Photo © Jacqueline Zakpaa)



**Fig. 3** Peeled cassava at the mill to be crushed to produce gari (Photo © Jacqueline Zakpaa)



social connections can influence business performance. Both male and female entrepreneurs in Ghana obtain their business skills from their families (Amegashie-Viglo & Bokor, 2014).

Even though there are numerous well-known women entrepreneurs in Ghana who are often projected as models of entrepreneurial success in Ghana, this section will just focus on just two noteworthy women entrepreneurs comprising of Mrs. Anita Mensah, who lives in the Ghanaian city of Takoradi and Mrs. Florence Pul, who resides in Tamale.



**Fig. 4** Crushed cassava being bagged by women outside a mill in a village  
(Photo © Jacqueline Zakpaa)



**Fig. 5** Crushed cassava dough bagged in sacks and placed under pressers to extract starch and water  
(Photo © Jacqueline Zakpaa)



**Fig. 6** Roasting of dehydrated cassava dough in Pans to produce gari  
(Photo © Jacqueline Zakpaa)



**Fig. 7** Woven straw baskets produced by a female entrepreneur (Photo © Jacqueline Zakpaa)



### 1. Mrs. Anita Mensah

The entrepreneurship literature on developing countries has frequently associated women with little or no education with push reactive, survivalist necessity motivation factors (Adom, 2015; Adom & Williams, 2012; GEM, 2012; International Finance Corporation, 2011). A female entrepreneurial role model such as Mrs. Anita Mensah, who lives in Takoradi in Ghana, has defied all this stereotyping because she had no formal education, yet she became so prosperous through entrepreneurship to the extent that she could educate some of her children abroad. Hence, her opening remark, “The beginning of life is a gift of God” during the informal interaction this author had with her in 2021 was very insightful based on the forthcoming.

#### 4.1.1 Brief Biographical Profile and Entrepreneurial Activities

Mrs. Mensah’s late mother was an indigene of the Volta Region of Ghana. Her late mother was born and bred in Sekondi in the Western Region of Ghana. Her mother hailed from Dzelukope, but her father was a native of Anyako, which are all towns in the Volta Region of Ghana. Mrs. Anita Mensah too was born and bred in Sekondi. This implies that her late mother was a second-generation permanent settler migrant. Mrs. Mensah indicated that, when she was 16 years old, her mother was a retailer of the local gin “Akpeteshie”. Palm wine which is tapped from old palm trees that are felled is one of the raw materials that can be distilled into Akpeteshie. Mrs. Mensah indicates that when she was a young girl, her mother frequently sent her on errands to take delivery of supplies of “Akpeteshie” from different producers. However, when she was 21 years old, her uncle orchestrated a family marriage, and so she left her mother’s residence to settle with her husband. Due to the fact that she knew all her mother’s suppliers, she started her own business and distillery at Effiakuma Zongo, located in the Takoradi metropolis, at the age 21 years. Thus, she acquired her formative business skills at an early age through experiential learning and observation of her role model mother. Also, the source of her motivation was induced by her

prior knowledge and the experience in entrepreneurship she accumulated by assisting and working for her mother. She also obtained her start-up venture capital from her own private savings.

Both she and her mother were very daring and brave women because the sale of Akpeteshie was illegal at that time, but they persisted because she revealed that the business was profitable. Besides, the brewing of Akpeteshie is an indigenous business of many people from the Volta region of Ghana, including other regions too. The sale of Akpeteshie was banned in Ghana partially because the abuse of this alcoholic drink by some of its patrons resulted in health problems and deaths. Furthermore, Mrs. Mensah was able to get access to some business resources through her social networks, comprising of some local chiefs whom she knew and contacted to negotiate for the acquisition of vast acres of a palm plantation which she bought around Airport Ridge in Takoradi, with 10 British Pounds she saved. The Airport Ridge area has now been developed into a vast first-class residential area in Takoradi. Having acquired this plantation, she then started bringing her co-ethnics, who knew how to brew Akpeteshie, from Sogakope, a town in the Volta region.

Her business circles expanded when she joined the Akpeteshie society and became the chairperson of the Takoradi distillers association, including her election as the regional treasurer of this association. In recognition of her hard work, the then Ministry of Cooperation Department in Ghana selected her in 1975 to join her colleagues and other officials comprising the then director of Ghana Standards Board (Dr. A.A. Owusu), to tour some distilleries in Birmingham, UK. The purpose of the tour was to help them observe the best practices so that upon their return to Ghana, they could also improve the quality and quantity of their products by acquiring new technology to increase their capacity. During this visit, she paid a deposit of two thousand British Pounds as part payment for a brewery machine. She made a second trip to the UK after this first tour, and the purpose of this private visit was to enable her to negotiate to purchase industrial machines for the distillation of alcoholic drinks. The machine was shipped to her three months after her visit there, and it marked a turning point in her business.

Her customers were not limited to the Western region alone, because other clients of hers came to buy her drinks from Winneba in the current Central region of Ghana, including Accra, because people liked her quality products. She stated that the quality of my local gin “Akpeteshie”, induced the director of the then state distillery, the Ghana Industrial Holding Company (GIHOC) to give her a contract, including money in 1961, to supply GIHOC monthly with hundred barrels of the local gin. The defunct GIHOC used local gin as the raw material for the production of an alcoholic drink with the brand name, Castle Bridge. She claimed that she was able to supply GIHOC with between 50 to 60 drums in a month. However, in order to meet the increasing demand for her product, she gave subcontracts to producers of the gin to people in the Nzema areas of the Western Region, and this contributed to an increase in her productivity, including job creation and a source of income for several people 12 whom she engaged as suppliers of Akpeteshie.

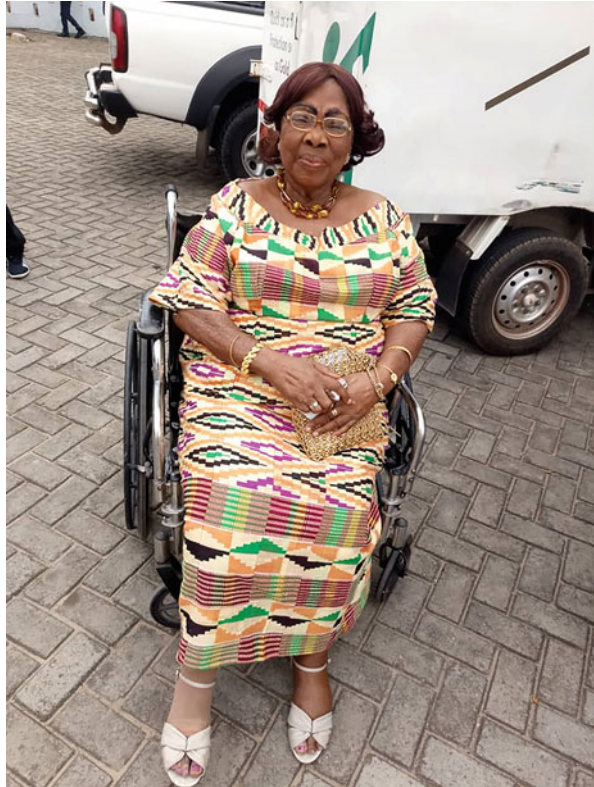
Further, she revealed that “I used part of the money I earned from business to build a 16-room house”. Additionally, she incorporated a limited liability company

which was given the name Animens industries, and her first product, which was christened as Fort Orange gin, was an improved variety of Akpeteshie, which became her main product for 5 years (1975–1980). She also produced various labels of gin and brandy, but her flagship product in the early 1980s, which became a household name that won an award, was the Prince Charles gin. She produced Prince Charles gin by using the formula of Beefeater distillery, producers of London Dry Gin, after having secured the company's permission to do so. The choice of this product name was influenced by the fairytale wedding of Prince Charles and Lady Diana Spencer in 1981, including her visit to Birmingham during that time. Eventually, they increased their brands by adding labels comprising Lady Diana Brandy, Animens Schnapps, J.H. Heinses, Schantof dry gin, and Vodka. Fifty percent (50%) of her gin was exported to the Ivory Coast.

The major challenge of the business at that time was access to foreign exchange, which she needed to buy 60 percent of the imported raw materials and packaging needed for her diverse alcoholic drinks. Having achieved all these great feats, she then decided to divest her business into the hotel business in 1983, with the opening of Animens Hotel, which became the leading Hotel in Western Region and Takoradi at that time, they charged very high prices per room because of the comparative high standard of their hotel and services during that era. The hotel began with 21 rooms in 1983, but in 1986 she increased the number of rooms to 51 rooms. She also improved and upgraded the facilities at the hotel and added two large conference halls, including restaurants. Animens Hotel is now rated as a three-star hotel. However, stiff competition from a significant number of 3 star, including 4- and 5-star hotels that have been built in Takoradi, especially after the discovery of oil in the Western Region of Ghana, where Takoradi is located in the year 2008, have significantly reduced the market share of Animens Hotel. Her hard work and achievements also earned her several local and international awards which she received in Spain South Africa and Ghana. Also, the British Distillers Association gave her a sponsorship which she used to educate one of her sons there. Entrepreneurship has made her wealthy, as she owns several other mansions and properties.

At a ripe age of 90 years, she is thankful to God for seeing her through life successfully, and 13 contends that “my honesty made people to help me” in business. Currently, the premises of the distillery have been leased to a different company as her concentration is now on her hotel business. She is also a social entrepreneur who has trained several people to start-up their own businesses. She is a patroness of societies, and a founding parishioner/member of Mary Star of the Sea Cathedral of the Catholic Church in Takoradi. Consequently, one can argue that Mrs. Anita Mensah's entrepreneurial behaviour, motivation, and success are consistent with Minniti's (2009) contention that the indicators of entrepreneurial behaviour at the individual level comprises factors such as age, education, wealth status, income and wealth, self-efficacy, locus of control, fear of risks, opportunity recognition, networks and role models, social capital, ethnicity, and migration status. This author personally interviewed her on the 7 January 2021, in her residence at Beach Road in Takoradi. The interview began in the presence of one of her adult sons, but a second one who played a key role in the mother's business joined the group later on, and he helped by giving additional information, even though the mother is still mentally

**Fig. 8** Picture of 90 years old Mrs. Anita Mensah (Photo © Jacqueline Zakpaa)



sharp at her age and her memory remains intact. Mrs. Mensah's son and a personal friend of mine helped me get access to her, and they also assisted with the interview. This interaction lasted for about two and a half hours. Local Ghanaian languages comprising of Fante and Ewe languages were spoken during the interview, which was interspersed with a bit of English language because the interviewee understands and speaks basic English pretty well (Fig. 8).

## 2. Mrs Florence Pul

Some entrepreneurship researchers contend that entrepreneurial success increases when the entrepreneur has higher vocational education and is pulled but not pushed into business (Kloosterman et al., 2016). This assertion appears to be applicable to the case of Mrs. Florence Pul's business success in the educational sector. Mrs. Florence Pul launched a self-employment business in the service sector by starting-up a private school to render educational services. She has a first degree from the University of Cape Coast in Ghana, where she majored in French in 1980. She also obtained a Masters' degree a few years after her first degree. As a major form of human capital, education is a crucial asset for entrepreneurial success (Ilies et al., 2019). With regards to her work experience, Mrs. Pul was first employed in the

public sector of Ghana as a teacher at St Charles Secondary School in Tamale. She resigned from teaching to work with a non-governmental organisation (NGO). It appears as if she had an unfulfilled mission that kept on pushing her to stop working for other people, hence she again resigned from the NGO she worked for and founded a private school which she named “Etoile Royale Educational Services” in the year 2001. Mrs. Pul’s school is registered as a company limited by guarantee under the Companies Code of Ghana, Act 179 of 1963, as amended.

Mrs. Pul asserts that prior to the founding of her school, she and her spouse had certain expectations with regard to the quality of the learning environment they desired for their children. However, they were unable to find any private school or a hybrid public-private educational establishment that had conducive learning environments for their first three children. Frustrated by their efforts to help create such environments through taking up membership of various committees where their children attended school, they finally decided it was time to create their model of an educational assessment, especially after the birth their last child in 2000. Thus, she was pulled into establishing her school by responding to an unmet demand consisting of an acute need of a favourable teaching and learning environments for children from middle-class homes in the Tamale metropolis. According to her, Etoile Royale Educational Services is a completely private initiative that focuses on promoting healthy physical, emotional, moral, and the intellectual development of children. Stephan et al. (2015) confirm that people can be pulled into starting-up new enterprises due to the recognition of business opportunities to meet an unmet demand by providing services.

Relating to the performance of her business and its impact on society, she contends her school has evolved and grown, because when the school was first launched it began with just two nine-month old babies in her Crèche, in September 2001. Nevertheless, Etoile Royale Educational system has since grown into two Centres operating in the Northern and Upper West Regions of Ghana. The Tamale Campus graduated its first batch of students in 2013, while the Nandom campus in the Upper West region, opened its gates for its first intake of students in 2011. Since then, both campuses have registered tremendous success with more than 95% of their past students furthering their education in Grade A Senior High Schools and universities in Ghana. More than 61% of the past students at her school have enrolled in science-based programmes such as medicine, pharmacy, engineering, computer science, biotechnology, and molecular biology, among others. 31% of the students are pursuing Arts or business-related programmes. Her perception of business success is in consonance with the views of researchers who conceive the indicators of business success as comprising business growth, financial resources, and material resources (Wernerfelt, 1984) especially for women entrepreneurs in Ghana, material resources are vital for entrepreneurial success (Zakpaa, 2021).

She also attributes her business success to prudent management. She insists that both campuses of Etoile Royale Educational Centres rely solely on the fees that parents pay. She insists that her school has never received any grant or financial support of any kind from the Ghana government, international donor agencies, or private philanthropists. She revealed that banks are eager to receive their monies, but

these same banks are very wary and reluctant to advance loans or other financial services that would support the growth and development of her school. “Knowing we have nowhere we can turn to for capital for our growth and development, we adopted business models that ensured we effectively managed our resources, sustained, and grew our customer bases in both operational areas, and developed a brand that stood us out from the many private schools that surround us”. Furthermore, she indicates that they have made significant investments in their administrative and financial management systems to ensure effective and efficient tracking of the use of any resources at their disposal, in order to keep their commitment to providing high quality and holistic services to the children who come through our gates. She adds that “maintaining our commitment to holistic education has enabled us to create and maintain a brand built on honesty, transparency, trustworthiness, and discipline. This is what has kept parents and pupils satisfied and loyal to our kind of educational services”. According to her, these factors have sustained the patronage of their services, by making their school the first point of reference for parents seeking good schools for their children in both Tamale and Nandom. Mrs Pul is a friend and course mate of this author (Figs. 9, 10, 11, and 12).

## 5 Towards the Future

Women in Ghana were confronted with several diverse gender-based barriers that limited their ability to engage in entrepreneurship some decades ago. However, the dominance of entrepreneurship by Ghanaian women has pushed several stakeholder to create a more conducive entrepreneurial ecosystem for entrepreneurs in general, and for women entrepreneurs in particular, due to the key roles, they play in society. Both governmental and non-governmental groups have supported women in business through various activities and institutions that have been created to promote women’s entrepreneurship. Nevertheless, the impact of the Covid-19 pandemic on businesses has made several businesses susceptible to failures, hence this is the time to give women entrepreneurs more financial and non-financial support to safeguard their businesses. Additionally, Ghana government should continue to use legislative policies and interventions to deal with those remaining cultural practices which negatively affect women’s entrepreneurship. Also, more women should be assisted to improve their business performance through the establishment of adult literacy training programmes in communities across Ghana, in order to enhance the capacity of vulnerable low or uneducated women, with basic business management skills.

**Fig. 9** Mrs. Florence Pul, co-founder of Etoile Royale Educational Centre (Photo © Jacqueline Zakpaa)







**Fig. 10** Picture of the School Building of Etoile Royale Education Centre (Photo © Jacqueline Zakpaa)



**Fig. 11** Junior High Secondary Students at Etoile Royale Education Centre (Photo © Jacqueline Zakpaa)



**Fig. 12** Kindergarten pupils at Etoile Royale Education Centre (Photo © Jacqueline Zakpaa)

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# Women Entrepreneurs in Kenya



Pamela Adhiambo Chebii and Joash Ogolla Ogada

**Abstract** This chapter offers insights into women entrepreneurship in Kenya. The chapter initially provides the introductory notes followed by the historical overview of women entrepreneurship and the entrepreneurship ecosystem. The study continues by presenting the current state of women entrepreneurs. In the end, the chapter takes a look at the development of women entrepreneurship in the future.

## 1 Introduction

In the golden age of globalization, digitalization and start-up booms, Kenya is experiencing a revolution, vis-a-vis women entrepreneurship. Economic development globally is incomplete without women taking part in its process because they constitute almost half of the world's population. Ritchie and Roser (2019) found that the share of women in the world in the year 2017 was approximately 50%. As regards entrepreneurship, Global Entrepreneurship Monitor findings rate women entrepreneurship in sub-Saharan Africa as being the highest in the world (Kelley et al., 2017). The proportion of women starting businesses as measured by the Total Entrepreneurial Activity (TEA) in Africa has been higher than the rest of the world (Global Entrepreneurship Monitor (GEM), 2017). Like other sub-Saharan African countries, Kenyan women entrepreneurs from all walks of life and from all parts of the country are starting and managing enterprises. This is in line with research which has shown that women are expected to be twice as likely to start a business than elsewhere (AfDB, OECD & UNDP, 2017). The nature of women to nurture has been one of the drives that has resulted in an increasing trend in women-owned enterprises. Women not only increase and diversify household income, but they are also more likely than men to invest in the well-being of their families and communities (Nichter & Goldmark, 2009; Duflo, 2012; Yoong et al., 2012; Doss, 2013).

The entrepreneurial activities of Kenyan women contribute greatly to the economic development of the country. Studies suggest that women entrepreneurs are

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important drivers of economic development, particularly in less developed regions of the world (Brush & Cooper, 2012; Kelley et al., 2017; Minniti, 2010). However, other studies suggest that women entrepreneur participation in the global commerce is hindered from realizing their full potential by many factors (Osoro et al., 2013; Vossenber, 2013). Some of these factors in Kenyan perspective are stated by Ndemo and Mkalama (2019) as including legal, financial, education, how women entrepreneurs are conceptualized and other environmental factors. Other factors include gender disparity, culture, politics and the laws of the land.

Kenyan women carry out their businesses with a view of maximizing on profits. This is the economists view that describe entrepreneurship as an activity of carrying out a business with a view of generating profits (Langowitz & Minniti, 2007; Noguera et al., 2013; Rae, 2013). With the view of making profits, women make significant contribution to entrepreneurial activity (Noguera et al., 2013) and economic development (Kelley et al., 2017; Hechevarría et al., 2019). The contribution to economic activity is done in terms of creating new jobs and therefore increasing the gross domestic product (GDP) (Bahmani-Oskooee et al., 2013; Ayogu & Agu, 2015; Noguera et al., 2013).

Women are in many instances pushed to start entrepreneurship activities. One of these push factors is marginalization. Aldrich et al. (1984) in their social marginalization theory argue that the process of entrepreneurship is as a result of social marginalization of an individual. Gatzweiler and Baumüller (2014) define marginality as the experience of disadvantaged people or groups who are excluded from the resources and opportunities they need to participate as full and equal members of society. Social marginalization is a contributory factor in the exclusion of a majority of Kenyan women from entrepreneurship activities.

Survey data from the Kenya National Bureau of Statistics (KNBS) (2016) indicated that 48% of formal enterprises were owned by men compared to 32% by women. Of the informal enterprises in Kenya, 60% were women-owned (KNBS, 2016). Seventy percent (70%) of the informal traders in Africa are women (Froham, 2018), and therefore this calls for enhanced support to these business regimes as opposed to the traditional stereotype of eliminating informal businesses (Ndemo & Mkalama, 2019). Women-owned businesses are predisposed to be informal in nature due to their adverse operating environments and accompanying stereotypes that limit their formalisation (African Union Commission, 2018). These informal businesses have given impetus to women entrepreneurship, and according to Dharmaratne (2012), a large number of women today have started their own businesses and are competing favourably with their male counterparts.

The following part describes the historical background and development of women entrepreneurship in Kenya, pinpointing the precolonial, colonial and postcolonial eras. The women ecosystem is then elaborated followed by the current state of women entrepreneurship, where some examples of successful women entrepreneurs are given proving that women are capable of competing favourably in the business arena. Finally, the future perspective of the women entrepreneurs in Kenya is suggested.



## 2 Historical Overview

There is a need to appreciate the historical context of the role of women in entrepreneurship and economic development in general (Akyeampong & Fofack, 2012). The history of Kenya is that the nation is an artificial creation of the colonial powers comprising of more than 42 separate ethnic groups (Nangulu-Ayuku, 2000; Dana, 1993). The ethnic groups tend to create imbalances as concerns gender and entrepreneurship in developing countries like Kenya. These imbalances are more explicit due to social structures and social roles that are embedded deeply in historical and cultural contexts (Metters, 2017; Ramadani et al., 2013). Traditionally, most of the regions in Kenya exhibited a patriarchal society, a society which has its roots in male-dominated labour markets and has hindered women's ambitions in the entrepreneurial space. This is because the culture discouraged women from pursuing entrepreneurial activities, as this went against the patriarchal traditional gender roles of mother and wife (Achtenhagen & Welter, 2003; Welter & Smallbone, 2003; Karatas-Ozkan et al., 2010). In addition to culture, Panda and Dash (2014) found that unfriendly business and unstable political environments and economic recessions are some of the major deterrents to any form of entrepreneurial activities.

The Republic of Kenya can be divided into three significant eras: first is the era before colonization, second is the time when Kenya became a British protectorate in 1895 and colony in 1920, and third is the post-colonial era after independence in the year 1963. In these eras, there wasn't a general way to describe women entrepreneurship in Kenya because of its diversity. The indigenous Kenyans and the migrant communities were involved in some kind of trade with each other for posterity, survival necessity and/or opportunity over the years (Gupta et al., 2018). However, despite the different ethnic groups exhibiting different unique and distinctive entrepreneurial behaviour, there were also many commonalities, including the patriarchal societies that did not give women the free will to start their enterprises.

In the precolonial era, women lacked opportunities, were resource-constrained and faced challenges which were unique to them (Panda & Dash, 2014, 2016; Verheul et al., 2009). In addition, the lack of female role models deprived women of inspiration in their industries (Danish & Smith, 2012). In this era, there was localized trade among communities adjacent to each other and transnational trade between distant communities. This encouraged social entrepreneurship among Kenyans, a commercial activity with the purpose of serving social needs (Bwisa, 2011; Abeysekera, 2019; Grieco et al., 2015). Thus, the main economic activities during the precolonial era in Kenya were land tilling, where women were involved (Bwisa, 2011). This could be likened to small-scale agribusiness. The fact that women were actively involved in land tilling, their prominence in agricultural activities did not necessarily endow them with economic influence despite the fact that their labour was crucial for both cash and food crops (Akyeampong & Fofack, 2012).

During the colonial period, the British protectorate did not give specific support to Kenyan women entrepreneurs. This situation was like other nations of the world



**Fig. 1** A woman's stall showing some weaved baskets and some modern baskets combining leather and sisal in Eldoret, Kenya (Photo © Pamela Adhiambo Chebii)

such as Bosnia and Herzegovina during the post-war period where entrepreneurship as a private sector was not recognized by the State (Dana, 2010; Dana et al., 2018). The advent of colonialism was accompanied with social change and transformation that disrupted traditional structures and acted as a push factor for entrepreneurial activities. The women formed informal women support groups which remained resilient (Kinyanjui, 2007) during this era and were transformed to the modern-day self-help groups. These groups were formed to train women on various crafts, some of which were entrepreneurial such as basket weaving (Kamuiru, 2015). Some of the weaved baskets are still being sold by female entrepreneurs. Figure 1 shows a sample of these.

At the onset of the postcolonial era in Kenya, women were expected to manage family farms alone as their husbands went away to find work in different Kenyan towns. Saidi (2010) argues that across the subcontinent, women's basic dominance in agricultural production meant that, even in the most entrenched patriarchies, 'female labor was necessary labor—the labor from which surplus could be derived. . . .' (Saidi, 2010, p. 15). At the post independent era, women were no longer under the control of the colonial restrictions. A number of them started and operated micro- and small enterprises. According to the 1999 National MSEs Baseline survey, there were 612,848 women in micro- and small enterprises (MSEs) in Kenya, accounting for 47.4% of all those in MSEs. However, the results showed that women tended to operate enterprises associated with traditional women's roles of homemaking. These included entrepreneurial activities such as hairstyling, restaurants, hotels, retails shops and wholesale outlets. The Kenyan government came up with policies such as sessional Paper No. 2 of 1992 that acknowledged that 'the Small Scale and Jua Kali Enterprises (SSJKE) sector played an important role in job creation' (GoK, 1998, p. 200). In order to enhance the rapid growth of the sector, there was a review of the legal and regulatory environment for informal sector activities. Sessional Paper No. 2 of 2005 targeted the development of SMEs for

wealth and employment creation for poverty reduction. However, these legislations did not address women entrepreneurship issues. Similar findings were observed by Nziku and Henry (2020) in a study in Tanzania where they found that while the current policy acknowledges the important role women play in their communities, it is geared more towards small- and medium-sized enterprise (SME) development than entrepreneurship.

Historically, the main obstacle to women engaging in entrepreneurial activities was the acquisition of capital for start-up or growth of their enterprises. Married women encountered greater difficulties in starting and managing their enterprises. In agreement with this, studies by Chebii et al. (2015), Peter and Muniyithya (2015) and Soomro et al. (2019) argued that there is a negative relationship between marital status and business performance. To its credit, the Republic of Kenya came up with some relief for women with the promulgation of the new constitution in August 2010. The constitution emphasizes equality for both women and men. Constitution Article 27 (3) states women and men have the right to equal treatment, including the right to equal opportunities in political, economic, cultural and social spheres (Republic of Kenya, R.O.K, 2010, p. 40).

### 3 Entrepreneurship Ecosystem

An entrepreneurial ecosystem describes a ‘set of interdependent actors and factors coordinated in such a way that they enable productive entrepreneurship within a particular territory’ (Stam, 2015, p. 5). This description is derived from the biological concept of an ecosystem which describes an interactive system of living organisms within their physical environment (Cavallo et al., 2019). The idea of the entrepreneurial ecosystem thus introduces ecological thought into the human socio-economic order (Kang et al., 2019). The idea of ecosystems is particularly important for improving the legitimacy and development of new ventures (e.g. Laamanen et al., 2018). The Kenyan entrepreneurial ecosystems can operate at multiple levels such as nationally, in the East African region and within the African continent. They can also operate within multiple sectors such as education, hospitality, health, technologies, transport and agriculture among others. An entrepreneurial ecosystem is therefore a social and economic environment affecting local or regional entrepreneurship (Acs et al., 2017; Roundy et al., 2017).

Entrepreneurial activities play a critical role in the development and well-being of societies (Herrington & Kew, 2013). Thus, various stakeholders including governments, non-profits, researchers and individuals are interested in facilitating the development of supportive entrepreneurial ecosystems (Carranza et al., 2018). To analyse the entrepreneurial ecosystem, we followed some of Stem’s (2018) and that of Theodoraki and Messeghem’s (2017) framework that describes the entrepreneurial ecosystem. Stem’s (2018) frameworks include different elements and measures, such as formal institutions, entrepreneurship culture and physical infrastructure. The

support entities include banks, business angels, venture capitalists, consultants, business incubators and mentors.

Banks and other financial institutions make an important component of the entrepreneurial ecosystem. However, they have not favoured women entrepreneurs as regards financial loans. According to Mwongera (2014), commercial banks have often been criticized for having high interest rates charged on loans. In addition, most financial institutions in Kenya require collateral as a prerequisite for loans. This disfavours most women who have no collateral registered in their names. The collaterals include assets such as land and vehicles which are majorly owned by men. Mwobobia (2012) corroborates this by noting that most women who venture into businesses and need financing lack the needed collateral to enable them to secure bank loans. Some banks require credit history of the individual women to determine access to financing, which makes it difficult for venture start-ups. In their quest to address this issue, the African Development Bank (AfDB) (2012) recommends that there was a need to review legal, regulatory and supervisory frameworks with intent to remove the pending impediments for women to access debt financing. According to Chaudhuri et al. (2018), access to credit has been a hindrance to advancing women enterprises; hence, most of them are poorly managed, generate low income and are often deemed not creditworthy by financial institutions. However, some banks in Kenya such as the Kenya Women Finance Trust (KWFT) bank support women entrepreneurs.

Women entrepreneurial activities are a visible part in the entrepreneurial ecosystem. However, several enterprises have a low survival rate. Agweyu (2020) sums up the entrepreneurial process quite well by the quotation 'coming up with a business idea is the easy part, executing the idea is the brave part, sustaining it is the hard part; harder still if you were born female'. These great ideas by women would be upheld if there were business-related trainings. Training on financial management is one of the requirements lacking from the financial institutions and the general entrepreneurial ecosystem. Ajuna et al. (2018) found that training positively influences the performance of women-owned enterprises. Mwobobia (2013) recommends more training to be given to women entrepreneurs in areas of finance, budgeting, loan repayment and general business management aspects. Some Kenyan banks offering some forms of training and other support include equity bank and cooperative bank of Kenya.

In addition, the financial institutions need to consider mentorship for women entrepreneurs as part of the training. Women entrepreneurs need mentors to increase skills and knowledge (Chebii et al., 2016). Successful entrepreneurs who are mentors and role models influence the strategies and resources used by nascent female entrepreneurs that determine entrepreneurial outcomes (Ojong et al., 2021). The entrepreneurs' key focus for mentoring sessions include support for the entrepreneur's vision and strategy (Chebii et al., 2016). An entrepreneurial ecosystem that encourages women to have good vision and strategy would have a low possibility of failure. When a bank partners with an institution of higher learning with the view to supporting women entrepreneurs, the results are normally positive. Such a case is observed in the partnership between Strathmore University and iBiz Africa bank. Since 2017, they have been supporting female-led start-ups to grow their businesses

through the Women in Tech programme (Agweyu, 2020). Each year, the programme selects ten promising technology-oriented female-led start-ups. In the incubator, they relate to a variety of tools and resources that can help them refine and grow their businesses. These include mentorship and coaching sessions. They are provided with networking opportunities and access to investor forums and seed capital. At the end of the 4-month incubator programme, the teams prepare and deliver final pitches to a panel of judges, which then selects five teams, each of which is awarded Kshs 1 million (USD 1 = approximately 109.062 Kenyan shillings) in seed funding (Agweyu, 2020). This programme provides women with impetus to create and manage their enterprises at the start-up period.

Some formal institutions concerned with the entrepreneurial ecosystem include political leadership, regulatory framework and policy. For the women entrepreneurial ecosystem to be functional in Kenya, the government must create an enabling environment through political leadership. This regards business-friendly laws and policies. Local leaders would help develop women entrepreneurs if they created entrepreneurial networks for women. Several authors have observed the importance of networks including Martin and Omrani (2019), Digan et al. (2019), Yenilmez and Izmir (2019) and Ojong et al. (2021). The political and other influential leaders in Kenya could consider inviting women to join trade delegations or missions, because of the indistinctness of women-dominated subsectors or sectors (Digan et al., 2019), therefore increasing their network for posterity.

Starting a business should be a fast process with as few restrictions as possible. White (2011) observed that entrepreneurs in Africa are challenged by the lack of governmental support and corruption among other factors. Women entrepreneurs would like to see an initiative in creating laws that support start-ups and managing their enterprises without much of the bottlenecks. Some government officials ask for bribes which make it very difficult for the already cash-strained women entrepreneurs. Kenya has tried to make it easier for women entrepreneurs by putting some women-friendly sections in its constitution of 2010 and its vision 2030. Some of the restrictions that the government should still consider are the high taxes and difficulties in getting business licenses because of bureaucracy and corruption. In the Corruption Perceptions Index 2020, Kenya is ranked 124th out of 180 countries for corruption (Transparency.org, 2021) with the least corrupt countries at the top of the list. The International Labour Organisation (2012) states that women's entrepreneurship is best promoted through comprehensive policy frameworks that protect, foster and regulate business start-up and development for women.

## 4 Women Entrepreneurship

There has been an evolution as regards Kenyan women entrepreneurs just after independence and the situation in the current state. The present Kenyan woman entrepreneur tends to be highly motivated and self-directed. This is because they have the ability to portray a high degree of internal locus of control which is a



**Fig. 2** A woman selling a variety of locally made products including shawls, hand bags, sculptures, bangles and necklaces in Eldoret, Kenya (Photo © Pamela Adhiambo Chebii)

personality trait that plays a decisive role in increasing entrepreneurial intention (Brunel et al., 2017), high need to achieve (McClelland, 1961) and the urge to break away from social and economic marginalization. These attributes have driven most Kenyan women towards economic independence. They are competent in balancing their social and economic duties by managing their household chores and entrepreneurship. Figure 2 shows a variety of products women entrepreneurs in Kenya sell to gain economic independence

#### ***4.1 Women Entrepreneurship Development in Kenya***

There are four pertinent questions that can be asked about Kenyan women entrepreneurship. These are as follows: Who are Kenyan outstanding women entrepreneurs? What entrepreneurial activities are they engaged in? What entrepreneurial traits do they portray and What challenges do they face? This section attempts to answer these questions.

Currently, there are quite a good number of Kenyan women who have ventured into entrepreneurial activities. However, there are 40 outstanding women entrepreneurs who have built great businesses, brands and social enterprises and have helped in putting the country firmly in the Pan-African and global business map (Osoro et al., 2013). Due to space and time, we shall purposively discuss only three of these

women based on the level of investment and different sectors of the economy where they have invested. We will also discuss one young woman who has not achieved international recognition yet, but has great potential to reach that level with encouragement and support. The following section discusses these outstanding women entrepreneurs.

#### **4.1.1 An Outstanding Kenyan Woman Entrepreneur in the Breweries Sector**

Tabitha Mukami Muigai Karanja is the founder and current Chief Executive Officer of Keroche Breweries, the first large brewery in Kenya owned by a non-multinational company (Ventures Africa Magazine, 2014). Keroche accounts for 20% of Kenya's beer consumption, as of October 2012 (Ventures Africa Magazine, 2014). Tabitha's husband Joseph is the Chairman of the breweries. Keroche Breweries produces a variety of alcoholic beverages. The company has come up with innovations, and their brands include KB lager, Summit lager, Summit Malt, Valley Wines and Crescent Whisky. The company has a revenue turnover of Ksh 18.5 billion (USD 185 million) (Government of Kenya (G.O.K), 2020).

Tabitha is one of Kenya's leading women entrepreneurs, a remarkable trailblazer and an example of a woman made against odds (100 Lionesses—Lionesses of Africa, 2021). Before her entry into the industry, the alcoholic drinks industry was a monopoly of a multinational company, Kenya Breweries Limited (100 Lionesses—Lionesses of Africa, 2021). Tabitha identified an opportunity in the industry after seeing that the beer which was being sold in the market contained a lot of sugar, an element that causes diabetes. She therefore came up with a brand that contains less sugar, an idea that transformed Keroche into a viable and profitable business. With her idea, she took on an 87-year-old Kenya Breweries Limited monopoly head on in 1979 and entered the industry with a deeply entrenched male gender stereotype (100 Lionesses—Lionesses of Africa, 2021). Thus, with her bravery, she broke the mould by creating the first woman's enterprise manufacturing company, Keroche Breweries Limited, which also became Kenya's first indigenous home-grown beer and alcoholic drinks.

Her desire to succeed made her start venturing into the beer manufacturing business with only a paltry of Ksh 200,000 (approximately USD 2000) (Forbes Africa, 2014). This was done against a background of discrimination from commercial banks that would not grant her the desired loan for being a woman without proper collateral. For the past 18 years, this determined woman entrepreneur has battled against monopolies, high taxation, industry sceptics and other challenges to create a Kenyan business success story that is internationally admired (100 Lionesses—Lionesses of Africa, 2021).

Despite the odds Tabitha faced, she has managed to navigate through her business because of the support of her clients. In an interview, she had the following to say:

The support of Kenyans has kept me going all this time. I think without their support, it would have been very hard for me to survive and be where I am now. I owe everything to my loyal customers. To succeed in business put your customers at heart. Offer them a product with a unique selling proposition. This is the only way to survive. (100 Lionesses—Lionesses of Africa, 2021)

According to the Center for Economic and Leadership Development (Celdng.org, 2021), Tabitha has been recognized for her entrepreneurial contribution both in Kenya and abroad. Some of the awards she has received include the Moran of the Burning Spear in 2009 by the retired H.E. President of Kenya Mwai Kibaki for business skills and efforts to liberalize the country's liquor industry. In 2013, President Uhuru Kenyatta gave her the Golden Jubilee Award for exceptional service rendered to the Republic of Kenya (Celdng.org, 2021). In 2014, she was awarded the CNBC East Africa Businesswoman of the Year Award and subsequently the CNBC Africa Businesswoman of the Year Award (Celdng.org, 2021). On the 11th of November 2015, Keroche Breweries Limited won the Africa Transformational Business Award at the 6th Annual Gathering of the African Leadership Network Summit in Marrakesh, Morocco (Celdng.org, 2021). Keroche Breweries was rated as the fastest-growing African company.

From Tabitha's success story, we can draw the following lessons that describe entrepreneurs. First, she has a high degree of inner locus of control. According to McClelland (1961), this is one factor that is required for an individual to succeed in business. Second, she went 'against all odds' by choosing a path that was male dominated in the country. Her determination and her moderate risk-taking capacity could be seen when she ventured into business despite the difficulty of obtaining loans from banks to use as a start-up capital. This entrepreneurial character is described by Koudstaal et al. (2014) as those who assume business risks in the most uncertain environments. Tabitha's income, wealth, satisfaction and social status are dependent on the outcomes of her decisions in uncertain situations, as described by Cantillon (1755).

#### **4.1.2 An Outstanding Kenyan Woman Entrepreneur in the Finance Sector**

Jennifer Nkuene Riria (PhD) is one of the 50 most powerful women in Africa and 1 of the leaders in the finance sector (Obiria, 2020). Forbes Africa define her among other significant women in its March 2020 statement listing the most powerful women in the continent as 'challenging the status quo and creating a trail on terrain where there was none' (Africa's 50 Most Powerful Women, 2021). Forbes Africa ranked Dr. Riria fourth in its list after South Africa's Graca Machel, founder of Graca Machel Trust; Clare Akamanzi (Rwanda), chief executive officer of Rwanda Development Board; and Folorunso Alakija (Nigeria), executive chair of Famfa Oil.

In 1990, Dr. Riria joined Kenya Women Finance Trust (KWFT), a premier financial institution committed to offering credit to women. KWFT was formed in 1982 by women who had vowed to bring to reality financial inclusion of women as a



human right (Obiria, 2020). The founders struggled to achieve its objective, but it became a challenge until the entry of Dr. Riria who gave it the life it needed to empower women and bankroll their way out of poverty (Obiria, 2020). She found means for making the institution sustainable, by having strategic engagement with banks. She made efforts to ensure women had credit to start and grow their businesses. In 2013, she was awarded the Ernst & Young (EY) Entrepreneur of the year, East Africa 2013, and subsequently, the EY Entrepreneur of the Year Award 2014, at which point she was admitted to EY's Global Hall of Fame (100 Lionesses—Lionesses of Africa, 2021).

Kenya Women Holding Limited was in 2018, rebranded into Echo Network Africa Limited (Ena) where Dr. Riria serves as the Chief Executive Officer. Now, KWTF and Ena collectively pride in a membership of more than 1 million women spread across the 45 counties in Kenya. Through KWTF, Dr. Riria made efforts to ensure women had credit to start and grow their businesses. KWTF grants loans to marginalised women and their families, serving over 1.5 million women and disbursing over USD 2.3 billion over a period of 20 years. Dr. Riria has been described as proof of an individual entrepreneur who has made a difference in the lives of Kenyan women. She has singlehandedly transformed the microfinance industry in Kenya in order to tangibly improve the lives of women. Her efforts have enabled many Kenyan women to have access to finance that was previously not available to them (100 Lionesses—Lionesses of Africa, 2021).

Dr. Riria's success can be attributed to push factors, having been born in a poor background and learned under difficult conditions. As Kets de Vries (1977, page 44) points out, 'Early exposure to risk may increase one's tolerance to it'. Push factors represent expulsive factors at the origin that provide a reason to leave, such as poverty, low social status and lack of opportunity for personal development (King, 2012; Bansal et al., 2005), among other factors. This could have been the case for Jennifer Riria. Further, McClelland's (1961) observation about the desire to succeed for the sake of an inner feeling could have been a contributory factor to Jennifer's success. In her quest to succeed, she desired to make women succeed as well.

#### **4.1.3 An Outstanding Kenyan Woman Entrepreneur in the Waste Management Sector**

Waste management is a great problem in Kenya especially in the urban areas. Lorna Rutto is a Kenyan eco-preneur, who has come up with an innovative way of managing plastic waste. She is the founder of EcoPost (Ecopost Limited, 2021), a social enterprise created in response to the need to find alternative waste management solutions to Kenya's huge plastic waste problem (100 Lionesses—Lionesses of Africa, 2021). She founded this company in 2009. The company collects plastic waste and manufactures commercially viable, highly durable and environmentally friendly fencing posts, used widely across Kenya (100 Lionesses—Lionesses of Africa, 2021).

EcoPost uses 100% recycled plastics to make aesthetic, durable and environmentally friendly plastic lumber for use in different applications (Ecopost Limited, 2021). Lorna has provided Kenya with a commercial alternative to timber and in the process created over 300 jobs, saved over 250 acres of forests and taken over 1 million kilogrammes of plastic waste out of the environment (100 Lionesses—Lionesses of Africa). Her efforts have won her numerous plaudits and awards, both at home and abroad. One of the awards was in 2011, where Lorna was recognised by the prestigious Cartier Women’s Initiative Awards as their laureate for sub-Saharan Africa. Some of the Ecopost products can be seen in their website: <https://www.ecopost.co.ke/>.

#### **4.1.4 An Upcoming Kenyan Woman Entrepreneur in the Creative Sector**

Young women are not being left out in women entrepreneurship in Kenya. Vanessa Okello is one such young woman. In 2016, her supportive parents loaned her some money ([impacthubmedia.com/2017](http://impacthubmedia.com/2017)) which set her on her entrepreneurial journey. She started out with some jewellery, selling to her friends at social gatherings and also to her classmates at the university. She started her enterprise called NessaCreatives in November 2017 where she sells accessories such as bags, shoes, watches and jewellery (Wakhisi, 2021). At 19 years of age, she ventured into business to supplement what her parents provided for her. In the year 2018, at age 20 and being a university student, her desire was to earn some extra money to boost what her parents gave her in order to sustain her student life. The profits she got out of her sales encouraged her to continue with her business and to diversify her products. In a good week, she made sales worth Sh. 7000 (approximately USD 70) (AfroMum, 2021). Her clients were drawn from all over the country.

AfroMum (2021) captures a quote from Vanessa: ‘To all women in business, finding your own voice as a woman is truly a revolution. Go after everything you want and you will be sure to get it as long as you remain aggressive’, says Vanessa. Some of the products she sells are as shown in the following link: <https://www.afromum.com/vanessa-okello-running-a-jewellery-business-at-just-20/>.

Vanessa has faced a number of challenges in her business. She has had to borrow money in order to reach her customer’s satisfaction. Further, people have ordered for things which they end up not picking leaving her to incur huge losses (AfroMum, 2021). Making deliveries has also been a challenge since getting someone who is trustworthy and keeps time has not been easy (Wakhisi, 2021). This is one young woman who needs financial and mentorship support, to expand her enterprise.

The four women discussed are a sample of many other hard-working women entrepreneurs. In conclusion, discussing the profile of each and every one of the successful women entrepreneurs in Kenya would result to a voluminous encyclopaedia of women entrepreneurs in Kenya. Women entrepreneurs are contributing to the economic development of the country as displayed in the following exhibits which show some women run enterprises in Eldoret, Kenya. Figure 3 shows the

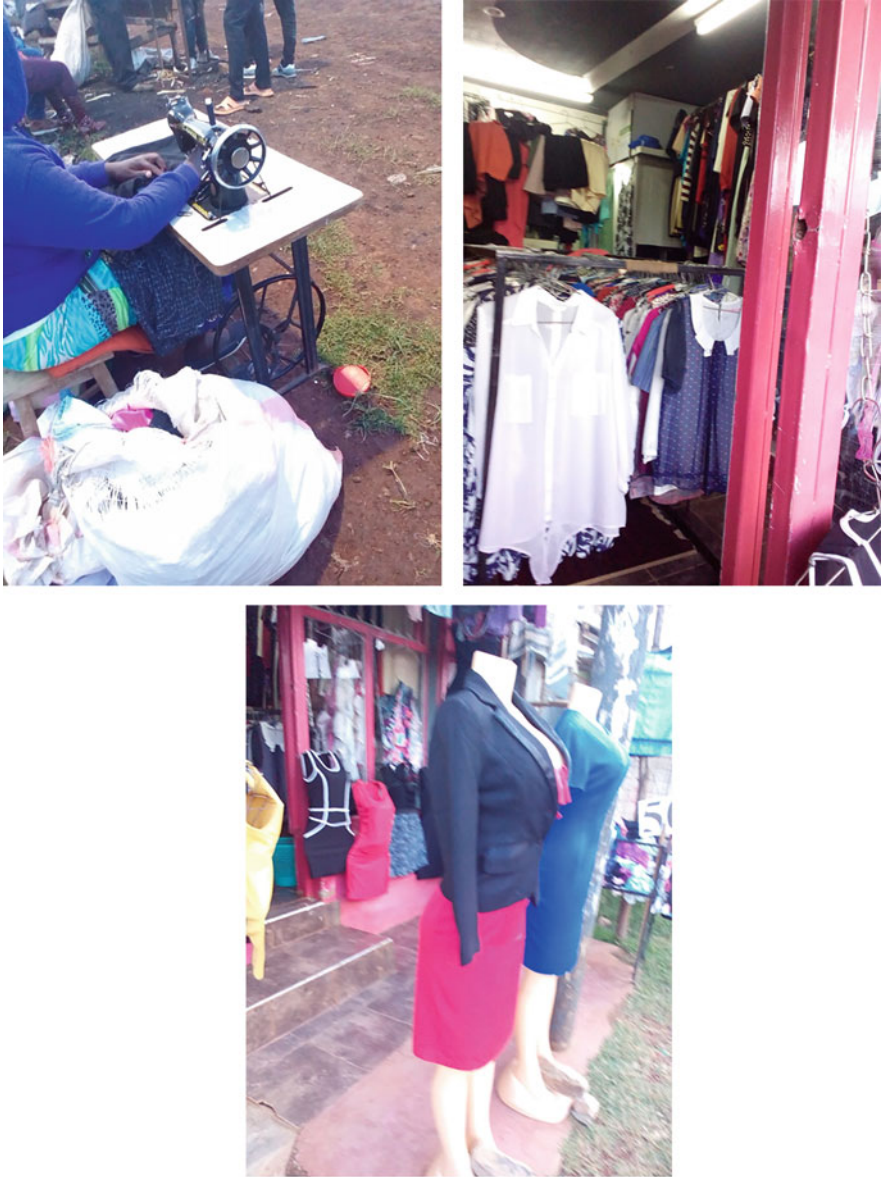


**Fig. 3** A woman entrepreneur managing a self-selection shop in Eldoret, Kenya (Photo © Joash Ogolla Ogada)



**Fig. 4** A woman entrepreneur frying and selling fish by the side of a street in Eldoret town, Kenya (Photo © Joash Ogolla Ogada)

ability of a woman as a manager of her enterprise. Figure 4 shows a woman operating an open-air food enterprise, and Fig. 5 shows a woman’s prowess in the tailoring and the sale of clothes enterprise.



**Fig. 5** A woman tailor at work with a display of clothes made in front of a shop in Eldoret, Kenya (Photo © Joash Ogolla Ogada)

## 5 Towards the Future

Despite the fact that Kenya as a country has witnessed an accelerated growth in women entrepreneurship, there are a number of challenges faced by these women entrepreneurs. If these challenges are addressed, then the future will be bright for Kenyan women entrepreneurs. In Kenya, the population of women is 51% as compared to men, and the sex ratio stands at 97 males per 100 females (Republic of Kenya, R.O.K, 2019). During the fiscal year 2018/2019, at the national level, for every ten (10) households, seven (7) were headed by males, while three (3) were headed by females. The social and economic implication of the 30% of the Kenyan households being headed by women is that they have contributed to the source of income to sustain their families through formal employment and/or through their participation in the informal sector by carrying out entrepreneurial activities. In the year 2020, there were about 1.5419 million registered enterprises in Kenya, of which 36% were women-owned. The low percentage of women-owned enterprises needs to be considered as we look at the future of women entrepreneurship.

Since women play a significant role in the different sectors of the economy, there are a number of factors considered hindrances that should be dealt with (AFI, 2016; Mori, 2014). One of the factors is social discrimination. Shelton (2006) note that social discrimination of women has been a drawback to women entrepreneurship development. At ideological level, societal expectations have provided a rationale for a social order that constitutes an institutional framework of the social and economic roles assigned to women (Mwobobia, 2012). The role of property rights underlying entrepreneurial productive activity is a concern for the future of women entrepreneurs. Subject to Article 65, R.O.K (2010), every person has the right, either individually or in association with others, to acquire and own property of any description and in any part of Kenya. In general property rights facilitate access to resources and in many institutional contexts, women are particularly limited to their access to the economic resources necessary for entrepreneurial activities, hence women entrepreneurship development. Therefore, to promote women entrepreneurship development, there is need for the Kenyan government to come up with favourable policies which encourage women to have property rights facilities to promote entrepreneurial productive activities in the country. Such policies have been suggested by Nziku and Henry (2020) and Ojong et al. (2021).

Unfavourable legal and regulatory laws such as the Law of Succession Act (Cap 160 of the Laws of Kenya) have limited women's access to property rights such as land ownership in their names. This has denied many Kenyan women entrepreneurs the opportunity to acquire title deeds which they can use as collateral against the capital they require from the financial institutions such as commercial banks.

In the future it is expected that access to finance will be easier for Kenyan women entrepreneurs, if the constitution (R.O.K, 2010) is obeyed as required. As regards finance, Nyanjwa (2008) notes that building a sustainable financial services system for entrepreneurs is critical for the development of any nation. Once some degree of economic security is attained, access to credit can help in moving out of poverty by

improving the productivity of the business and the creation of new sources of livelihood. The requirement of collateral such as land title deeds as a form of security should be replaced with some other means of financial access that is friendly to women entrepreneurs. In the future, credit schemes targeting special groups should be encouraged to give loans to small enterprises managed by women, basing on the character of entrepreneurs and profitability of intended projects instead of the traditional collateral (GoK, 1992).

Given the scenario that it is difficult for women entrepreneurs to access capital from the formal financial institutions, the following steps can be undertaken to improve the situation. Women entrepreneurs should be encouraged to form rotating savings and credit associations (ROSCAS) (Rabie, 2021; Benda, 2013; Njati & Muiruri, 2018), merry-go-round groups (Kinyanjui, 2012, 2014; Kamau et al., 2015) and self-help groups (SHG) (Lambisia et al., 2016), from which they can access capital to run their businesses at a lower cost, easily and conveniently using their fellow members as a form of security. This has enabled and will in the future enable women entrepreneurs to establish a pool of funds among themselves. Such monies pooled together can be loaned to the members on the basis of solidarity guarantees. The loans are currently being granted with a minimum of paperwork and formality at a reasonable interest rate lower than what commercial banks are charging.

Women need to be educated on marketing techniques. In Kenya, the majority of small-scale women entrepreneurs deal in petty trades like sale of raw agricultural products. They have limited market opportunities due to competition from both manufactured products and men-owned businesses. Unless the Kenyan women entrepreneurs are assisted so that they come up with effective marketing techniques and connected to markets where they can sell their products, most of them are bound to continue performing at low levels or go out of business altogether (ILO, 2009). This problem is also compounded due to limited information about markets and market structures. If women are empowered in the area of marketing techniques, the discrepancy between supply and demand which leads to dead stock and business stagnation will be solved.

The future for Kenyan women entrepreneurs is the use of technology. Prasad and Sreedevi (2007) emphasize that the support of women's entrepreneurial activities is the use of ICT. They go further to indicate that this technology has not been properly realized in many developing countries (Prasad & Sreedevi, 2007). Analysis of employment trends shows that in spite of progress in some areas, women generally continue to earn lower incomes and remain largely restricted to low-skilled informal and unstable jobs (ILO, 2001). Technological advancement especially improved ICT such as the introduction of cellular phones has impacted positively on the development of entrepreneurship the world over. However, there are technological challenges that Kenyan women entrepreneurs face that have impeded women entrepreneurship development in the country. These challenges include the lack of capacity among women entrepreneurs to identify, seek and use appropriate technologies. Women have limited know-how ability to access and interpret the available technological information. Technological support would help to support women



**Fig. 6** A woman's enterprise consisting of assorted locally made items including jewellery, portraits and giraffe sculptures in Eldoret, Kenya (Photo © Pamela Adhiambo Chebii)

entrepreneurs' activities (Prasad & Sreedevi, 2007), increasing their efficiency. Technology would be the solution for this challenge if it is readily available, affordable and easy to operate.

Globalisation and international trade are key future prospects for Kenyan women entrepreneurs. Morris (2014) describes globalization as involving minimizing or eliminating of the barriers restricting the free movement of business, trade, investment and labour beyond national borders. Exporting as a strategy for Kenya's economic growth and development is an open field for Kenyan women entrepreneurs as exports enlarge the effective market size and generates a number of technological benefits. What is needed is for the Kenyan government to collaborate with its counterpart governments of neighbouring countries to eliminate unfavourable trade restrictions between the states that limit the free flow of goods and services. Women entrepreneurs can then expand their businesses to different countries. Figure 6 shows some of products that are sold to tourists mainly as souvenirs. With the support of the government, these products can be exported. With the electronic money transfer M-Pesa which is now recognized internationally (Ntara, 2015; CISCO, 2013; Aron, 2017), business transactions will be simplified.

To promote women entrepreneurship, the government should do the following:

- Constantly review the unfavourable laws and regulations which are a hindrance to women entrepreneurship development, especially laws relating to acquisition of property so that women can also be given the opportunity to own property just like their male counterparts.

- The Local Authority Act should be reviewed so that only one business permit should be provided to those willing to start and run a business. This will give opportunities to many people who are interested in starting and running a business.
- Issue women with title deeds just like their male counterparts so that they can use them as collaterals as security for the funds applied for from the financial institutions.
- Reduce the costly licensing fees that hinder women to start up their businesses.
- Licenses should be provided automatically on the condition that the necessary information has been provided.
- Trade licensing fees for revenue collection should be abolished.

A number of researchers are coming up with studies in the field of women entrepreneurship in different regions of the world. However, this area is still under-researched in the sub-Saharan Africa, including Kenya. To conclude, women entrepreneurship in Kenya has shown evolution historically, right from the wholly patriarchal society to the more liberal post independent woman. After creating a venture, the women entrepreneurs find themselves in an entrepreneurial ecosystem. The women entrepreneurship ecosystem shows the interrelationship between different sectors of the country and the women entrepreneurs. The roles of the Kenyan government, universities, incubation centres and mentors are important factors in the ecosystem. Few examples of successful women entrepreneurs have been given out of many successful and internationally recognized entrepreneurs. This has proved the capability of women to achieving good and recognized business results. The examples of these successful women can help policymakers to come up with guidelines that would support entrepreneurial programs.

The challenges faced by Kenyan women entrepreneurs have been mentioned, and the chapter ends with the way forward. These include both the Kenyan government intervention suggesting that policies be formed that favour women entrepreneurship. Policymakers and relevant institutions should consider wider social and cultural concepts of women entrepreneurship, in order to assist society to move beyond outdated and problematic stereotypes.

Women entrepreneurs can also come up with innovative ways of competing favourably in the market using different tools including technology, which prove that women can achieve high business performance results. Currently, women entrepreneurship in Kenya is doing well in many sectors of the economy. Otherwise, the future of women entrepreneurship in Kenya is bright especially with the friendly technology, improved infrastructure and the government intervention through policies.

Finally, with the change in the Kenyan constitution recognizing the role of women in the economy, the entrepreneurial activities are now being supported through some legislation favouring women.



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# Women Entrepreneurs in Lesotho



Tšepiso A. Rantšo

**Abstract** Women entrepreneurs play an important role to development in sub-Saharan African countries. However, their businesses are faced with many challenges such as lack of capital, access to markets and many others. This is often linked with failure of government support towards assisting women-owned enterprises with capital and some infrastructural services. Women entrepreneurs in Lesotho face similar challenges related to lack of support. In the light of this, this book chapter examines the different government policies towards assisting women-owned businesses in Lesotho. It is argued in this chapter that women-owned businesses received government support during the initial years of post-independence. Policies and programmes that were meant to assist weaving enterprises that are mostly owned by women are included in the Five-Year Development Plan; however, other government policy documents that followed Five Year Development Plan are not explicit on assisting women entrepreneurs.

## 1 Introduction

Women play an important role in the development of different countries, and sub-Saharan Africa is not an exception. Ojong et al. (2021) noted that Africa is the only continent in which most entrepreneurs are women. Here, women participate in different income generating activities ranging from farm to non-farm to maintain their households; however, research shows that women in some sub-Saharan African countries establish businesses that are not profitable due to lack of government support and economic and cultural factors. For instance, the lack of capital and mounting family/household chores hinder women to participate fully in business development. It is also important to note that government policies that are meant to improve the performance of small-scale businesses are not exclusively targeting female businesses. For instance, many Basotho women have been involved in farming before independence when their husbands were away working in the

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South African mines. However, the traditional land tenure system and other cultural factors are not working against female farmers. Despite the institutional and cultural factors that are not supporting female farmers in Lesotho, subsistence farming together with non-agricultural activities such as weaving enterprises has benefited from little state support in the post-independence era. However, state support towards assisting weaving enterprises dwindled from the beginning of the 1990s.

Despite the declining government support towards small-scale enterprises, at independence, the government policies focused on improving weaving enterprises by stabling some institutions such as the Lesotho National Development Corporation (LNDC) and Basotho Enterprise Development Corporation (BEDCO). The activities of the LNDC and BEDCO that were meant to assist female businesses were included in the first government policy documents (Five Year Development Plan). The policy documents that followed the Five Year Development Plan were not specific about providing assistance to small-scale female businesses. Against this background, this book chapter examines the Lesotho government policy documents in assisting female entrepreneurs. This is achieved by looking at the main government's policy document, Five Year Development Plan; Vision 2020; Micro, Small and Medium Enterprise (MSME) Policy and the National Strategic Development Plan (NSDP).

According to Chen et al. (2010), entrepreneurship is about bringing some factors of production together, mainly capital and labour to start a business. It is also about the ability to start one's own business for self-employment (Chen et al., 2010). According to Dana (2018), an enterprise is considered to be an entity that provides business services regardless of their illegality. However, small businesses differ in terms of employees and the annual amount of profits. It is reported that small-scale businesses in the developed countries employ between 11 and 49 people and generate a turnover of €10,000,000 per annum (Dana, 2018). Similarly, small-scale enterprises in developing countries employ between 1 and 49 workers and make annual sales of less than or equal to €10 million (Igbanugo et al. 2016).

It is also stated in the literature that a small business operates from different areas in the country. There are some female businesses that operate from home (Arghiros & Moller, 2000), and there are many that operate from the market centres (Rantšo, 2014a).

Small-scale enterprises play an important role in generating incomes for individual entrepreneurs as well as contributing to economic development of their countries (Loarne-Lemaire et al., 2017). Small-scale businesses create employment opportunities for both male and female entrepreneurs, and it is noted in the literature that the number of female entrepreneurs is increasing worldwide in the past decades (Wube, 2010). The statistics reveal that between 31% and 38% of small-scale enterprises are owned by women in the world (Igbanugo et al., 2016). An increasing number of female-owned enterprises depicts that women are in a position to earn an independent income to maintain their families. However, studies in Africa reveal that female participation in small-scale enterprises is still low compared to other parts of the world such as America, Asia and Europe (Igbanugo et al., 2016). In this regard, there are few female entrepreneurs in the sector compared to their male counterparts, and this situation is observed in some sub-Saharan African countries. According to



Osunsan (2015), about 63.08% of small enterprises in Uganda are dominated by male people compared to 36.92% of female-owned enterprises. The general scenario of gender participation in small-scale enterprises in sub-Saharan Africa is also provided by Igbanugo et al. (2016). The authors indicate that in sub-Saharan Africa, the female enterprises constitute 24%, while the male-owned make 76%, while in North Africa female entrepreneurs constitute even a smaller percentage, 14% (Igbanugo et al., 2016).

Female entrepreneurs in some sub-Saharan Africa and elsewhere engage in both agricultural and non-agricultural entrepreneurial activities to make a living. However, profit making is determined by the type of activities one engages in. It is reported that poor entrepreneurs often occupy the less-paying activities in small businesses, while the better off engage in activities that provide high returns (Scharf & Rahut, 2014). This is because some activities are of high labour productivity and lead to high incomes, while others are of low labour productivity and are taken only as a residual source of employment or as a last resort (Sundaram-Stukel et al., 2006). It is reported that people who fall into the latter category of least-paying activities are mostly women (Balisacan et al., 2000) because many of them lack capital and requisite skills, especially education (Dary & Kuunibe, 2012), that would allow them to participate in higher-paying activities. Despite occupying low-paying jobs, entrepreneurship has contributed to improved living standards of women in some sub-Saharan African countries (Rivera-Santos et al., 2015).

There are many challenges that female entrepreneurs are faced with in sub-Saharan Africa. For instance, lack of credit is cited as the main factor that hinders women participation in small-scale enterprises in sub-Saharan Africa. According to Ocholah et al. (2013), the lack of capital has affected entrepreneurial performance of female-owned enterprises in many sub-Saharan African countries. It is stated by O'Neill and Viljoen (2001) that collateral requirements by financial banks in South Africa have affected women's access to capital. This is observed as a general challenge to many women entrepreneurs in the Global South where access to capital, infrastructure and markets remains a problem for female entrepreneurs (Ojediran & Anderson, 2020). These results suggest that entrepreneurship is not getting the support it deserves from governments and other stakeholders (Rantšo, 2016a). The failure of women entrepreneurs to get access to credit, infrastructure and other essential services that are essential for running a business has contributed to many women enterprises collapsing during the initial years of establishment (Yang & Triana, 2019). The lack of start-up capital has restricted women to establish survival enterprises that are less profitable compared to their male counterparts (Ministry of Trade and Industry, Cooperatives and Marketing, 2008).

It is not only difficult to secure funding from commercial lending institutions because of collateral requirements. However, some women entrepreneurs have resorted to the microfinance lending institutions to access capital. According to Ocholah et al. (2013), women entrepreneurs in Kisumu City, Kenya, use funds from microcredit to finance activities such as food outlets, salons, retail shops and boutiques, for example. However, it is also noted that interest charges from the microfinance lending institutions are too high and unaffordable to many

entrepreneurs (Kairiza & Kiprono, 2017; Ojediran & Anderson, 2020). Therefore, it is argued by Nkatha (2016) that loan affordability has an implication on performance of female business in Nairobi, Kenya.

The cultural practices are also mentioned as the major obstacles that affect female entrepreneurs in sub-Saharan Africa. For instance, it is stated by Mazonde and Carmichael (2016) that women entrepreneurs are still expected to carry a full load of domestic chores as well as taking care of family members in Zimbabwe. In addition to household activities being burdened on women, most of them were discriminated against in terms of access to formal education. Many of them lack basic literacy and numeracy skills that are very important for managing a business (Ocholah et al., 2013). In this regard, the pertinent question is do women entrepreneurs in sub-Saharan Africa have requisite skills to establish and manage own businesses?

Many women enterprises face a challenge of access to markets. According to Wube (2010), the male entrepreneurs have the knowledge of business and market opportunities. However, their female counterparts struggle with identifying the potential market opportunities. This is because most of them are busy with the household activities besides engaging in business.

It can be noted from the above discussions that women play an important role in the development of African and particularly sub-Saharan African countries. They are engaged in different entrepreneurial activities to maintain their households. However, female-owned businesses are confronted with some challenges that make them unsuccessful. Women entrepreneurs in Lesotho are no exceptions from these challenges faced by women in some sub-Saharan African countries. However, the Lesotho government has developed some policies and programmes that are used to develop small-scale businesses. It is important to study whether these policies paid a particular focus on assisting female entrepreneurs.

## 2 Historical Overview

According to Lemon (1996), the Basotho nation was founded by King Moshoeshoe from different tribes that some flee from the tranny of King Shaka. There were some conflicts that existed between Basotho and other nations, but the one with the Boers had a major impact on the past and present Lesotho. The Boers conquered and invaded most of the Basotho arable land. Invasion of Boers into Lesotho forced King Moshoeshoe to seek protection from the British government since 1842 (Lemon, 1996). By the time protection from the British government was granted in 1868, Basotho had already lost a large part of the land to Orange Free State (Dana, 1997; Lemon, 1996; Turkon, 2008). The British government handed over Lesotho to the Cape Colony which ruled it indirectly from 1871. After taking control of the country, the Cape Colony introduced various forms of tax collections and land alienation. It is reported by Lemon (1996) that the colonial government introduced hut tax and auctioned Basotho land to the White settlers. The British indirect rule through the

Cape Colony administration also took place in Botswana and Swaziland. These three British protectorate colonies (Lesotho, Botswana and Swaziland) were often referred to as the high commissioner territories (Ward, 1967).

There were different projects and programmes implemented by the British government during colonialism to promote development in Lesotho. The focus of the British government was mainly on improving agricultural productivity by implementing conservation projects that controlled soil erosion (Showers, 1996). The soil conservation projects were introduced as a response to increasing land degradation caused by overstocking. It is reported by Dana (1997) that the livestock population in Lesotho was larger than that of people in the beginning of the twentieth century. The increasing number of grazing animals in Lesotho was ascribed to the social value that Basotho put on animals. According to Basotho culture, animals are not traded or exchanged for cash. This is because animals are reared for prestige (Ferguson, 1985); a large number of animals symbolizes affordability and ability to help other members of community who need to use them for various purposes (Dana, 1997). This cultural value of animals contributed to overgrazing in many parts of the country causing land degradation.

Livestock in Lesotho is kept for providing milk for household consumption, dung for heating houses as well as cooking, paying the bride price, ploughing and other social benefits (Ferguson, 1985; Dana, 1997). The importance of some animals such as goats and sheep is not only limited to the social value and providing the households with the means of living. Basotho farmers have been traders of wool and mohair since the eighteenth century. According to Murray (1981), export of wool and mohair in Lesotho started in the 1850s. Basotho farmers exported wool and mohair to the European countries, especially the colony country. For instance, in 1873, Basotho farmers exported 2000 bags of wool and 40,400 bags of wool in 1880 (Murray, 1981).

Research on Lesotho further reveals that the country is one of the major exporters of wool and mohair on the international market. For instance, the country exported large quantities of wool and mohair to foreign countries since the colonial period. According to Uys (1970), in 1950, wool and mohair export brought about £250,000 for the country, while in 1955, the exports fetched £322,627. An increase in revenues brought by wool and mohair was very high between 1988 and 1993, bringing £34 million (Uys, 1970).

According to Hunter and Mokitimi (1990), between 1900 and 1931, the merino population increased 10 times, from 300,000 to almost 3 million. While the angora population increased by a common factor from 100,000 to over 1 million. Wool and mohair fleeces were sold through the main three outlets: private traders, government-sponsored marketing agent and smugglers. Hunter and Mokitimi (1990) further argue that Frazers owned and ran 46% of the trading stations and controlled trade in some locales, and in the 1980s, Frazers had about one third of the private licenses for wool and mohair purchases.

It is stated by Winai-Strom (1976) that, although Basotho lost most of the fertile land to the Orange Free State, agricultural production increased in the 1870s. For instance, the country was in a position to export grain to the South African mines and

some parts of Cape Colony (Nindi, 1997/1998). Therefore, Lesotho was described as a granary of the Orange Free State (Murray, 1981). Evidence shows that Basotho farmers exported 100,000 bags of grain to the Kimberly diamond mines in South Africa in 1873 (Modo, 2001; Murray, 1981). Although Basotho entrepreneurs' export of grain to the Orange Free State intensified in the 1870s, that type of business transaction was not new. Evidence reveals that Basotho farmers produced large amount of grain in 1837 that was stored for about 4 to 8 years, and many White South African farmers purchased it (grain) in 1844 (Winai-Strom, 1976). Trade between Basotho farmers and the Orange Free State did not persist for a long time.

There are closely related and differing views about Basotho entrepreneurs ceasing to export grain to the South African mines in the 1800. On the one hand, Modo (2001) states that the South African government imported cheap grain from Australia and America that substituted the one from Lesotho. It is further argued by Kimble (1999) and Modo (2001) that grain produced by Basotho farmers faced tariffs in South Africa and this resulted in many entrepreneurs abandoning agriculture and selling their labour to the South African mines. Trade tariffs on grain from Lesotho were imposed after realizing shortage of labour in the South African diamond mines, and the motive was for Basotho farmers to abandon farming and join the mines (Kimble, 1999). On the other hand, Mensah and Naidoo (2011) point out that Lesotho lost much of the arable land in the 1840s due to the European settler wars and this affected farming negatively. In addition, hut tax that that was imposed on Basotho by the colonial government forced many of them to abandon farming and seek paid employment. Mensah and Naidoo (2011) further opine that the British colonial policies were responsible for out migration of Basotho entrepreneurs to South African mines, thus creating Lesotho as a labour reserve for South Africa.

Migration of Basotho men onto South African mines left farming in the hands of women and young children (Nindi, 1997/1998). According to the literature, there were few women migrants into South Africa compared to their male counterparts. This is because the apartheid government did not support female labour migrants into South Africa (Modo, 2001). As a result, many Basotho women stayed at home to take care of their families and farming activities. The male people were the ones migrating in large numbers into the mines. According to Dana (1997), many Basotho boys abandoned schools and joined the South African mines at a young age. Although many Basotho boys abandoned schools to be recruited in the South African mines, some dropped out of schools at a tender age to look after the family livestock (business) which moulded them into independent entrepreneurs when they are grown-ups (Dana, 1997; Modo, 2001).

There are some cultural norms that impact negatively on entrepreneurial activities of Basotho since the colonial period. The customary land tenure system is the major obstacle to development in Lesotho. For instance, the traditional land tenure system discriminates against women in relation to access to land (Leduka, 2007). Women are not supposed to own land, but can take care of it during the absence of the husband or the male heir. This customary land tenure system has been criticized for discriminating against the female people and ultimately thwarting development in Lesotho (Mapetla, 1999). The customary land tenure system further states that land

is not a commodity which has a price tag. No one is allowed to sell or purchase land; instead land allocation is normally through the three major ways: inheritance, allocation by the chief and bribery (Dana, 1997; Leduka, 2007).

The previous discussion looked at the entrepreneurial activities of Basotho before independence. It can be seen that many Basotho entrepreneurs produced grain that was marketed in the South African mines. In addition, many Basotho produced wool and mohair that was exported on the international market. It is evident that the precolonial development policies targeted trading in raw materials, instead of exporting the processed agricultural products. The postcolonial government developed some policies that supported the locally manufactured goods using the available raw materials. The focus was on promoting entrepreneurship in both agriculture and non-agricultural activities. Therefore, the Lesotho government developed some policy documents to support and improve entrepreneurship in farming and industries. The Five Year Development Plan were the first government policy documents that were used to support entrepreneurship in the country. In addition, the Lesotho government introduced the National Vision 2020; Poverty Reduction Strategy; National Strategic Development Plan and Micro, Small and Medium Enterprise Policy to create a viable entrepreneurship atmosphere. These policy documents were developed to solve challenges that are facing entrepreneurs in Lesotho.

### 3 Entrepreneurship Ecosystem

Basotho participate in both farm and non-farm activities to make a living, but agriculture is the dominant form of livelihood. While subsistence farming is practised in most parts of Lesotho, there are some people who consider agriculture as a form of business. In this regard, the postcolonial government developed some policies that are meant to improve both farm and non-farm sectors of the economy. This is because agriculture and industries are interdependent; the success of one sector depends on that of the other. There are different policy documents that were developed since independence to improve agriculture and industry in Lesotho. These policy documents include among others the Five Year Development Plan, Vision 2020, Poverty Reduction Strategy and National Strategic Development Plan.

These national development policy documents were introduced by the postcolonial government to increase productivity in agriculture and other sectors such as industry. However, agriculture and promotion of industries were given more attention. It was during the Five Year Development Plan when more much focus was directed towards assisting women enterprises with resources, marketing outlets and other infrastructural services. Most of the female-owned businesses that received government support specialized in weaving of handicraft goods.

According to Mashinini and de Villiers (2001), there were no industries in Lesotho before independence beside weaving enterprises that were established by the missionaries (Uys, 1970). Therefore, policies that guided the entrepreneurship process were developed after independence. In this case, the Lesotho National

Development Corporation (LNDC) was established in 1967 to promote entrepreneurship in Lesotho. The initial mandate of the LNDC was to promote industrialization by attracting both foreign and local investors. There were different incentives that the Lesotho government provided to the investors through the LNDC. The activities of the LNDC are outlined in the First Five Year Development plan that covered the period 1970–1975.

The First Five Year Development Plan puts more emphasis on promotion and support of industries. This initial national plan provided a blueprint for entrepreneurship and placed a focus on small-scale and indigenous industries (Kingdom of Lesotho, 1970). Most of the small businesses in Lesotho were labour intensive and used wool and mohair for processing of finished goods. As a result, the objective of the government was to create about 4500 new jobs in manufacturing and an additional income to 5000 rural women in rural industries (Kingdom of Lesotho, 1976). There were some small-scale wool and mohair industries established by the LNDC, and these included among others the Royal Lesotho Tapestry Weavers (RLTW) which specialized in manufacturing of hand-woven carpets and other articles from mohair (Uys, 1970).

The private sector and donor community also played an important role in promoting small-scale enterprises in Lesotho. The Thabana-Li-'Mele Handicraft Centre was established in 1967 through Swedish assistance for production of different handicraft products (Uys, 1970). There were also some enterprises that were established through the assistance of international non-governmental organisations. The Cooperative for Assistance and Relief Everywhere (CARE) funded establishment of some enterprises that produced tapestries, table runners, table cloths, curtains, scarves, shawls, blankets, mats and other items for sale on the international market (Setlogelo, n.d.), and most of these weaving enterprises were managed by women (Rantšo, 2016b).

The production of handicraft goods was done by producers under the Village Industries Development Organisation (VIDO). The organization was also responsible for marketing of handicraft products. The roles of the VIDO were limited, and the organization was replaced by establishment of Lesotho Cooperative Handicrafts (LCH). The cooperative trained entrepreneurs and marketed their goods both local and internationally (Hunter & Mokitimi, 1990). The cooperative collected finished goods from different enterprises in the country. In addition, the cooperative provided credit to entrepreneurs to enhance their entrepreneurial capacities (Kingdom of Lesotho, 1981). Furthermore, the LCH assisted entrepreneurs by building showrooms, workshops and sourcing technologies that were used for enhancing the production of quality goods and establishment of retail shops in the country (Kingdom of Lesotho, 1981).

Goods produced by some female businesses such as weaving enterprises include among others jerseys, shawls, jackets and others. Figure 1 shows some items woven by female entrepreneurs in Lesotho.

The LNDC assisted both large, small, medium and microenterprises with provision of infrastructural services. The LNDC also established the Basotho Enterprise Development Corporation (BEDCO) as a subsidiary in 1975 to offload some of the



**Fig. 1** Goods produced by women businesses (Photo © Tšepiso A. Rantšo)

responsibilities. Therefore, BEDCO was established with the purpose of dealing exclusively with small-scale entrepreneurs. It assists them with provision of some infrastructural services, technical assistance, office procedures, accounts, procurement, production and marketing. In addition to providing these services to small-scale entrepreneurs, BEDCO assisted them with loans, both medium- and short-term (Kingdom of Lesotho, 1976).

The role and duties of Basotho Enterprise Development Corporation (BEDCO) were revisited during the Sixth Five Year Development Plan. The new roles included providing management training and counselling services to entrepreneurs. In addition to revising some roles of BEDCO, the objective of the Lesotho Government during the Sixth Five Year Development Plan was to introduce technical training (vocational training) courses at the secondary level of education to instil entrepreneurial culture among young people (Kingdom of Lesotho, 1997). It was also during the Sixth Five Year Development Plan when the Central and Lesotho Banks were tasked with the responsibility of providing credit to local entrepreneurs (Kingdom of Lesotho, 1997). The Government of Lesotho's initiative to assist small-scale entrepreneurs was general to both women and male. The assistance was not directed exclusively to women entrepreneurs. However, most of the small-scale enterprises in Lesotho were owned by women before the 1990s (Rantšo, 2014a).

The Lesotho government established agricultural policies that were meant to promote farming and increase production since independence. This was done by establishing some agricultural credit institutions that promoted good quality in both crop and animal husbandry. In this case about 48 credit unions, 27 thrift societies and 3 banks were established. The Agricultural Development Fund provided short-term loans (3–5 years) to farmers, while Coop Lesotho provided agricultural credit to

members in the form of farm inputs and marketing. Credit Union Cooperatives and Project Credit Revolving Funds provided credit to farmers in the area-based agricultural development projects (Kingdom of Lesotho, 1970).

The Lesotho government promoted wool and mohair production by introducing some measures such as annual allocation of some money for wool production, training and development of sheep studs. Improvement of wool and mohair production was also facilitated by establishment of angora goat stations in the country (Hunter and Mokitimi 1990). During the Third Five Year Development Plan, the Government of Lesotho established the Livestock Product Marketing Service (LPMS) that provided inspection services to class wool and mohair in all shearing sheds in the country (Kingdom of Lesotho, 1981). The LPMS was entrusted with different responsibilities such as refinement of wool and mohair, attracting farmers and bringing back farmers' courage in livestock improvement through efficient marketing (Kingdom of Lesotho, 1981).

Improvement of the agricultural sector was meant to assure sustainable supply of raw materials to the local enterprises. Many of the weaving enterprises use wool and mohair sourced from local farmers. Therefore, improvement in livestock production, especially sheep and goats, was important for supply of quality wool and mohair. The type of raw materials used by female entrepreneurs in Lesotho is shown in Fig. 2.



**Fig. 2** Raw materials used to manufacture goods by woman entrepreneur (Photo © Tšepiso A. Rantšo)



The Lesotho government established the Vision 2020 policy document in the beginning of the new millennium. This policy document provides a guidance on how the country can approach development in the next 20 years. As far as promotion of small-scale enterprises is concerned, the National Vision 2020 states that the country will have a well-established small, micro- and medium enterprises (SMMEs). This will be achieved by inculcating entrepreneurial culture among Basotho (Government of Lesotho, 2004). It is also stated in the National Vision 2020 policy document that the promotion of SMMEs would be achieved by making credit accessible to entrepreneurs (Government of Lesotho, 2004). However, this policy document is not explicit about the promotion and support of women entrepreneurs in Lesotho.

The Lesotho government introduced the Poverty Reduction Strategy (PRS) in the beginning of the new millennium. The PRS recognises the importance and support of SMME by the government. The government intended to support the SMMEs by improving access to credit and identifying constraints of small businesses in relation to access to finance from commercial banks (Government of Lesotho, 2005). However, it is also stated by the PRS that direct intervention by the government in the form of subsidies and supply-driven training is not effective in encouraging sustainable entrepreneurial and profitability of the SMMEs, as that would create the culture of dependency (Government of Lesotho, 2005). The vision of the government for future institutional support would, instead, be premised on the development of the SMME sector that would be competitive and in which government would not crowd out the private sector, but provide necessary legal framework to facilitate savings mobilisation by SMME groups. This approach would be the basis for lending, encourage deregulation and provide information on market opportunities and should not provide finance but encourage SMME groups to secure commercial loans.

The National Strategic Development Plan (NSDP) was the latest government's policy document to improve the economy of Lesotho by providing guidelines to support different sectors. Although there is no clear policy directed towards improving women entrepreneurs in NSDP I. The general focus is to improve SMEs in Lesotho. The first National Strategic Development Plan I (NSDP I) was introduced by the Lesotho government in 2012. The NSDP I called for improving competitiveness and productivity of SMMEs by inter alia, establishing enterprise and industrial development units to support such enterprises in industrial design and development and by undertaking enterprise audits and providing enterprise-specific technical and business management training (Government of Lesotho, 2012). Attaining this strategic goal would require a collaborative work among key relevant stakeholders such as the Ministry of Small Businesses Cooperatives and Marketing (MSBCM) and the Basotho Enterprise Development Cooperation (BEDCO), with the latter playing an active role in training for skills development (Government of Lesotho, 2012).

The National Strategic Development Plan II (NSDP II) was introduced by the Lesotho government in 2018 and covers a 5-year period (2018/2019–2022/2023). The NSDP II emphasizes the key sectors/priority areas for the development of the country. This policy document focuses in the promotion of general industrialization endeavour in Lesotho. Although NSDP II is not also concentrating exclusively on

women entrepreneurs, it states that the Lesotho government has established BEDCO to provide capacity building, advisory services and networking opportunities to small producers (Government of Lesotho, 2018). BEDCO is not working alone in assisting small-scale producers; it works hand in hand with the Ministry of Small Business Development, Cooperatives and Marketing (MSBDCM) which provides a policy direction (Government of Lesotho, 2018).

The NSDP II states that the Lesotho government has selected promotion and support of creative industry as one of the key priority areas. According to this government policy document, creative industry is dominated by female craft artisans who face challenges in accessing both domestic and international markets (Government of Lesotho, 2018). Therefore, the government intends to promote and support creative industries by introducing incentives such as tax rebates and breaks. The government also intends to introduce creative arts in school curricular at all levels (Government of Lesotho, 2018). In line with the NSDP I, the current 2016 Micro, Small and Medium Enterprise Policy, a document that was developed using a participatory approach involving multiple stakeholders, calls for the establishment of institutions that will assist MSME, including agri-businesses, to secure funding at reasonable interest rates (MSBCM, 2016). The policy further acknowledges the constraints pertaining to infrastructure, which limits access of small entrepreneurs to markets. To this end, the policy states, as part of its development strategy, that 'MSMEs would be in a position to access business premises with adequate access to electricity, water, toilets, and other essential services such as roads and transport' (MSBCM, 2016).

#### **4 Women Entrepreneurship**

Different studies were conducted on the contribution and role of small-scale businesses in the development of Lesotho (Rantšo, 2014a; Masupha et al., 2017). Small-scale businesses in Lesotho play an imperative role in bridging the income gap between the employed and unemployed people. Unemployment is very high among the youth and women population. According to statistics, unemployment in Lesotho is estimated at around 25%, with women unemployment accounting 23% (Bureau of Statistics, 2009). High unemployment rate resulted in many women establishing small-scale enterprises. Many of the women fail to secure employment in the formal sector because they lack the necessary skills needed. Unemployment among women in Lesotho and other sub-Saharan African countries is mainly associated with low level of education. When people with low level of education fail to secure employment in the formal sector of the economy, they resort to establishing small businesses for self-employment. In this case, Kanono (2000) argues that many women entrepreneurs in Lesotho have low level of education where 23% obtained primary education and 29% secondary education. These research findings suggest that small-scale businesses are the source of employment for the less educated members of society. It is further pointed out by Rantšo (2014a) that small-scale enterprises in

**Table 1** Educational level of entrepreneurs in Lesotho

Education		Manufacturing		Trade and commerce		Service		Total	
		N	%	N	%	N	%	N	%
Secondary or lower	None	6	12.0	7	17.5	9	25.7	22	17.6
	Primary	14	28.0	10	25.0	11	31.4	35	28.0
	Secondary	22	44.0	16	40.0	10	28.6	48	38.4
Subtotal		42	84.0	33	82.5	30	85.7	105	84.0
Tertiary	Certificate	3	4.0	3	7.5	3	8.6	9	7.2
	Diploma	4	8.0	2	5.0	2	5.7	8	6.4
	Degree	1	2.0	2	5.0	0	0	3	2.4
Subtotal		8	16.0	7	17.5	5	14.3	20	16.0
TOTAL		50	100.0	40	100.0	35	100.0	125	100.0

Source: Rantšo (2014a)

Lesotho employ mostly people with low level of education (both men and women) (Table 1).

Some women who fail to establish small-scale businesses in Lesotho often migrate into South Africa to work as domestic workers. Evidence reveals that many Basotho women are migrating illegally to South Africa to seek employment as domestic workers (Crush et al., 2010). In this regard, one can argue that a development policy that promotes women entrepreneurs by empowering them with some important assets, mainly factors of production, is needed in Lesotho. This is because existing research on Lesotho suggests that men participate in the more profitable enterprises/activities, while women are found in the refuge enterprises that are less profitable (Ministry of Trade and Industry, Cooperatives and Marketing, 2008).

Women entrepreneurs in Lesotho are found in different sectors: manufacturing, retail, trade and commerce, agriculture, etc. However, many of these enterprises are home-based and remit low returns (Lebakeng, 2008). According to Senaoana et al. (1984), Malahleha (1985) and Fisseha (1991), many women are found in manufacturing activities, mainly beer brewing and craft making. The official statistics show that women found in traditional beer brewing make 97.1%, while those in weaving hats and other grass work constitute 95.2% (Fisseha, 1991). Many of these activities turnover little amount of money per month (Lebakeng, 2008).

The large number of women participating in beer brewing and weaving of hats can be ascribed to ease of entry. Most of these activities require little amount of start-up capital. Some entrepreneurial activities such as knitting require more start-up capital, hence the few number of women entrepreneurs. According to Kanono (2000) about 46.8% of women entrepreneurs in Lesotho are found in sewing and knitting.

Research on Lesotho further reveals that the highest percentage of female entrepreneurs is found in commerce and service sectors, where about 83.7% are in vending (Fisseha, 1991), while 95% are found in hairdressing salons (Lebakeng,

2008; Rantšo, 2014a). Most of these female-owned businesses are considered less profitable. As a result, they make too little turnover per annum. For instance, in a study conducted in 2008, female enterprises made a turnover of less than M200,000 per annum compared to 77% of male enterprises that made a turnover of M1 million per annum (Ministry of Trade and Industry, Cooperatives and Marketing, 2008). Some of the activities that are considered more profitable and are occupied by male entrepreneurs in the SME sector are mechanical, electronic or electrical (Fisseha, 1991). Although female-owned enterprises turn over a little amount of money per year, they are commended for empowering them (female) with an independent cash income.

Many women enterprises are linked with farming for supply of raw materials. This is the case with many manufacturing enterprises such as weaving and beer brewing (Fisseha, 1991; Rantšo, 2016b). However, there are some women entrepreneurs who are directly involved in farming, although they are few in number. It is stated by Lebakeng (2008) that 24% of women entrepreneurs in Lesotho run agricultural businesses. These research findings suggest a change in gender roles in farming activities in Lesotho. As indicated earlier in the chapter, women were responsible for agricultural activities during the absence of their husbands (when they migrated into the South African mines).

The current reality shows that the role of women as dominant players in small-scale businesses changed with the massive retrenchment of Basotho men from the South African mines in the 1990s (Marais, 2013). Many retrenched Basotho men established small businesses to make a living (Rantšo, 2014a). Although small-scale enterprises are now dominated by men in the post-retrenchment period, some women entrepreneurs established small businesses to close the income gap that is left by retrenchment of their husbands from the South African mines. Studies show that small-scale enterprises contributed to employment creation since the beginning of the downsizing in the South African goldmines (Rantšo, 2014a).

There was a massive change in the number of women entrepreneurs found in small-scale businesses since the start of the 1990s up to the new millennium. On the one hand, Fisseha (1991) points out that small-scale enterprises employed about 500,000 and 700,000 Basotho in the 1990s. And about 78% of men and 68% of women depended on small enterprises for making a living (Fisseha, 1991). On the other hand, Lebakeng (2008) states that 54% of women are found in entrepreneurial activities. It can be noted from these statistics that small-scale enterprises employed a large number of women in the 1990s compared to the new millennium. One major factor that can be linked with the declining number of women entrepreneurs is the current out migration of women into South Africa. Declining migrant labourer remittance from the South African mines that were once invested in agriculture and establishing small-scale businesses is no longer available for some people (Ralitjeleng-Mahlebe, 2020). Gender participation in small-scale enterprises in Lesotho is shown in Table 2.

**Table 2** Ownership of small-scale enterprises by gender in Lesotho

	Manufacturing		Trade and commerce		Services		Total	
	N	%	N	%	N	%	N	%
Male	38	76.0	17	42.5	22	62.9	77	61.6
Female	12	24.0	23	57.5	13	37.1	48	38.4
Total	50	100.0	40	100.0	35	100	125	100.0

Source: Rantšo (2014a)

The results from Table 2 above show that male-owned enterprises are many in numbers compared to their female counterparts. The largest percentage of the male-owned enterprises (76.0%) is found in manufacturing, compared to 62.9% in the service sector and a smaller percentage in trade and commerce, 42.5%. Table 2 further reveals that the largest percentage (57.5%) of female entrepreneurs is found in trade and commerce, while a relatively small percentage (24.0%) is in manufacturing. A number of reasons may contribute to these variances. First, the conservative notion of men as breadwinners is probably a contributing reason. The second reason for more male-owned enterprises than female ones (as opposed to the historical context where formerly female employment in Lesotho was dominant) can be related to the implications of mine retrenchment in South Africa.

The substantial number of male-owned enterprises in the SME sector is a direct result of Basotho men being retrenched in large numbers from the South African gold mines. However, the new forms of Lesotho-South African migration involving a larger number of female workers (Crush et al., 2010) have probably also played a role in the higher degree of local male employment. This phenomenon (illegal women migration) illustrates a new form of labour migration from Lesotho to South Africa. It can be concluded that retrenchment in South Africa, as well as increased female migratory patterns have probably changed the dominant nature of female-owned enterprises and employment in Lesotho.

While some women are migrating into South Africa to work as domestic workers, some are producing goods such as hats for sale to both local people and tourists. Figure 3 shows the hats produced by a female entrepreneur.

Small-scale businesses in Lesotho, especially the female-owned ones, are faced with a number of challenges. First, the lack of access to markets and the availability of raw materials for processing are cited as major problems facing women enterprises in Lesotho (Rantšo, 2001). Many women enterprises use simple technologies that often compromise their competitiveness against other large-scale enterprises (Rantšo, 2014b). Second, the lack of access to finance is considered the main impediment affecting the success of women businesses. It is stated that women entrepreneurs fail to secure finance from commercial banks because of a lack of collateral (Ministry of Trade and Industry, Cooperatives and Marketing, 2002). As a result, this affects the performance of their businesses. For instance, Lebakeng (2008) points out that about 55.5% of women entrepreneurs in Lesotho use personal savings as start-up capital. In most cases, personal savings are not enough to start a more profitable business. Third, gender inequality between men and women is



**Fig. 3** Goods produced by woman entrepreneur in Lesotho (Photo © Tšepiso A. Rantšo)

perceived as the major stumbling block for the success of female-owned enterprises. Evidence shows that although ‘two-thirds of small-scale businesses in Lesotho are owned and run by women’ (Ministry of Trade and Industry, Cooperatives and Marketing, 2002, p. 12), the law and cultural norms consider women as minors who lack legal economic independence. Women cannot borrow money or act independently in economic affairs without the consent of their husbands (Mapetla, 1999; Ministry of Trade and Industry, Cooperatives and Marketing, 2002). Therefore, the legal and cultural norms impede the success of female-owned, small-scale enterprises. Fourth, research on Lesotho shows that human capital development is inclined more towards academic and less towards vocational training. In this regard, the literacy rate is very high in Lesotho (UNESCO, 2012), but people lack technical and vocational skills that can be used to boost the performance of their enterprises (Ministry of Trade and Industry, Cooperatives and Marketing, 2002). Fifth, the high costs of doing business in Lesotho are also cited as the major challenge facing small-scale entrepreneurs. According to the Ministry of Trade and Industry, Cooperatives and Marketing (2002), it is very costly to do business in Lesotho because of the lack of supply of raw materials, and businesses have to obtain the required materials for production from South Africa.

Despite these challenges facing women-owned enterprises in Lesotho, studies reveal that small-scale businesses play an important role in improving the living standards of women by creating self-employment, poverty reduction and in ensuring food security.

## 5 Towards the Future

Small-scale businesses play a significant role in improving the lives of people in Lesotho. They create employment opportunities for both men and women. However, they are considered the main source of livelihood to people who cannot secure jobs in the formal sector and South African goldmines. Many Basotho households have depended on the migrant labourer remittances for a long time. However, only men had an opportunity of working on the South African mines, while women were left at home taking care of the families. On the one hand, some women participated in small-scale enterprises to supplement the migrant labour remittances. On the other hand, incomes derived from small-scale businesses were the main source of income for female-headed households. Therefore, small-scale businesses empowered women to have an independent source of income. Therefore, promotion of female-owned, small-scale businesses enterprises is inevitable in a country faced with high female unemployment, increasing retrenchment of men from the South Africa mines and escalating illegal migration of women to work as domestic workers in the neighbouring country. In the light of these, this paper recommends that female-owned enterprises be promoted and supported by all stakeholders, government, private institutions and NGOs. Support of female-owned businesses will reduce the high female unemployment rate in the country and also stabilize the current illegal migration of women into South Africa. In addition, many Basotho men are retrenchment in large numbers from the South African mines. And many households that once depended on the migrant labourer remittances are now trapped in poverty. Therefore, women enterprises can play a critical role in bridging this income gap. This is because women are responsible for reproduction (maintenance) of households in many rural parts of Africa.

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# Women Entrepreneurs in Namibia



Wilfred Isak Amazing April

**Abstract** Africa and in particular sub-Saharan Africa has experienced global expansion for more than a decade, remained resilient through the global economic recession from 2008 to 2010, and now the COVID19 (coronavirus) pandemic has changed the way we live on a daily basis. One unique group of individuals who have withstand these challenges against all odds are women. This chapter highlights women entrepreneurship in sub-Saharan Africa with specific emphasis on Namibian women using in-depth interviews of 20 Namibian women from the Oshiwambo, Nama, Herero, San and Himba tribes. This chapter aims to pin the challenges women entrepreneurs face when setting up their businesses in the Republic of Namibia. In addition, the similarities and differences between these women will be unpack (notable reference will be made with regard to education and also role models), by also drawing from the experiences of other women in the country.

## 1 Introduction

In this chapter we explore women entrepreneurship and the challenges and differences they face as owners of their respective businesses in sub-Saharan Africa. This will especially be viewed through the lens in terms of their motivations and concerns for start-ups about their current trading operations and also the future. Studies looking at women entrepreneurship in Africa (sub-Saharan Africa) are pertinent as entrepreneurship is considered to be a solution to the economic and social problems in parts of Africa (Tvedten et al., 2014). There is an increase in recognition that entrepreneurship in Africa is a gateway to independence and control over the destiny of people and also a means to restore their dignity and pride.

Women entrepreneurship is very critical for the development and advancement of communities and also the quality of life for the people of Africa. Looking at entrepreneurial intent, it is no doubt that Africa is amongst the nations which show a high entrepreneurial intent globally; however the preparedness of the nations

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compared to some of the other regions left a lot to be desired for them to capitalise on these motivations or opportunities. There can be a number of very important reasons such as the fact that more people are pushed into entrepreneurship due to a lack of education and job opportunities which are not readily available. Other issues which are noteworthy to highlight in this chapter are the poor economic conditions in some parts of Africa which have pushed people to view self-employment as a viable career choice, and in most instances it just turned out to be a business for survival (Dana et al., 2018).

It is the notion of Edoho (2016) that entrepreneurship is lower in Africa compared to other parts of the world due to the abundance of state-owned enterprises. Most of these institutions do not do engage in business initiatives to benefit the masses in the lower income levels. It is important to reiterate that this led to a discouragement whereby people do not see small business activities as that viable and there is no incentive as was in the past for individuals to engage in entrepreneurship. There are numerous factors such as government-controlled businesses which discourage private investment, especially when start-ups are new.

Education is at the root of encouraging entrepreneurship and plays a fundamental role in tackling unemployment that is growing at an exponential rate in the entire sub-Saharan Africa, and with the COVID19 pandemic this is even worse than it was before. Historical and cultural factors really set entrepreneurship in Africa apart from many other nations around the world. For instance, given the phases of Namibian colonisation which was characterised by numerous hardships, poverty and isolation, there has been antagonistic relationships between the various ethnic groups in Namibia (P. Erwee, personal communication, 16 January 2021).

These ethnic groups are further subdivided into clans, and women are the ones who suffer the most, and this chapter intends to address the issues which women are faced with. Women are the most marginalised members of the society. Lately, there are numerous movements such as the *#me too campaign*, where women are hard at work to take up space and claim their rightful positions in the world of work and corporate sector. These campaigns are further necessitated by gender-based violence (GBV) which is at a rife in developing economies such as Namibia. Except for these latter mentioned, women are starting up their organisations in the world of work, and growth is notable in shape and size. Other challenges women experienced are getting the much-needed information and resources to work more efficiently and productively in improving the lives of citizens and welfare. Scholarly works of Still in Australia the *'macho culture'* have an impact on the degree to which women progress compared to men, especially within a setting which is traditional. More men are in management positions compared to women. A typical African woman entrepreneur is most probably a smallholder, who is working in the informal sector on a piece of land, which is sometimes even smaller than a tennis court.

Dana and Dana (2005) argued that the working environment of the entrepreneurs is very critical. This criticality can be seen in definition which defines it as someone and a non-quantifiable risk-taker (Knight, 1921). From the seminal works of Cantillon (1756), an entrepreneur is indeed someone who is able to take risks of being self-employed, and in addition it is also the opportunity through which one can

express your values of culture (Weber, 1930). Viewing from these definitions it is also possible for people to gain recognition in compensation for social marginality, and women experience this at various levels in their lives.

The crux of this chapter is to look at women entrepreneurs in sub-Saharan Africa with specific reference to Namibia. The chapter will highlight various women from various ethnic groups in Namibia. First an extensive review of related literature and best practices from other sub-Saharan nations such as *Nigeria, Lesotho, Rwanda and Ghana* will be explored to see women entrepreneurship around the globe at a glance. To better understand the women entrepreneurial initiatives of the Namibian women, 20 in-depth interviews will be conducted with four ethnic groups in Namibia. The challenges and opportunities and the perspectives of women entrepreneurs in Namibia will also be highlighted, followed by a conclusion and recommendations and future directions for research.

## 2 Historical Overview

The carved rock paintings which are evident to the south of Twyfelfontein, dating back to 26,000 BC (before Christ), give a great overview of the Namibian land. Without a doubt there is a lineage of various groups including the San Bushmen and Bantu herdsmen and also the Himba, Herero and Nama tribes amongst many others who are inhabitants of this for thousand years. The most significant and persistent evidence of early human habitation in Namibia is a wide variety of rock paintings.

The first Europeans to set foot in Namibia were the Portuguese explorers Diego Cao who landed at Cape Cross in 1486 and Bartholomew Diaz who erected a cross at Lüderitz (P. Erwee, personal communication, 15 February 2021). It is noteworthy to mention that European explorations were kept at the bay by the forbidden desert coast until the eighteenth century. Looking at the West of Kalahari, the extensive nations of the Nama Hottentots and the Damara reach over the hilly border lands of the continent down to the arid shores of the Atlantic.

Looking at Namaqualand is generally a dreary region with sandy vegetation of grasses and shrubs, while the Damaraland which is a little bit up has more beautiful aspects in its hills, but there is a deprivation of permanently flowing water. It is important to highlight the fact that the people of Damaraland were distinguished as the Ovaherero or Cattle Damaras, a tribe which migrated probably from the Zambezi valley, including the Houquain, a very black or Negro people like they were supposed to be aboriginal and were previously enslaved by the Namaquas, who had actually adopted the language of the Hottentots. It is important to reiterate the fact that few Bushmen, Griquas and Europeans, who were executives of the Rhenish missionaries, were also found there (J. Afrikaner, 15 February 2021).

Prior to the Europeans annexing, clans of Nama-speaking tribes who used to call themselves Oorlams moved into Namibia as a way to escape colonisation and possible oppression at the Cape of Good Hope. It is important to note that these tribes moved into Namibia with ammunition and spread from the south to northern



**Fig. 1** A train locomotive at the Windhoek Train station in Namibia (Photo © Wilfred Isak Amazing April)

areas, and thus they were regarded as the very first conquerors of some parts of Namibia. The strongest groups of all from the Oorlam were the Afrikaners under the leadership of Jan Jonker Afrikaner, a very dominant and respectable figure in the South and also the centre for the country in terms of alliance with the Herero chief, Tjamaaha. The year 1861 witnessed the death of the two leaders resulting in feuds between the Herero and Nama clans which caused continuous warfare between the successors of Maharero and Jan Jonker Afrikaner. The European exploration was hindered by the inhospitable Namib Desert with its skyrocketing temperatures until the late eighteenth century, when the successions of travellers, traders, hunters and missionaries eventually explored the area (B. Swartbooi, personal communication, 15 February 2021).

Given the high demands for guns and ammunition often driven by feuds between various tribal alliances eventually led to trading between southern and northern Namibia and the Cape of Good Hope. The year 1870 indeed witness the mixed race of Cape colony families calling themselves Bastards and created the Gebied Rehoboth south of Windhoek after a purchase agreement between the Nama and the Herero Chiefs. This increasing trade with the Cape coupled with the lobbying with the missionaries eventually leads to the interest of the European powers in the areas which led to colonisation.

*German Occupation:* It was until the middle of the nineteenth century that explorers, ivory hunters, prospectors and missionaries began their journey into the Namibian interior (See Figs. 1, 2, and 3 for noticeable German colonial infrastructure). Except for this Namibia was mostly spared by the attention of European powers until the end of the nineteenth century when the colonisation of Germany



**Fig. 2** A prototype of the Train locomotive as seen in its final form in Fig. 1 (Photo © Wilfred Isak Amazing April)

came into effect. In the year 1884 the chancellor of the German Empire, Otto von Bismarck, held a very important convention in Berlin where the European powers divided Africa amongst themselves, and this was mostly for personal gain. This was also a period known as the ‘*Scramble for Africa*’. There was a very important reason why Germany selected Namibia as a protectorate, which was the fact that Franz Lüderitz a very well-known tobacco merchant from Bremen bought up the coastal land area in 1882. This was one of the key reasons why Germany made it a point to establish itself in the African country by 1884, and mostly the Hererolands were occupied. Initially the Hereros accepted the treaties of protection, but the Nama people resisted. Despite this fierce resistance in 1888, the Germans confiscated Hererolands, and a reasonable large number of cattle were also taken. The initial aims were to ensure that South West Africa (SWA) is turned into a settler colony. The first phase of the war was fought between the Germans and the Herero (with a single Owambo battle at Fort Namutoni near Etosha Pan).

A climax was reached when General Lothar von Trotha defeated the main Herero army at the Battle of Waterberg and no prisoners were taken and the people were captured into the Kalahari where a lot of lives were lost. By the year 1910 a lot of lives were lost by hanging, battle or starvation or thirst – a very small number of people escape to the Bechuanaland protectorate, and the number of Herero people has reduced by 90% (80–85% of the people were dead). In the year 1890 German soldiers attacked the Nama, and by 1892, despite the initial efforts by the Nama and the Ovaherero which by all means tried to put up a very united front, they were severely defeated and crushed. The Nama war of resistance came a little bit late as the key letter from Maharero’s son and successor, Samuel Maharero, to the Oorlam



**Fig. 3** The Train Station Open Museum in Windhoek: Namibia (Photo © Wilfred Isak Amazing April)

Chief Hendrik Witbooi that proposed joint action had been intercepted. The Nama resistance was finally crushed in 1907, and most Nama were killed in concentration camps, especially women and children (H. Witbooi, personal communication, 12 October 2008). Two thirds of the Nama were killed due to dehydration, and there were a lot of women and children who lost their lives.



*South African Occupation:* In May 1915 the occupation of South Africa in Namibia started when General Louis Botha first Prime Minister of the union of South Africa ordered 40,000 troops into the Namibian territorial borders. Heavily armed the German forces had no choice, but only to retreat. The colony was surrendered on 9 July 1915 bringing the 31 years of German rule to an end. Following the Second World War, South Africa ruled Namibia under the League of Nations till 21 March 1990. South Africa received South West Africa as a mandate territory to 1920 after World War 1 to prepare for independence, but South Africa had their own ideologies as to how independence should look like (P. Heyes, personal communication, 10 January 2021).

South Africa took administration of South West Africa under the terms of Article 22 of the Covenant of League of Nations and a mandate agreement by the League Council. Given this mandate South Africa had the full power of administration and legislation over the territory and had to promote the welfare and interest of the people, but that did not happen at all. South West Africa was ruled as the 5th province with strict measures such as racial aggregation, Pass Laws and the Odendaal Plan. In addition, South Africa introduced the contract labourers, and the Bantu Education system was known under the Apartheid system as separateness of race and colour. The year 1966 witnessed the revocation of South Africa's mandate by the United Nations (UN) General Assembly. The people who suffered the most under these regimes were women. The next section of this chapter will look at the entrepreneurial ecosystem.

### 3 Entrepreneurship Ecosystem

The key idea behind entrepreneurial ecosystems emerged first in the 1980s and 1990s as part of the initial shift from individualistic and personality-based research which is geared towards a much broader perspective which encompass the role of social, cultural and economic forces in the process of entrepreneurship (Dodd & Anderson, 2007). This implies that the way entrepreneurship was viewed with the Schumpeterian school of thought (more of a Superman approach) has changed towards a nuanced view of entrepreneurship as social processes embedded in a much broader context (Nijkamp, 2003; Steyaert & Katz, 2004).

There are numerous definitions of the term entrepreneurial ecosystems; however each definition appears to have complex and interdependent linkages to serve a critical role for development and functioning of entrepreneurship ecosystems in societies. It is no doubt that the world is in dire need of entrepreneurs to solve problems, drive innovation and change and stimulate economic growth through the creation of jobs and wealth. It is noteworthy to mention that Temko (2009) defines an entrepreneurial ecosystem as being responsible for promoting formal and informal affiliations and structures between various research institutions, government, public and private institutions as well as businesses. It is through aid of these institutions that businesses can be developed at a faster pace (Dana et al., 2018).

Studies on entrepreneurial ecosystems indeed vary when looking at it in terms of the focus and scope. Researchers which look closely at this have concentrated their efforts on describing and measuring the entrepreneurial ecosystem, with reference to a very specific geographic area. There are a number of studies, which focus on more macro-factors influencing the degree of entrepreneurship at a national level (Stam & Spigel, 2017). When we closely look at the Aspen Network of Development Entrepreneurs, the Innovation Rainforest Blueprint and Council on Competitiveness studies are geared towards a more local/subnational unit of analysis. There are a number of studies which have taken the local perspective to examine the entrepreneurial systems. For instance, the World Economic Forum (2013) describes the development of entrepreneurial technology ecosystems in Buenos Aires and the city of Istanbul and how the ecosystem of Buenos Aires grows over a specific period of time from the mid-1990s and only emerged as a system 15 years later. Similar measures can be observed in Silicon Valley in the United States. Other interesting lessons from Milwaukee, Wisconsin, look specifically at regional economic growth.

According to the Global Startup Ecosystem Report, other noteworthy ecosystems around the world include the United States (Silicon Valley, Los Angeles and Boston), Canada (Toronto, Waterloo, Vancouver), the United Kingdom (London, Cambridge Research Triangle), Australia (Sydney, Melbourne), France (Paris), Germany (Berlin), Russia (Moscow), Israel (Tel Aviv), Brazil (Sao Paulo), Chile (Santiago) and India (Bangalore). Entrepreneurial ecosystems in Puerto Rico were faced with major constraints such as excessive bureaucracy and the interference of the government. For any entrepreneurial ecosystem to flourish, it is critical that there is no governmental bias in the policies of entrepreneurship.

There are numerous facets which can drive and make up an ecosystem; these are education, finance, regulations (laws), inspiration and leading or budding entrepreneurs, but the challenge is that these pieces have not been put together properly. There is a need from local champions and convenors who are able to build, organise, connect and ensure that the ecosystem is promoted. It is pertinent that ecosystem creates a flow of talent, information and resources in ensuring addressing each stage from ideation to launch to growth and scaling. There are six critical domains of an ecosystem, namely, *leadership and policy, finances, markets, human capital, support services and culture and media*.

- *Leadership and Policy*: Policies which are introduced by governments are usually seen as one of the key components of the entrepreneurial ecosystem. The policies which are implemented by governments are directly relevant to small businesses or entrepreneurship and can impact a wide range of policies (especially taxes, financial services, telecommunications, transportation, labour markets, immigration, industry support, education and training, health and infrastructure). In Namibia, the policies of the country are guided by Namibia's Vision 2030 and the Harambee Prosperity Plan 1 and 2, which outline the direction the country is going to take within the next 9 years. Through the development of effective policies, it is possible to establish the legitimacy of entrepreneurs and also the

entrepreneurship ecosystem through the promotion and support, solving of problems, venture friendly legislation and incentives.

- *Finances*: Money is very important to fuel the early stage and growth of start-ups and growth of the entrepreneurial ecosystem. This is usually created by making the provision of microloans, angel investors and venture capital. Further support is usually needed for capital raise, preparation and opportunities for a perfect pitch or business presentation to get financing.
- *Markets*: With the advent of globalisation, trading across borders has become an important facet of the entrepreneurial ecosystem. The G20 Summit Communique issued in 2014 called for an enhanced economic growth via entrepreneurship by ensuring that a number of measures are taken to reduce barriers to accessing certain markets, especially new entrants and investment (Mazzarol, 2014). Markets and the access to markets provide opportunities for proof of the concept, sales and how distribution is taking place. Customers usually encompass local and international markets, companies (usually large and small) and also the contracts of governments.
- *Support Services*: There are usually two types of support services: *infrastructure and business support services* (World Economic Forum, 2013). It is known that business support services continue to present challenges for the entrepreneurial ecosystem, especially in African nations where development remains a challenge (e.g. in Tanzania). This happens despite the presence of service providers in African countries. It is really unfortunate that a number of SMEs do not receive support services in the area of entrepreneurship training and business management training and also make provision for market information which is readily available. There is a major challenge of the lack of interconnection between entrepreneurs and also the service industry, which can be mostly attributed to the support which is usually required to create and also develop entrepreneurial ventures.
- *Culture and Media*: Culture makes up a very prominent part of an entrepreneurial ecosystem. According to a renowned cultural guru and scholar Geert Hofstede, culture can be seen as characterised along various dimensions which are *power distance, individualism, masculinity, femininity, uncertainty avoidance and long-term and short-term orientation*. Power distance is defined as the degree or the extent to which less powerful members of institutions and organisations accept the degree to which power is unequally distributed. Namibia scores high on this dimension which is a clear indication that society accepts hierarchical order whereby each individual has a place. Women are usually at the lower end of the hierarchy as they are only regarded as caretakers of men or family. This is indeed changing to a certain degree but still very prominent. Similarly, hierarchy is seen in organisations and typified by inherent inequalities, centralisation and an expectation that subordinates need to be told what to do. The degree to which interdependence is maintained amongst members of the society is known as individualism (Hofstede et al., 2010).

On the other hand collectivism looks at the degree to which there is a close long-term commitment to the members of a group. It is mostly looking at the loyalty

one has towards your family, extended family or extended relationships central to society. In Namibian organisations it is the expectation that employer-employee relationships be viewed from a moral perspective and the hiring and promotion of individuals take into consideration the employees in group relationships. Masculinity is the degree to which society will be driven by competition, achievement and success (Hofstede et al., 2010). Uncertainty avoidance is defined as the extent to which members of a particular culture feel threatened by situations which are ambiguous and uncertain (Hofstede, 2011). Long-term orientation describes the degree to which a society has maintain links with its own past while dealing with challenges of today and tomorrow. Cultures which score high on this dimension focus on preparing for the future. On the other hand, cultures which score very low on this dimension are regarded as societies which are normative and prefer to stick to the traditions. Women in sub-Saharan Africa would relatively have low score on this, while forward planning is a component most girls are not concerned about.

- *Human Capital*: The education system in Namibia can be divided in three levels: *basic, secondary and tertiary levels*. Basic level of education usually consists of pre-primary, primary, and adult education which is non-formal. When we talk of secondary education, it includes ordinary and advanced levels of schooling, while tertiary courses are offered by institutions of higher learning, which encompass universities and teacher training colleges. Namibia has three universities (*two public and one private*). Most of these institutions are situated in central Namibia (Windhoek). The Namibian government is fully aware that high-quality education contributes to the development of a competitive and entrepreneurial economy. It is no doubt that skilled labour makes a significant contribution to the development of a nation and its entrepreneurial economy. It is important that higher education gives room to promote the development of human resources and productive citizens in society. Hence primary education in Namibia is provided free of charge. This has actually brought with it a lot of challenges, as to whether it is really free, given the debilitating stance of the schools, especially those in rural areas. Since independence more and more Namibians have at least receive university education, and most of them are not going into self-employment, but are rather salary earners. It is believed that better education results in innovation and creativity. There is however an opportunity for entrepreneurship education in ensuring that the growth of the economy is fostered. Recently Namibians have recognised the critical importance of entrepreneurship and the possibilities of growth and development it can bring about for the nation, and more and more institutions of training are fostering it. A culture of entrepreneurship needs to be encouraged and nurtured so that people are well equipped with the obligatory skills to be entrepreneurs. Having look at the entrepreneurial ecosystem, the next section of this chapter will look at women entrepreneurship in sub-Saharan Africa.

## 4 Women Entrepreneurship

The entrepreneurial initiatives within Africa are indeed influenced by the social and cultural notions and how the discipline or the field of entrepreneurship is viewed and also how naysayers view it in the country. It is evident that in some parts of the continent, political instability has a major impact on entrepreneurial initiatives which takes place within the continent and makes it hard for investors to invest in the continent. Another challenge is the linguistic diversity which takes place all over the continent and also makes business deals very challenging at times, although English is the major lingua Franca, while in some nations Western lingua franca takes precedence. This is especially prominent when it comes to investments in the foreign markets. There are a number of nations around the globe which have made great strides in terms of women entrepreneurship and one nation, which comes to mind in this regard is Brazil which made tremendous strides in terms of women entrepreneurship as a number of women around the world faced with challenges which are similar. It is however important to reiterate that the majority of Namibia population is women, yet men take the lead when it comes to entrepreneurship. Similar studies in the nation Kosovo look at the challenges which faced women entrepreneurs in terms of decision-making, with reference to family businesses and the process of succession. The number of studies which look at women entrepreneurship in terms of succession are very limited, especially father to daughter succession, succession between mother and son and also mother daughter succession. The issue of succession is barely discussed.

According to Jimenez (2009) which was about women in family businesses indicated that women have repeatedly been portrayed as peacekeepers between members of the family circle. It is clear that the wives are usually tolerant and also as mothers carry the huge responsibility and usually regarded as emotional leaders. When it comes to women entrepreneurs in terms of succession, an argument is made that women are very unique and loyal to their own companies. It is the instinctive drive all women have to look into the needs of others first, avoid conflict at all costs and also educate the children about the importance to have a love for business. This is very prominent amongst the women in sub-Saharan Africa. Furthermore, women are exploited and seen as sexual objects; however with the *#me too campaign*, a lot has changed in terms of how women are viewed in the world of work.

The introduction of capitalism has brought about numerous changes for the manner within which women entrepreneurship is viewed in sub-Saharan Africa, as the system of barter appear not to exist on its own. A number of changes in terms of exchange brought about changes which can be regarded as radical in family structures which are viewed as indigenous. The arrival of the missionaries in former German colonies such as Togo and Namibia brought with it missions oriented women education, a new market economy in urban and rural migration. These changes might be viewed as significantly very small but are indeed critical in the space of women entrepreneurship in sub-Saharan Africa and also the status which

women have in society. In terms of Namibia women have made tremendous strides in terms of representation in parliament (which has a 50% representation).

In the Asian Nation especially Indonesia, a number of women entrepreneurs were empowered to ensure that the welfare of the women within the country was improved. Empowering women through entrepreneurship indeed stabilised the welfare of the economy. There are however a number of challenges which women entrepreneurs experienced in Indonesia mostly with regard to the social cultural environment within which business is conducted. Another important dimension is the essence of culture and its importance amongst businesses in Indonesia. Culture entails the set of beliefs which are shared by the members of the communities (Hofstede, 1980).

According to Ramo et al. (2017), the entrepreneurial intensity level of men and women and its effects on the performance of SMEs were conducted in Bosnia and Herzegovina. The primary goal of this study was to establish a quantitative study which looks closely at entrepreneurial intentions amongst female entrepreneurs who originated from Bosnia and Herzegovina. There is a perception and stereotypes which usually concern women whether they are fit enough to have management positions in running an enterprise. It is evident from a study which was conducted in the United States that women occupy 50% of managerial positions.

Bringing the chapter closer to sub-Saharan Africa on which this study is based, Africa has the highest participation of women who are in the very early stages of entrepreneurial initiatives. There is substantial amount of research which has been conducted in Africa, with reference to women to foster the development of women in business. There is a pertinent question which still lingers on the mind of the researcher as to what is actually causing the rapid growth of women in business. The answer to this question is certainly not straightforward, as the environment and the larger space within which women entrepreneurship takes place is changing. It is evident that with the advent of the fourth industrial revolution, more and more women are prominent in the entrepreneurial space. Women in sub-Saharan are now making use of the latest technology and selling their products and services on various apps and technological platforms.

According to Fapohunda (1983) women in Southern Nigeria, like many other parts of the world in West Africa, are not also having the sole responsibility to care for the household and children, but must make a contribution to the entire extended family by means of engaging in farming, craft and trading. This means that women should be required to actively participate in all activities which will generate income and also ensure the immediate survival of the community within which they live. This is very important for the survival of the extended and nuclear family. In most nations of sub-Saharan Africa, street vending is prominent, and in Nigeria street vending mostly gained momentum in cities. Given the scope of entrepreneurial ventures and the role they play in Nigeria, women have made a significant contribution to the development of SMEs in that nation. Women entrepreneurship in Nigeria is very evident in the informal economy and has been widely recognised (Woldie & Adersua, 2004). This also sparked the government of Nigeria to take female entrepreneurship more seriously than before. The oil-rich nation of Nigeria

has a population of 148 million people, and these activities indeed underpin an informal economy which is indeed extensive and carries a worth of about 42 billion USD (Whittington, 2001). Without a doubt the informal sector in Nigeria is dominated by women, both in terms of numbers and also effectiveness. Women satisfy their local community needs through street vending. For instance, Lucy from the Big Brother Niger 2020 edition no prides herself as a groundbreaking street vendor. Furthermore, when we look at the role and the strides which women have made in terms of entrepreneurship in Nigeria, economic activities are evidently suggestive of the suppression of female entrepreneurs and gender discrimination; however this evidence does not sometimes support the view of Nigerians (Woldie & Adersua, 2004). The roots of the Nigerian women entrepreneurial phenomenon can also be traced back to the pre-colonial periods (Aderemi et al., 2008). It was during these periods in Nigeria that women were mostly involved in commercial activities such as wholesale and retail trading, weaving, fishing and the production of agriculture. The trade has however decline due to a lack and also access to formal education. It was the notion of Newman (1984) that African women have always worked, both inside and outside the home across the various sectors of the industry. Women usually take control of the production of food in developing countries. This is very evident from the work of the Namibian women doing pottery work in the local market in Otjiwarongo.

Women in the Southern African Development Community (SADC) in neighbouring Lesotho in neighbouring South Africa – women are involved in the brewing of beer, from sorghum, an ingredient which is relatively easy to obtain from home supply. Lesotho is one of those countries, where it is easier for women to gain cash income to the value thrice than the actual amount they usually invest in their enterprises (Gay, 1988).

Development of women-owned enterprises in Ghana has not been well reported in the academic literature. Baumol (2000) noted that women in Ghana especially hold on to entrepreneurial initiatives which are indigenous. Women in Ghana usually function mainly within the domestic household unit, mothering and raising children, cooking, processing, storing of food and managing resources and ensuring that the livelihoods of the community are maintained. Some of us make pottery, weaving of clothes and engaging in other forms of handicraft, which usually depend on the resources which can be sourced locally. Women in Ghana who fellow the entrepreneurship route are contributing economically to the well-being of families and the development of the nation.

Cultural diversity of Ghana and its ethnic diversity rural of indigenous communities with the exception of the areas which are producing cocoa have attracted migrant labour, and tend to show the indigenous population distributions. Except being characterised as a definite geographical territory, with some of the groups which identify themselves; a comprehensive culture, sometimes similar in expression, and a framework of expectations which are viewed as collective, a network of ethnic interdependence; a political system which is common, and an economic system of production and distribution (Baumol, 2000).

Rwanda experienced the worst genocide in the history of modern times, and there were interventions from the neighbouring nation of Congo to help with conflict. In

addition, there were ethnic tensions which made women entrepreneurship an uphill battle. There have been unequal relationships between the Tutsi people whom were dominant minority and the majority whom were the Hutus. The civil war resulted in a situation whereby a lot of Tutsis flee to Burundi, and lingering resentment led to periodic massacres of Tutsis. A plane that was shot down in April 1994 appeared to be one of the most significant attempts to eliminate the Tutsi population. Rwanda is striving to rebuild its economy despite all these challenges with the production of coffee and tea as the main sources of foreign exchange and also an opportunity to foster women in entrepreneurship. It is important to reiterate that nearly two thirds of the Rwandan population live below the poverty line. We will look at the methodology and data analysis in the next section of the chapter.

Back home in Namibia issues related to women entrepreneurship are very complex. A study which are conducted by Dana (1993) highlighted that from subsistence farming and informal trading in northern Namibia and also other commercial regions in Namibia, a sophisticated export is based in central and southern regions. Three fifths of all goods which are produced are exported, and the Namibian economy is also very sensitive to its trading partners. Given the legacy of the past, women are still affected when it comes to entrepreneurship.

#### ***4.1 Methodology and Data Analysis***

Positivist usually makes the argument that objectivity can only be observed in an objective manner. However, those who have the power to conduct research have an influence by merely having a hypothesis, and through this they influence the outcome of the research either by accepting or rejecting the hypothesis. Through research which has been conducted over the years, it is evident that hypothesis is not directly linked as the predetermined hypothesis is usually ignored. Dana and Dana (2005) noted that when we look at social systems from the research vantage point, the assertion is that it is stable, and a slight change is viewed as a huge threat to what people are accustomed to. The assumption is that with a lot of structure it can in some scenarios control the behaviour of people, but from the view of Schumpeter (1934), entrepreneurs should also be viewed as change agents. Arguments brought forward by functionalist state that each individual within the society adapts and functions according to the needs brought forward by the social system.

Epistemological issues have been dominated by paradigms, especially when it comes to qualitative research (Lincoln et al., 1985). Weber (1978) make a very important yet valuable argument for systems pertaining to the dissemination of information, for the field of marketing (Hunt, 1991; McGregor & Murnane, 2010), organisation theory (Hassard, 1993; Swanson & Elwood, 2005) and psychology (Fassinger, 2005). With paradigm research there are usually two strands, namely, positivist and neopositivist.

Constructivist and interpretative paradigms are also the strands which researchers are confronted with. They are usually regarded as either quantitative or qualitative.



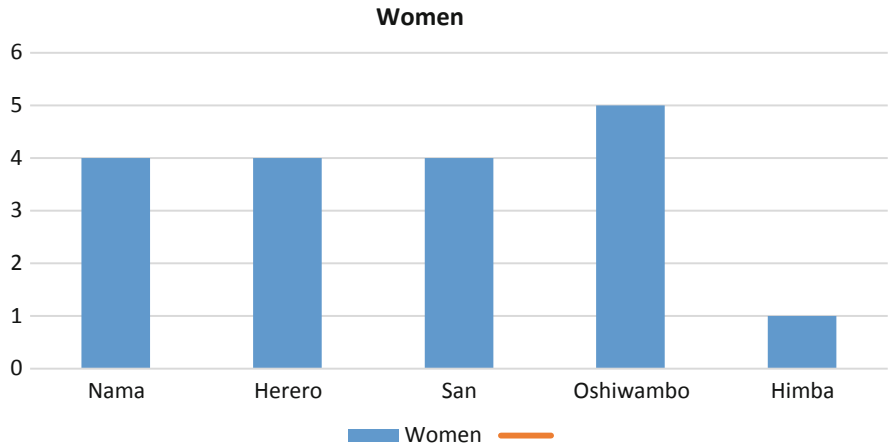
Scholars whom are regarded as quantitative always miss the real understanding of what behaviour entails on a global scale by making assumptions which can be at times regarded as unrealistic. In some cultures, these behaviours can be regarded as alien. On the other hand, if we apply the qualitative methodology, it has a lot to do with personal observations, events, individuals and transactions. In some instances, qualitative research deals with document analysis and also open-ended interviews which can really yield in-depth and valuable oral testimonies. It is important to reiterate that in-depth interviews can give a thick and valuable description and direct quotations from people concerning their attitudes, beliefs, thoughts and intentions, actions and also experiences (Geertz, 1973).

According to Dana and Dana (2005), a great research strategy is paramount to collect data using an ethnographic approach (observation and interviews). Ethnography can indeed be regarded as a non-quantitative strategy and offers the flexibility in research. It is also important to reiterate that non-quantitative strategies are interactive, as it looks at the relationship between the entrepreneur and the environment of the firm. This paper utilises primary data mainly sourced from structured and in-depth interviews with businesswomen and entrepreneurs in the Republic of Namibia. Structured interviews are very useful if you look at the literacy levels of the respondents, and some of them are only proficient in Oshiwambo or the local navicular languages. Twenty women across various sectors of the economy took part in the study, with aid of the purposive sampling technique. Some of the respondents were on the street markets, while other occupy an office space. During the interviews the respondents were afforded the chance to share their personal life stories, and this was very helpful in understanding them, especially their motivation for being in business. Content analysis was used to group themes which were similar in analysing the data. In addition, secondary sources such as scientific journals, books, newspaper articles and internet sources which were regarded as credible were used to obtain the data for this study.

## ***4.2 Biographical and Personal Information of the Respondents***

Twenty Namibian women across Namibia took part in this study. As can be seen in in Fig. 4, four of them were from the Nama tribe (Fig. 5 – see cultural wear), four from Herero, four Whites, five Oshiwambo, one Himba and two San.

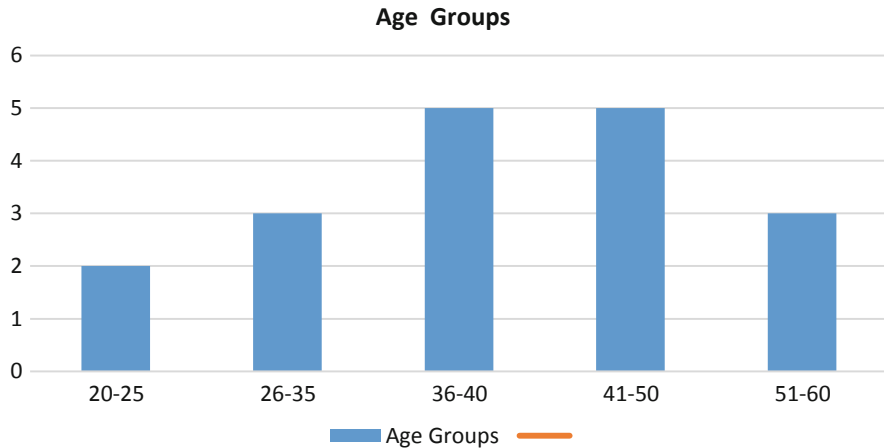
In Fig. 6 most of these women were between the ages of 24 and 60. The sector in which the women are trading is also clear in the figure. From this study a very special case is evident about the founder of Julolo trading, and she is in the clothing business and source material from China to design garments for Namibian women mostly for funerals and weddings. For her to kick start the business, it required her to write a proposal to the Business Intellectual Property Association of Namibia, and today her Julolo trading enterprise employs ten employees (seven women and three men).



**Fig. 4** Various Namibian women interviewed by tribes (Photo © Wilfred Isak Amazing April)

**Fig. 5** Nama woman in traditional attire (Photo © Wilfred Isak Amazing April)





**Fig. 6** Age group composition of respondents (Photo © Wilfred Isak Amazing April)

**Table 1** Level of education of respondents

Level of education	Percentage (%)
No formal education	10
Primary school	15
Secondary school	30
Bachelor’s degree	40
Master’s degree	5
PhD	0

When most of the women started out, they were not part of any network which could support their enterprises. They are however aware of SMEs compete and funding organisations, but they were not aware about the degree to which they can support their businesses. With time they familiarised themselves with the Women’s Development Network and Women’s Action for development, etc. In the interviews some confirmed that being employed instead of being unemployed was the order of the day, as they did not see any need to become an employer. They also highlighted that due to a lack of role models, they had no desire to push the envelope.

The highest level of education for most respondents is a Bachelor’s degree as can be depicted in Table 1. In addition, only 10% of the respondents had no formal education but were very fluent in reading and writing in their own languages. In addition, they received basic training on business and entrepreneurial workshops they attended in their respective communities. Almost all women who were interviewed for this study had a clear vision of where they see their businesses now and in the future.

Table 2 illustrates the income which the women generate from their respective businesses and also the various activities they are trading with. Most of the women who were initially operating the enterprises part-time have changed to full-time operations.

**Table 2** Mode of business

Mode of business	Percentage (%)
Full time	65
Part time	35

**Table 3** Reasons for trading

Reasons for trading	Percentage (%)
Change of livelihood	55
Passion	35
Bring about desired change	10

**Table 4** Challenges faced by entrepreneurs

Challenges	Total (20)	Percentage (%)
Infrastructure	5	20
Finance	8	45
Discrimination	7	

Table 3 depicts the number of hours women commit for trading in their businesses. Most of the women are trading in their enterprises to change their livelihoods, passion and also the need to bring about the required change to the Namibian economy.

Table 4 illustrates the challenges that women entrepreneurs in Namibia are faced with on a daily basis. Women in Namibia are faced with challenges pertaining to infrastructure, finance, discrimination and gender-based violence (Figs. 7, 8, 9, 10, and 11).



**Fig. 7** Oshiwambo women in the Mahangu fields, attending to business in Northern Namibia (Photo © Wilfred Isak Amazing April)



**Fig. 8** Traditional Ritual Dance of Oshiwambo Women in Northern Namibia (Photo © Wilfred Isak Amazing April)

**Fig. 9** Oshiwambo  
Traditional Beer – Wamboe  
Culture and Pride  
Oshikundu (Photo  
© Wilfred Isak  
Amazing April)



**Fig. 10** Young women peeling Omagongo fruit as can be seen above (Photo © Wilfred Isak Amazing April)



### ***4.3 Discussion and Findings of Open-Ended Questions***

It is evident from this research that women faced numerous challenges in business or entrepreneurship. The researcher posted the following open-ended questions to the respondents?

1. Does women entrepreneurship exist in Namibia? Why or why not?
2. What role do you think women can play for the advancement of entrepreneurship and self-employment in Namibia?
3. Discuss some of the major challenges women faced with reference to entrepreneurship and self-employment in sub-Saharan Africa?

*R denotes = respondents*

#### **4.3.1 Responses to Question 1**

The respondents echoed the same sentiments that women entrepreneurship does exist in sub-Saharan Africa and especially in Namibia it is very much forthcoming.

**Fig. 11** Women assembling the Omagongo fruit (Photo © Wilfred Isak Amazing April)



Women have always played a critical role by being the providers, especially as single mothers and also putting food on the table. Namibian women are also driven by the desire to make a contribution which is meaningful for the society and excellent service delivery. The primary reason why the contributions of the women were neglected are due to the male dominant culture in business, but the value that women bring to the business space can never be underestimated. This is evident from the following quotes put forth by women during the interviews.

*Women entrepreneurship have always existed in Namibia, since the olden days. We are strong custodians of job creation and the empowerment of women in Namibia. My business has been in existence for the past ten (10) years, and I have hired people, who are now change agents in their communities (R1, 3, 15, 19, 20).*

*Through excellent service delivery I want to make a contribution, which is unique yet meaningful (R1).*

Some of the respondents are of the opinion that in this twenty-first century women have come a long way, and they are making a name for themselves and their community. Women have indeed been empowered and have opened fuel stations,

restaurants and also financial investment businesses. The following quotes below show the long way Namibian women have come.

*When I was younger, I never imagined to own a fuel station, today I am living this legacy (R10).*

*Although my husband passed away long time ago, I managed to open a restaurant, I have managed to reach this milestone through dedication and hard work (R2).*

*Opening a financial investment company was not very easy, but through perseverance and hard work my company has survived through many storms. Today I can proudly say, I am not only making a difference in my life, but also that of many others (R16).*

Some of the respondents strongly believed that women entrepreneurship in Namibia can also be traced in other forms. These forms as can be seen from the quotes below are indigenous, social and community entrepreneurship.

*I have the strong desire to empower my community from the small initiatives I do within my community. I have recently started with selling local craft and indigenous items. This for me is critical to stay in touch with my roots and culture. I do not want people to forget about us as a tribe. We have so much to offer, not only to ourselves but the larger community (R13,19)*

### 4.3.2 Responses to Question 2

Most of the women who were interviewed for are of the opinion the role that they play to change the daily livelihoods, not only of themselves, but those around them can never be underestimated. Women are caretakers of most children in Namibia, and without their unwavering support, they do not believe that their extended families can survive the test of time. It is noteworthy to mention that the Namibian entrepreneurial climate needs to change and women need to take up space and continuously strive to make a difference within their communities. Namibian women have also taken the lead in the political space and can face the challenges confronting the nation head. Below are some interesting quotes from the interviews.

*I have never known until today that I am standing on my own feet that we are equal to men. Culture has really blinded us as Namibian women to think, we are not good enough. In terms of entrepreneurship we are playing a much bigger role greater than ourselves (R6, 7, 11, 15, 17, 18).*

*As a Himba woman, I have always thought that I am supposed to reside here in the areas of Opuwo. I was ill informed and realised that I need to stand up for myself and bring about the change I wish to see to my community (R13).*

*Self-employment and entrepreneurship is nothing new to us as women. We have always been doing it, but never managed to get the recognition we deserve. With so many changes in the Namibian economy and the challenges of nepotism and corruption in this masculine society, we think that we have really make our mark (R12, 13, 17, 18).*

*Women are also playing a major role in Education and occupy various positions, who are aimed at educating, developing and uplifting the Namibian child (R13, 15, 16, 18).*



### 4.3.3 Responses to Question 3

The women interviewed in Namibia felt that discrimination is amongst one of the key challenges they are faced with as women entrepreneurs. The best way to rule this out in this masculine society is educating others about the contributions women are able to make if afforded the opportunity to be change agents. Another critical issue which comes to light is financing and also access to collateral. Another issue which is highlighted is the lack of support women businesses received from the Namibia government, while the male-dominated businesses are thriving. Mentoring and counselling are also a major issue which is impacting the businesses of Namibian and women in sub-Saharan Africa.

*Mentoring and counselling can help women to achieve their dreams. Sometimes we need a little bit of a push and inspiration to succeed. This will really boost our self confidence and self-esteem (R2, 3,6,7,9).*

*As with many other women in Sub-Sharan Africa obtaining money or collateral remains challenging in the entrepreneurial sphere. We are really struggling to grow our businesses to the maximum potential (R4,6,8,11,12).*

Looking back to the related to the literature Boserup (1970), made the argument that this seems to fall in alignment that African women regardless of where they are coming from. These women are known to spend at least 14–18 hours of their day on physical labour. For example, in Northern Namibia, the ploughing of Mahangu takes up a lot of their time. They do this to support not only their immediate household but also their larger extended family. According to Fapohunda (1983), this is also the case for other women in sub-Saharan Africa (especially in the West) who are responsible to provide to the larger extended family. In addition, some of the women are faced with raising children as single parents while spending most of the day in the field. As they are unable to be there for the children to help them with homework, the academic performance is dismally poor as can be seen from the quotes below:

*I personally do not get enough time to take care of my children and also help them with homework, especially during this pandemic, it would have been nice to assist them. Mental health issues are on the rife and I wonder whether my kids will also not be victims of such ills (R,6,8,11,19,20)*

Another painful reality that women for this study also put forward is the tribalisation of issues in Namibia. This is a major challenge for many female entrepreneurs in sub-Saharan Africa. There is so much skill and talent in the country, but tribalism does not give enough room to improve and face challenges head on. It is also an issue of corporate good governance. Also a lot could be improved in terms of how donations are handled and distributed. Although international donors plough a lot of funds into the community, most of it is mismanaged and especially during this time of COVID19 a lot need to improve.

*The aid is mismanaged and does not reach the people it is supposed to, in time. In addition, everything in Namibia is managed according to tribe, and this is also prevalent in other sub-Saharan African nations. Until we as a community in the continent of Africa address*

*and take these issues seriously, we as women will continue to suffer (R3,4,6,8,13,15,17,19,20).*

It is very critical that we educate the society about the challenges women are experiencing on a daily basis in sub-Saharan Africa. There are perceptions that women are unable to perform at their optimum like men, but these are just perceptions and in reality is not true. There are a number of women who can do a much better-quality job than the male counterparts. *Women* play a significant role especially in the Namibia communities, and a very conducive environment needs to be provided for them to be their better best. Some women have made the pledge to build an inspiring environment for female entrepreneurs and intend to change the narrative for many more years to come.

## 5 Towards the Future

The number of research articles pertaining to women entrepreneurship in Africa is certainly not a once off event as the continent has a very unique yet large untapped entrepreneurial potential. This is evident from the groundbreaking works of a number of African scholars that entrepreneurship plays a very important role for the self-sustenance and empowerment of women. Women provide livelihood for their communities and also those who surround them. When one zooms through the extensive literature, there is the realisation that novel ideas are possible which can result in the growth of the continent and also entrepreneurial initiatives which affect both men and women. Each of the nations in sub-Saharan Africa has so much to offer given its unique diversity. This creates a huge possibility for writings on African models of entrepreneurship for research in the very near future. Looking at the initiatives of entrepreneurship in Nigeria, Lesotho, Ghana and Rwanda, Namibian women can learn a lot from these experiences. A very strategic approach is required in ensuring of tapping into the skills and the talents of these women, especially with reference to entrepreneurship. The women who were interviewed for this chapter identified a number of challenges such as finance, lack of training and discrimination as some of the issues have a huge impact on the entrepreneurial initiatives. Countries such as Nigeria have very well-established initiatives of entrepreneurship, although not widely documented and can act as a springboard for many more experiments to be conducted in Namibia. More exploratory research needs to be conducted to learn deeper lessons on issues of women entrepreneurship. From the literature it is also evident that women entrepreneurship be viewed from the lens of an entrepreneurial ecosystem. There is especially a dire need for strong leadership in Namibia to take the businesses to the next level. Issues pertaining to policy and ethics should also receive the attention it deserves. When it comes to policy, it is evident from the research of Strategic Interventionist Policy in Namibia, as was highlighted by Dana which needs to be revisited (Dana, 1993).

In addition, comparative field research can also state what the countries can learn from one another. Women need to be viewed as individuals who are able to succeed and rise above the challenges that life poses to them. African cultures also need to accept more about the role that women can play in developmental initiatives, especially when the nation is viewed as unstable. The triple helix approach can also be viewed as an alternative in enhancing women entrepreneurship in sub-Saharan Africa.

This chapter explored women entrepreneurship in sub-Saharan Africa and the important role which women play in the developmental initiatives of the continent. This chapter has some limitations as the researcher was not able to conduct in-depth field research in the other African nations and only relied on literature review. From the Namibian perspective and lessons, it was the fact that only women from the Oshiwambo tribe are avid traders and all women should be encouraged to go into trading or conducting their own businesses. These limitations did not however deter us from deriving interesting insights from this research. This chapter revealed the challenges which all women in sub-Saharan Africa are still experiencing till date, which include discrimination, inadequate financing and lack of training opportunities available to them. Primary data for this chapter was sourced from 20 interviews which were conducted with women of various tribes in Namibia. Namibia women are faced with tremendous challenges, but their determination and an attitude of not giving up enables them to push the boundaries which they experience on a daily basis. Women also highlighted the importance of ethical behaviour and how this aids in helping them to be the best in their businesses. This chapter has once highlighted the important role which women of sub-Saharan Africa play in the developmental initiatives around the continent now and in the near future. Good policies which can impact change can be very essential in bringing about the desired developmental change. This will require strong entrepreneurial behavioural skills and techniques now and in the future. Women are the most undervalued currency, but they are the key drivers to modern development with much future in Africa (Ojong et al., 2021).

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# Women Entrepreneurs in Nigeria



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**Abstract** Research on women entrepreneurship is increasingly gaining traction in entrepreneurship research. Thus, and in considering this intensive focus on women entrepreneurship within the field of entrepreneurship, it is the right time to take stock and understand how it has evolved in the developing world. But and as opposed to undertaking a canvassing approach to studying this entrepreneurship phenomenon, this chapter pays attention on its trajectory in Nigeria – a Western African country in the sub-Saharan African region. The analysis presented in the chapter is categorised into three distinct phases, namely, pre-colonial, colonial and post-colonial eras. Such an approach is intended to generate deep insights into how women entrepreneurship has progressed over the years in Western African country. This is beneficial for various stakeholders including entrepreneurship scholars, practitioners and especially policymakers who have to support women entrepreneurs through targeted entrepreneurship policies.

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## 1 Introduction

Women's entrepreneurial activities continue to generate socio-economic benefits in many global regions (Cochran, 2019; Henry et al., 2016; Nair, 2020; Ramadani et al., 2017). Existing and recent scholarly research (see for instance: Henry et al., 2016; Ogundana et al., 2021; Ojong et al., 2021) has shown that women make significant social and economic contributions as breadwinners of many households within the developing world. For instance, their entrepreneurial activities within the sub-Saharan African region are credited with the reduction in the rates of prostitution and child trafficking (Ogundana, 2020a). Furthermore, their engagement in entrepreneurship has led to improved rates of child education in Nigeria, Ghana and Niger (Chea, 2008; Otoo et al., 2012); enhanced nutritional status of families in Botswana (Ama et al., 2014); crime reduction in Ogun State Nigeria (Iyiola & Azuh, 2014); and hunger and poverty alleviation in Kenya and in indeed Africa as a whole (Misango & Ongiti, 2013; Ojong et al., 2021). Moreover, policy documents and academic research provide ample evidence of instances where women entrepreneurs have contributed to economic and social development. As an example, women-owned enterprises in India are considered to be amongst the largest employment providers (Kungwansupaphan & Leihaothabam, 2016). In Kosovo women who are involved in entrepreneurship have become a major source of income for their families (Ramadani et al., 2017). Likewise, in Latin America their enterprises are known to sustain the livelihoods of their families (Terjesen & Amorós, 2010).

But, despite the benefits of women entrepreneurial activity, prior studies still spotlight numerous obstacles and constrains affecting women entrepreneurs which include lack of access to money, opportunities, unyielding cultural and societal restrictions and enormous motherhood responsibilities (Lincoln, 2012; Ogundana et al., 2021). However, recent gender-based research tends to take a narrow view on this important topic by focussing only on recent developments in women entrepreneurship (e.g. Liñán et al., 2020). This approach eschews important historical insights on women entrepreneurship thereby creating a gap in our understanding of such a noteworthy entrepreneurship phenomenon. Thus, and in view of our understanding of the approach in the extant literature, we contend that research should also consider the state of women entrepreneurship going back into historical times (Havik, 2015; Sudarkasa, 1986).

Existing scholarly works that have focussed on women entrepreneurship using the context of a developing country seem to be scattered and fragmented which makes it harder to track its progression at different stages of economic development in a given country or context (Dong-Sung & Moon, 1998; Zoeteman, 2001). When it comes to Nigerian women entrepreneurship, Havik (2015) recommended researchers to pay attention on three different stages of its development in the history of Nigeria. According to Havik such an approach would help towards developing an integrated view of how women entrepreneurship in Nigeria has evolved over the years. Undoubtedly, this is important as it is more likely that women entrepreneurship at different historical times would have encountered challenges that were

unique to their situation as societal perceptions are known to evolve with time. In keeping with that, this chapter details Nigerian women's entrepreneurship in the periods before colonialism, during and after. By doing so, the chapter offers rich insights into women entrepreneurship and how it has progressed at different times in Nigeria's economic history.

## 2 Historical Overview

Here we explore the history of women's entrepreneurship in Nigeria in three phases. The first phase focusses on dates before the mid-nineteenth century. Consistent with that, the second phase covers the period from the mid-nineteenth century to around the 1960s when Nigeria gained its independence. Finally, the third phase encompasses the time from 1960 to date (Havik, 2015; Sudarkasa, 1986). Based on that timeline the following sections detail key events that defined women entrepreneurship in Nigeria giving deeper insights into its evolution in relation to economic and social developments.

### 2.1 *Pre-Colonial Era Nigeria and Women Entrepreneurship*

In the pre-colonial period of the Royal Niger Company Territories (RNCT) which later became Nigeria in 1897, it is reported that women were generally considered to be equal with their male counterparts (Havik, 2015; Okonjo, 1976). This was largely because the RNCT region utilised a 'dual sex political system' which was known to create parallels between social and political hierarchies whereby women and men, individually and collectively, exercised power and authority autonomously at all levels of the society, and they are seen as responsible for their own affairs (Johnson & Oyinade, 1999; Okonjo, 1976; Sudarkasa, 1986). In the RNCT period, women just like their male counterparts were involved in several social, political and economic revolutions (Fayomi & Ajayi, 2015). As an example, in the Southern Nigeria, Queen Kambasa of the Bonny Kingdom, a warrior queen, trained a formidable army that disposed the Opuoko Kingdom and protected her throughout her reign (Fayomi & Ajayi, 2015). Similarly, in the Northern region of the old RNCT, Queen Amina of Zazzau led armies consisting of over 20,000-foot soldiers and 1000 cavalry troops to drive out invaders from Zaria in the mid-sixteenth century (Ngara & Ayabam, 2013). Queen Amina also acquired a large tract of land covering Kwararafa and Nupe which she surrounded with earthen walls (Ngara & Ayabam, 2013). In the Western Yoruba Kingdom, Efunroye Tinubu was described as a powerful woman who supplied arms to Egba people between 1805 and 1887 (Johnson & Oyinade, 1999).

Despite the relative gender equality, there were divisions of labour between men and women in the RNCT region during the pre-colonial era (Shields, 1997). While



the men worked on the farm, women were mostly traders in agricultural and food produce (Shields, 1997). Existing written reports suggest that between 1825 and 1826, 90% of the retail traders coming into Ethiopia from the RNCT territories (the former name for Nigeria) were women (Clapperton, 1829). During these times women who were based in the Egbado Town of RNCT were the only traders in that region (Lander & Lander, 2004). It was common during the pre-colonial era in RNCT that women would mostly be involved in selling agricultural produces in trader markets (Allen, 1983; Denzer, 1994; Shields, 1997). For instance, between 1820 and 1874, Efunsetan Aniwura, whose mother was also a petty trader in farm produce, was a prominent woman entrepreneur who sold and exported agricultural produce to Porto-Novo, Badagry and Ikorodu –see Fig. 1 (Idoko, 2019). Efunsetan Aniwura is widely considered to be one of the first woman entrepreneurs to do business with the Europeans between 1820 and 1874 –see Fig. 1 for her image (Fayomi & Ajayi, 2015).

Pot manufacturing was another industry that old RNCT women entrepreneurs operated within during the pre-colonial era (Allen, 1983). These women's interests were largely driven by the demand for clay pots needed to store and preserve agricultural produce (Shields, 1997). Prominent amongst these women who ventured in pottery was Luwo, the first Ooni (King) of Ile-Ife in Western Nigeria (Denzer, 1994).

Another industry sector in which Nigerian women entrepreneurs were involved with, in the period before the colonial era, was the clothing industry specifically spinning, weaving and dyeing of fabrics (Shields, 1997). Their male counterparts were responsible for the other stages of garment production including the production of cotton, preparation of cotton and silk and sewing (Ajayi, 1965; Bowen, 1968). Spinning, weaving and dyeing were some of the main roles favoured by Nigerian women as early as the 1810s, if not before (Curtin, 1967). Reports produced by missionaries that were attached to the RNCT territories revealed that women entrepreneurs monopolised the spinning, weaving and dyeing of fabric industry (Denzer, 1994). These women entrepreneurs exported considerable quantities of traditionally designed garments to Brazil because many Afro-Brazilian favoured such designs (Adams, 1966; Curtin, 1967). The culinary sector was also dominated by women. Women entrepreneurs who were involved in this sector took advantage of the traders that frequented the trader markets. Spotting a market opportunity they cooked and sold food to travellers, traders and crowds on trade routes (Clarke, 1976). Existing reports and artefacts suggest that several women entrepreneurs prepared all sorts of Nigerian-inspired dishes and even used Indian corn and millet to produce exotic dishes for passers-by (Bowen, 1968). Prominent amongst women entrepreneurs who operated in the culinary industry is Emotan who traded food around the Oba Market in the ancient Benin Kingdom between the fourteenth and fifteenth century – see Fig. 1 (Idoko, 2019).



**Fig. 1** Nigerian women entrepreneurs that operated businesses during the pre-colonial and colonial eras. Clockwise: Queen Kambasa of the Bonny Kingdom, Efunroye Tinubu, Queen Amina of Zazzau, Efunsetan Aniwura, Emotan. (Sources: Steemit: <https://steemit.com/history/@kingsleyogieva/the-emotan-of-benin-kingdom-a987eb8afe3f7>; The Guardian: <https://guardian.ng/sunday-magazine/madam-efunsetan-aniwura-unforgettable-ibadan-heroine/>; Wikipedia: [https://en.wikipedia.org/wiki/Efunroye\\_Tinubu](https://en.wikipedia.org/wiki/Efunroye_Tinubu); Face2faceafrica: <https://face2faceafrica.com/article/amina-one-of-few-warrior-queens-who-ruled-an-african-kingdom-for-34-years-in-the-1500s>; ZODML: <https://zodml.tumblr.com/post/59859259437/queen-kambasa-of-bonny-queen-kambasa-of-bonny-in>)

## 2.2 Colonial Era Nigeria’s and Women Entrepreneurship

Nigeria’s political and economic spheres were dramatically transformed in 1897. The Western African country’s transformations started with the renaming of the RNCT to Nigeria in 1897. Since then up to until the 1960s, Nigeria was under the British empire (Havik, 2015). It is during this period, British rule-makers replaced the ‘dual sex political system’, which had become prominent prior to colonialism,

with a 'single sex political system' which was mainly male dominated (Havik, 2015; Okonjo, 1976; Sudarkasa, 1986). The new political system restricted women's rights in terms of accessing properties, land and revenue (Okeyo, 1980).

With the new system in place, the status of women and men was profoundly altered, leaving the former progressively disempowered in terms of status, wealth and power and increasingly dependent on male authority (Denzer, 1994; Fayomi & Ajayi, 2015; Havik, 2015; Sutton, 1995). Also, Nigeria's colonial era resulted in the introduction of education in Nigeria (Denzer, 1994; Havik, 2015). However, because the Nigerian society was now male dominated, women's access to education was severely restricted as comparison to their male counterparts. Nigeria's society, as a whole, was massively transformed with the widely held belief/view that it was a liability to educate women (Denzer, 1996). This stereotypical view on women had severe implications for their social mobility, and they often struggled to secure white-collar jobs including teaching, office work and even nursing which were prominent careers in that period and often required educational qualifications (Fayomi & Ajayi, 2015). However, women found a route into entrepreneurship a career that often does not discriminate people based on their educational qualifications (Denzer, 1994). Consequently, there were more women entering into entrepreneurship during the colonial era (Havik, 2015).

During the British rule, Nigerian women entrepreneurs mainly operated in the agricultural, retail trading and sewing industries because these sectors accommodated their expected roles related to looking after the home in addition with their entrepreneurship responsibilities (Denzer, 1996). Nigerian women's interests in entrepreneurship and their choice of industry sector were influenced by the beliefs of their colonial masters. For instance, before the colonial era and the advent of Westernised education in Nigeria, many tailors in Nigeria were male (Ajayi, 1965; Bowen, 1968). This is because only men's clothing required designing, because women generally wrapped and tied a piece of cloth/fabric around their bodies (Denzer, 1996). The colonial masters along with the missionaries had strong ideas concerning appropriate dress and occupations for Nigerian women (Denzer, 1996). As such, they inculcated sewing as part of the curricula in the earliest schools in Nigeria (Ajayi, 1965). Besides, the colonial masters and missionaries viewed sewing as the agent through which girls acquired the habits of orderliness, cleanness, obedience and a money generating occupation (Denzer, 1996; Hiller & Dyehouse, 1987). Furthermore, when the importation of ready-made clothes from Europe stopped during World War II, a substantial proportion of Nigerian women joined the sewing industry (Denzer, 1996). Prominent amongst these Nigerian women entrepreneurs is Madam Omu Okwei who sold clothing in the Eastern Nigeria (Fayomi & Ajayi, 2015).

Many other Nigerian women entrepreneurs, including Ladi Kwali and Efunroye Tinubu, operated in other industries such as pottery and retail trading – see Fig. 1 (Havik, 2015; Johnson & Oyinade, 1999).

The introduction of a 'single sex political system', which was unfavourable to women entrepreneurs, resulted in women activism. Associations of Nigerian women entrepreneurs led by various women such as Olufunmilayo Thomas and Florence

Nwanzuruahu Nkiru Nwapa (Abdullah, 2018; Andrae & Beckman, 2013; Johnson-Odim, 2009) were heavily involved in driving the women recognition agenda. Two prominent instances in which women called for change include the Aba Women's Riots of 1929 and the Egba Women's Protest of 1947 (Abdullah, 2018; Mama & Okazawa-Rey, 2012). In both cases, women organized and took to the streets to protest the unfair tax policies, their impoverishment and most importantly the political transformation that was advanced by Britain's indirect rule policies (Fayomi & Ajayi, 2015; Ngara & Ayabam, 2013; Ogundana et al., 2017). Out of these anticolonial struggles emerged the many women's association that crossed ethnic, religious and class barriers (Abdullah, 2018; Byfield, 2003; Johnson & Oyinade, 1999). Prominent amongst these social activist groups were the Abeokuta Women's Union led by Funmilayo Anikulapo-Kuti who masterminded the Egba women's revolt to fight for Nigerian women's suffrage, liberation and representation in government (Byfield, 2003; Johnson-Odim, 2009).

### ***2.3 Post-Colonial Era Nigeria and Women Entrepreneurship***

Nigeria's post-colonial era covers the period from the 1960s to date (Havik, 2015). The 'single sex political system' remained and intensified after the departure of the British Colonial masters (Abdullah, 2018; Mama & Okazawa-Rey, 2012). It was reported that women's activism that sought to demand gender equality did not yield its desired outcomes, but instead it led to numerous arrests and casualties with a total of fifty-five deaths recorded during the Aba and Abeokuta women's revolt in the 1920s and 1950s (Byfield, 2003; Fayomi & Ajayi, 2015; Mama & Okazawa-Rey, 2012). This suppression cemented the position of women in society. The Nigerian society perceived women as largely responsible for looking after children and managing the home front (Lincoln, 2012; Madichie, 2009; Ogundana et al., 2018a). This situation left women with little or no alternatives but to consider engaging in entrepreneurship which gave them the flexibility enabling them to manage childcare and familial responsibilities (Denzer, 1996). Research suggests that a proportionately large percentage of women that ventured into entrepreneurship in the post-colonial Nigeria exceeded those who ventured into business ownership pre-colonial era and during the colonial era (Havik, 2015).

The Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) reported that there were over 12 million Nigerian women entrepreneurs in period between 1960 and 2013. The largest association for small business confirmed that entrepreneurial activities, attributed to women, contributed 40% of the employment generated by Nigerian businesses (SMEDAN, 2013).

Beside their contribution to employment generation and economic growth, Nigerian women's entrepreneurial activities helped to reduce rates of child trafficking and prostitution which were extensive in Nigeria (Ogundana et al., 2018b; Ogundana, 2020b). Consistent with that, Iyiola and Azuh (2014) observed that women's entrepreneurial activities contributed a 23.3% reduction in the level of crime in

Ogun State, Western Nigeria. Likewise, Olawepo and Fatulu (2012) identified that about 54.5% of women entrepreneurs provided food for their household and increased the number of educated children in the South-Western region of Nigeria. Similarly, Amine and Staub (2009) found that women entrepreneurs devoted a higher share of their earnings to the welfare of their children, extended family and society at large. Its therefore less surprising that governments and other stakeholders, for example, World Bank, OECD, IMF etc. around the world, are starting to pay increasing attention to women entrepreneurs to fully harness their social/economic potentials (Hossain et al., 2009; Ogundana et al., 2021).

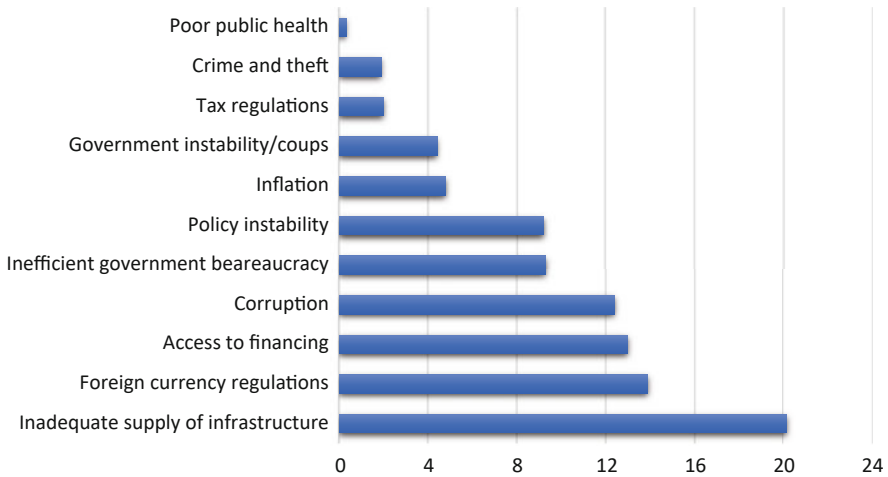
Nevertheless, Nigerian women entrepreneurs, as compared to their male counterparts, still find it difficult to achieve and maintain business growth (Jamali, 2009; Kothari, 2017). Consequently, with this level of failure, it is obvious that the economic potentials of women are far from being fully maximized (Jamali, 2009; Ogundana, 2020a), yet women in Nigeria account for more than half of the population. It would be of social and economic benefit to tap into this human resource and its potentials (Dionco-Adetayo et al., 2005).

### 3 Entrepreneurship Ecosystem

The Nigerian entrepreneurship ecosystem is often described as mainly unreliable and weak. Recent research suggests that this situation has created institutional voids which often weigh heavily on Nigerian women entrepreneurs and the survival of their businesses (Damilola et al., 2020; Igwe et al., 2018; Ojong et al., 2021; Ogundana, 2020a; Omeihe et al., 2021). For instance, Nigerian women entrepreneurs are known to spend substantial portions of organisational resources and their attention on managing political risks and regulatory uncertainty in the absence of formal institutions (Ogundana, 2020a; Omeihe et al., 2020).

This is unlikely to occur in developed markets where credible information analysers and verifiers, as well as stable and independent regulatory, political and legal institutions, help mitigate such concerns (Gao et al., 2017; Omeihe et al., 2021). Within the financial ecosystem, Nigerian women entrepreneurs are more likely to restricted access to start-up capital – see Fig. 2 (World Economic Forum, 2018; Woldie & Adersua, 2004; Ogundana, 2020a; Omeihe et al., 2020). According to the 2015 Global Entrepreneurship Monitor Report (GEM), over 80% of funding for Nigerian enterprises originates from either the entrepreneur’s personal savings or those of their family members. One of the reasons for this is that the formal financial sector supplies a paltry 7% of funding for the private sector (GEM, 2015). Besides, the negative attitude of financial institutions and investors towards Nigerian women entrepreneurs including doubting women’s ability is often not encouraging (Lincoln, 2012; Ogundana et al., 2019, 2021).

In a bid to improve the financial ecosystem, the Nigerian government established some agencies including the Bank of Industry (BOI), Small and Medium Enterprise Development Agency (SMEDAN), Small and Medium Scale Industries Equity



**Fig. 2** Factors that adversely impact the Nigerian entrepreneurship ecosystem (Source: World Economic Forum, 2018)

Investment Scheme (SMIEIS) and the Micro, Small and Medium Enterprises Development Fund (MSMEDF) (Ibidunni et al., 2021; Ogundana et al., 2018b; Ogundana, 2020b). However, and despite their good intentions, they have not had the impact that had been anticipated (Dionco-Adetayo et al., 2005; GEM, 2015). This is mostly because of the level of bureaucracy, excessive red tapes, corruption, diversion of public funds and the lack of sufficient sensitisation of women entrepreneurs regarding the existence of such support mechanisms (Dionco-Adetayo et al., 2005; Madichie, 2009; Igwe et al., 2018). The Nigerian government has implemented several entrepreneurship policies to promote entrepreneurial activities amongst women (see for example, Ado & Josiah, 2015; Dionco-Adetayo et al., 2005; Madichie, 2009; Ochulor, 2011). Some of the policies are targeted at all women entrepreneurs, while others affect women operating businesses within specified business sectors (Akinyemi & Adejumo, 2018; Ogundana et al., 2021). For example, with regard to policies that affect all women entrepreneurs, the Nigerian government instituted the Business Development Fund for Women (BUDFOW), N-Power programme, Government Enterprise, and Empowerment Programme (GEEP) and the You-win programme to facilitate women’s access to funds and other resources required within their enterprises (Akinyemi & Adejumo, 2018; Igwe et al., 2018).

In addition to the policies that are targeted at specific business sectors including the Agro-Allied tax exemption programme, which exempts women-owned businesses within the Agro-Allied industry from tax levies during their first 5 years of operations (Ngerebo & Masa, 2012; Ogundana, 2020a), the Nigerian government also implemented the ₦1 Billion Women’s Fashion Fund (WFF) in 2015 to support women entrepreneurs operating businesses in the sewing and fashion industry (Ogundana et al., 2018a; SMEDAN, 2013). The implementation of these different forms of these entrepreneurial policies and programmes suggests that the Nigerian

government supports women entrepreneurs. However, evidence suggests otherwise. The effectiveness of those policies (such as the GEEP, N-Power, You-win and BUDFOW) has been marred by several accusations of the diversion of public funds, favouritisms, burdensome requirements, political activity, high bureaucracy, bribery and corruptions (Ochulor, 2011; World Economic Forum, 2018). Indeed, the Global Competitive Index (see Fig. 2) revealed that bribery, corruption and inefficient government bureaucracy are some of the critical challenges adversely affecting the effectiveness of policies in Nigeria (World Economic Forum, 2018).

## 4 Women Entrepreneurship

Besides the macro-environmental issues in their ecosystem, Nigerian women encounter many other micro-level challenges while attempting to grow their business (Ogundana, 2020a; Ogundana et al., 2021; Ojong et al., 2021). It is widely acknowledged in the literature that women experience great difficulties in accessing external finance than their male counterparts in Nigeria (Gem, 2015; Igwe et al., 2018; Ogundana et al., 2019). Prior studies highlighted that Nigerian women entrepreneurs are turned down in their application for credit finance due to discrimination against women or negative attitudes from lending institutions (Igwe et al., 2018; Jamali, 2009; Lincoln, 2012). Evidence suggests that Nigerian women often experience difficulties in accessing external capital because they often lack personal assets, especially as their family properties are usually registered in the name of their husbands (Lincoln, 2012; Madichie, 2009). Hence, women entrepreneurs in Nigeria oftentimes require spousal consent to use property to secure loan facility, and the failure to obtain prior approval is considered abominable (Madichie, 2009; Ogundana, 2020a). In the majority of times, their spouses often denied them using family property as collateral security because they did not value their entrepreneurial activities (Mazonde & Carmichael, 2016).

Evidence indicates that about 50% of Nigerian women possess low level of formal education (GEM, 2015). In relation to that, Cetindamar et al. (2012) explained that women entrepreneurs who possess a low level of formal education are less likely to identify and exploit growth opportunities for their businesses. Nigerian women are also 'double burdened' and distracted from their businesses because they are constantly trying to balance work and household responsibilities (Lincoln, 2012; Madichie, 2009; Ogundana, 2020a). For instance, Nigerian women in the fashion industry often find themselves with limited time to devote to their businesses, because they spent a considerable part of it focussing on relentless household chores and looking after children at home (Ogundana et al., 2021). This lack of time often restricts these women from being able to attend training courses, seminars and conferences and networking events through which they could have increased their competences and business skills.

Notwithstanding the myriad of challenges facing Nigerian women entrepreneurs, there is evidence of women who have made it irrespective of the barriers they



**Fig. 3** Some successful Nigerian women entrepreneurs in contemporary times. Clockwise: Folorunsho Alakija, Funmi Iyanda, Folake Coker, Stella Okoli, Uche Eze-Pedro, Olajumoke Adenowo, Linda Ikeji, Bimbo Alase, Hajija Bola Shagaya. (Sources: Forbes: <https://www.forbes.com/profile/folorunsho-alakija/?sh=7be7c2b32ad9>; Nikkyo Blog: <https://nikkyosblog.com/2019/01/04/funmi-iyanda/>; Haute Fashion Africa: <https://haute-fashion-africa.com/designer/tiffany-amber/>; Emzor: <https://www.emzorpharma.com/about-emzor/our-people/>; OkayAfrica: <https://100women.okayafrica.com/new-blog/2018/2/28/uche-pedro>; The Guardian: [https://en.wikipedia.org/wiki/Olajumoke\\_Adenowo](https://en.wikipedia.org/wiki/Olajumoke_Adenowo); Thisdaylive: <https://www.thisdaylive.com/index.php/2020/03/07/linda-ikeji-back-with-self-made-conference/>; Nigerianinfopedia: <https://nigerianinfopedia.com.ng/richest-women-in-nigeria/bimbo-alase/>; Africa Prime: <https://africaprime.com/African-Celebrities/hajia-bola-shagaya-nigeria/>)

encountered – see Fig. 3 (Madichie, 2009). Within the fashion industry, Folorunsho Alakija – a banker-turned fashion designer and founder of ‘The Rose Of Sharon House of Fashion’ is ranked by Forbes as one of the two women billionaires from Africa (Forbes, 2021) – has made a breakthrough. In addition, Folake Coker is a lawyer-turned designer with her own label ‘Tiffany Amber’, and Maureen Onigbanjo is founder and CEO of the ‘House of Maufechi’, a leading fashion icon



across Africa recognized for creativity and enterprise which has become a household name (Madichie, 2009). In the real estate business, Hajia Bola Shagaya who founded Bolmos Group international and Olajumoke Adenowo who is founder of AD consulting, a successful entrepreneur recognised internationally by CNN as ‘Africa’s Starchitect’ (Ojo, 2019), are other examples.

Within the information technology sector, Linda Ikeji and Uche Eze-Pedro founders of ‘*Linda Ikeji*’ and ‘*BellaNaija*’ online magazines and blogs that cover news, entertainment, fashion, lifestyle and other media contents for Nigerian and African audiences (Ojo, 2019) also made a breakthrough. Linda and Uche are often described as the highest paid bloggers in Nigeria (Ojo, 2019). Likewise, in the entertainment industry, Onyeka Onwenu, Funmi Iyanda and Moji Makanjuola have become household names in the Nigerian music and broadcasting sector (Madichie, 2009; Ojo, 2019).

Similarly, in the case of Funmi Iyanda who successfully established four media companies, she is described as one of Nigeria’s most watched and revered TV personalities (Ojo, 2019). Within the furniture industry, Bimbo Alase founder of Leatherworld is reported to have established a successful furniture company. In the Pharmaceutical sector, Stella Okoli who established the prominent Emzor Pharmaceutical Industries LTD with full-fledged operations in Nigeria, Mali, Ghana, Liberia and Sierra Leone – see Fig. 3 (Ojo, 2019).

## 5 Towards the Future

There are limited studies that have investigated factors that can contribute to the survival and success of women-owned businesses in Nigeria (Ogundana, 2020a). A few studies on Nigeria (e.g. Ado & Josiah, 2015; Lincoln, 2012; Woldie & Adersua, 2004) offer suggestions to key economic stakeholders that include policymakers in Nigeria advising them on how best to support women-owned businesses in the Western African country. Going forward, partnerships between Nigerian women entrepreneurs and key governments institutions should be established to promote an enabling environment for women entrepreneurs. Indeed, with support from governmental institutions, women who have the intentions of entering into entrepreneurship will be afforded the services they require. An integrated approach involving governmental institutions, NGOs and development agencies provides a strong foundation on which women entrepreneurship gain recognition and progress (Woldie & Adersua, 2004).

However, reports on the Nigerian government’s actions reveal a trend in which public funds are diverted towards benefiting the elite, chronic favouritisms, burdensome requirements for women to access start-up capital, high bureaucracy, bribery and corruption which have often rendered collaborative efforts ineffective (Ochulor, 2011; World Economic Forum, 2018). Existing research (e.g. Henry et al., 2016; Lincoln, 2012) acknowledges that one of the biggest barriers faced by Nigerian women-owned enterprises is the lack of access to finance.

Perhaps, to resolve such barriers, women entrepreneurs could form saving groups. With these savings groups women can join hands and invest an agreed amount of money into their savings every month. At the end of every month, one member of the group is given the total investment, and this process is subsequently repeated every month to ensure that all the other members of the group receive the benefit. This contributory scheme, which is often described as Ajo or Esusu, is interest-free and does not require collateral security like the conventional loan facility (Ogundana et al., 2019).

In order to complement such an organic system, the Nigerian government must consider implementing steps to mitigate against corruption and crime in their formal lending institutions. Such an approach would ensure that the financial assistance from the government gets to targeted women-owned businesses (Dionco-Adetayo et al., 2005). In addition to that, efforts to reduce the number of instances in which government officials divert financial support earmarked originally for the support of women-owned businesses for their personal use (Ogundana, 2020a) will be a step in the right direction.

With regard to resolving the barriers arising from women's lack of education, Nigerian women entrepreneurs should consider exploiting non-formal forms of education, as a substitute of formal form of education. They could take advantage of the experiences of their family members and friends who have business background. Also, they can utilise and gain inspiration from success women entrepreneurs. As an example, they could learn from women entrepreneurs in Nigeria that include Folorunsho Alakija, Funmi Iyanda and Folake Coker who have managed successful businesses regardless of the obstacles and constrains they encountered.

In addition to the practical changes highlighted above, scholarly research must also develop. The Western African context has the potential to offer other theoretical avenues that can meaningfully progress women entrepreneurship. The last word on this can be left to Anlesinya et al. who suggested that more needs to be done to advance women entrepreneurship especially in less understood contexts.

This chapter explored the Nigerian women entrepreneurship, and it focused on three different economic and political stages covering pre-colonial, colonial and post-colonial eras. It revealed that the Nigerian women entrepreneurship has made significant progress over the years. While this was evident in the analysis, it was also unequivocal that the Nigeria's entrepreneurship ecosystem was mainly unreliable, weak and ineffective, creating institutional voids that weighed heavily on Nigerian women entrepreneurs and the survival of their businesses. In addition to that, the chapter demonstrated that some women entrepreneurs managed to overcome the obstacles and constrains they encountered and established successful enterprises. Notwithstanding the imperfections in independent Nigeria, this chapter provides crucial insights that are important in understanding women entrepreneurship and its progression.

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# Women Entrepreneurs in Sierra Leone



**Samppa Kamara**

**Abstract** This chapter gives a brief overview of women’s entrepreneurship in the Republic of Sierra Leone. It outlines the operational environment that underpins the Republic of Sierra Leone entrepreneurial landscape and the status of female entrepreneurship in the country. The chapter concludes by providing a call to action on priorities to address female entrepreneurship development in the Republic of Sierra Leone.

## 1 Introduction

Researchers and policymakers widely discuss female entrepreneurs throughout Africa. A survey by the World Bank indicates that:

*Africa is the only region in the world where more women than men choose to become entrepreneurs (World Bank, 2018).*

The World Bank findings put Africa’s female entrepreneurship growth rate at the top of the list compared to other regions (Ojong et al., 2021), perhaps because women across Africa have fewer alternatives to entrepreneurship than women in other regions (Hallward-Driemeier, 2013). As the economist magazine highlighted in 2019:

*Decent jobs are so scarce in Africa that many people create their own. . . For example, one in three working-age adults in Sub-Saharan Africa either runs a business or is trying to start one, compared to with one in six Americans and one in twenty Germans (Economist, 2019).*

In their review of female entrepreneurship in Africa, Ojong et al. (2021) explain the embeddedness of entrepreneurship activities among women in Africa. Their analyses reveal that despite the socio-economic contexts that shape the resources and strategies used by female entrepreneurs in Africa, the cultural embeddedness of traditional entrepreneurial activities shapes Africa’s female entrepreneurship. For

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example, some of Africa's reputable female entrepreneurs include Folorunsho Alakija, a self-made billionaire and philanthropist, rose to prominence as a female entrepreneur in the early 1970s, venturing into the world of fashion (Muriuki, 2021). Maggie Lawson, popularly known as "Mama Benz," also rose to prominence in the 1970s by selling "brightly printed cotton cloth for garments made throughout West Africa" (Dieterich et al., 2016). Apart from being the bedrock for female entrepreneurship across Africa due to their contributions in fostering female labor force participation, some of their poor backgrounds continue to move female enterprise creations.

Today, across Africa, female entrepreneurs are the driving forces of regional and national economies, selling all manners of goods and services (Diop, 2017). Literature shows that female entrepreneurs contribute extensively to innovation, job and wealth creation, poverty reduction, and household welfare than their male counterparts (Botha et al., 2007; Ojong et al., 2021; Okolie et al., 2021; Woldie & Adersua, 2004). Despite the recognition of female entrepreneurship across Africa, there are overwhelming factors that continue to hinder their growth prospect and development across the continent (Adom et al., 2018; Etim & Iwu, 2019; ILO, 2016; Ogundana et al., 2021; Schindehutte et al., 2003).

Ogundana et al. (2021) investigate the factors that hinder female entrepreneurship growth in developing countries. Their viewpoint on "motherhood (household activities), meso- and macro-environments (socio-economic and cultural factors)" contributes to the prevailing factors that affected African female entrepreneurship development and how household activities impair them. In a similar vein, Amine and Staub (2009) provide an understanding of the complexity of regulatory, normative, and cognitive systems that continue to slow female entrepreneurship development in sub-Saharan Africa. Their analysis reveals two approaches to reduce the stigma facing female entrepreneurs in sub-Saharan Africa: changing social beliefs, attitudes, and behaviors and improving conditions in institutional systems and market environment. In Egypt, the International Labour Organization (ILO) found that female entrepreneurs are faced with a lack of access to financial and nonfinancial services, lack of market access, business network, and weak voice in the policy dialogue (ILO, 2016). Drawing on extant literature on female entrepreneurs in Africa, this chapter focuses on female entrepreneurs in the Republic of Sierra Leone.

Thus, the main goal of this chapter is threefold:

1. Outline the operational environment that underpins the Republic of Sierra Leone entrepreneurial landscape
2. The status of female entrepreneurship in the country
3. Conclude and provide a call to action on priorities to address for female entrepreneurship development in the Republic of Sierra Leone

## 2 Historical Overview

The Republic of Sierra Leone is situated in West Africa. The Republic of Sierra Leone is bordered by the Atlantic Ocean (see Fig. 1), the North and the Northeast by the Guinea Republic, and the South and Southeast by the Republic of Liberia. The country covered an area of 72,300 km<sup>2</sup> (Sierra Leone Investor's Guide, 2019a). The Republic of Sierra Leone was first discovered by a Portuguese sailor, Pedro de Sentia, in 1462 and later colonized by the British in 1787. The country gained independence from Britain in 1961, and on September 27, 1961, the general assembly admitted the Republic of Sierra Leone as the 100th United Nations (UN) Member. The Republic of Sierra Leone has 7.56 million people (Sierra Leone Investor's Guide, 2019a). Around 52% of the population are women. 42.1% of the population live in urban areas with an estimated 3.1% annual rate of urbanization, and around 42% of the youthful population is aged 0–15 years old (Sierra Leone Investor's Guide, 2019a).

Freetown is the capital city, and the country is divided into three provinces (East, North, and South), subdivided into 12 districts and the Western area:



**Fig. 1** The Atlantic Ocean (Photo © Samppa Kamara)



**Fig. 2** Children in school hall (Photo © Samppa Kamara)

1. The Eastern province districts: Kailahun, Kenema, and Kono
2. The Northern province districts: Bombali, Kambia, Konadugu, Port Loko, and Tonkalili
3. The Southern province districts: Bo, Bonthe, Moyamba, and Pujehun

The Western area is divided into two: rural and urban areas. The two shocks in mid-2014: the Ebola epidemic and sharply declining iron ore prices, deteriorated the Republic of Sierra Leone's economic indicators. Notwithstanding these setbacks, the country's gross domestic product (GDP) grew from US\$4.085 billion in 2018 to US\$4.122 billion in 2019 (World Bank, 2019). Regarding education which plays a crucial role in entrepreneurialism, the 2015 population and housing census (hereafter denoted PHC) indicated that 44.2% of the country's population has never attended school. Specifically, 35.3% of females are currently in school, and 48.8% never attended school. Figure 2 below shows school attendance for the population of 3 years and above (Statistics Sierra Leone, 2015).

The lack of education among females could prove that female entrepreneurship growth in the Republic of Sierra Leone is not visible—wherein only 4.5% of females attempt further education post-secondary school. All at once, women face significant levels of inequality in the Republic of Sierra Leone, which has entrenched many in poverty, unwilling relationships, contributed to homelessness, and severely compromised their entrepreneurial capabilities (Holland & Saidu, 2012; Kamara & Tuunainen, 2019).

### 3 Entrepreneurship Ecosystem

The following set of studies explore the characteristics of the entrepreneurial ecosystem (hereafter denoted EE) and in turn offer contextual insights into how female entrepreneurs in the Republic of Sierra Leone respond (or fail to respond) to these EE pillars across the country.

In reintroducing the concept of EE's four defining features, Isenberg (2011) provides an understanding of a new and cost-effective strategy to stimulate regional and national economic prosperity. Isenberg proposes that EE consists of hundreds of domains, characterized into six general domains: conducive culture, enabling policies, availability of finance and financial actors, support organizations, human capital, and accessible markets for products and services.

Neck et al. (2004) define EE as existing interconnected components that encourage, support, and enhance entrepreneurial activities. Their analysis reveals that incubator centers, spin-offs, informal and formal networks, the physical infrastructure, and existing culture provide opportunities for entrepreneurial activities to flourish. Mason and Brown (2014) define EE as a "set interconnected entrepreneurial actors (both potential and existing), entrepreneurial organizations (like firms, venture capitalists, business angels, banks), institutions (like universities, public sector agencies, financial bodies), and entrepreneurial processes (e.g., the business birth rate, number of high growth firms, levels of blockbuster entrepreneurship, number of serial entrepreneurs, degree of selling-out mentality within firms and govern the performance within the local entrepreneurial environment."

Taken together, this set of studies provides a comprehensive insight into the critical pillars of EE: policy, business support, finance, human capital, culture, infrastructure, and market access. The above studies draw on a range of theoretical lenses to better explain why and how these domains are optimal to observe EE in the Republic of Sierra Leone.

#### 3.1 Policy

Since the 11 years brutal civil war (1991–2002) and subsequent Ebola outbreak across the Mano River Union (MRU) member states, policymakers in the Republic of Sierra Leone have implemented wide ranges of EE policy frameworks to support, nurture, and develop entrepreneurship growth and development among its youthful populations.

In 2013, the Republic of Sierra Leone government launched the Agenda for Prosperity (AfP) (2013–2018) to stimulate private sector-led growth and expand activity across several competitive sectors, boosting value-added and creating gender-equity employment. The AfP policy framework includes eight pillars ranging from diversified economic growth to gender and women's empowerment. For

example, pillar 8 of the AfP policy framework (gender and women's employment) strategy is to empower women and girls through:

- (1) Education, reducing socioeconomic barriers and supporting formal and nonformal education.
- (2) They increase their participation in decision-making in public, private, and traditional institutions and access to justice and economic opportunities.
- (3) They are strengthening prevention and response mechanisms to violence against women and girls (The Government of Sierra Leone Report, 2013).
- (4) They are improving the business environment for women with access to finance and capacity development.

Pillar 1 of the AfP policy framework (diversifying economic growth) seeks to promote diversification toward economic sectors with long-term potential for inclusive and sustainable growth and remove constraints to women's participation in the economy. The country's strategies focus on farming (small and larger scale, subsistence, and cash crop), fisheries, manufacturing, and tourism. For example, some of the initiatives include:

- (1) Promoting feeder roads and other infrastructure
- (2) Provide microfinance
- (3) Ensure a comprehensive financial access, including seeking foreign investment, marketing, and export support
- (4) Provide training and guidance
- (5) Setting up economic hubs and special economic zones
- (6) Provide institutional support (The Government of Sierra Leone Report, 2013)

Also, pillar 5 of the AfP policy framework (labor and employment) strategy encourages businesses of all sizes to provide high-yielding and adequate remunerative employment opportunities for Sierra Leoneans willing to work, including women and the disadvantaged. Pillar 5 activities include investment in small- and large-scale businesses and agriculture to create employment, design public work programs to employ youth, and ensure an employment-friendly institutional framework.

In 2012, the state approved the Local Content Policy (LCP) framework to address the percentage of jobs in each sector held by the Republic of Sierra Leone nationals. The LCP policy framework also offers guidance on the percentage of local employees that a foreign firm must employ and at the same time set specific operational targets (for both local and foreign firms), including developing worker skills and improving technology that firms must achieve to stay operational (SLIEPA, 2010).

In 2009, the government established the National Youth Policy and its Commission Act (NAYCOM) to improve education and training among youth and young innovators. The Act also oversees the state EE policies frameworks and provides economic inputs and resources (like incubation centers for technology and innovation, national youth empowerment fund, and agri-business value chains) for entrepreneurial development. The ministry and its commission also established numerous

interventions to foster entrepreneurship development across the country. For example, one of the primary goals of INTERVENTION III (education and training) is to provide relevant material, technical, and financial support services to entrepreneurs. It is also geared toward improving the standard of living for out-of-school youth and provides immediate assistance to female entrepreneurs and needy families (Republic of Sierra Leone National Youth Policy Handbook, 2014). Table 1 below offers a summary of some critical entrepreneurial development initiatives of the Republic of Sierra Leone over the years:

Notwithstanding the government of the Republic of Sierra Leone commitment to fostering entrepreneurial development among its youthful population, inaccessible to entrepreneurs due to their lack of awareness of institutions (like public sector organizations) and the level of bureaucracy is hindering policies that have been implemented with good intentions (Kamara & Tuunainen, 2019).

### 3.2 *Business Support*

*... We do offer support services across the country. Whether you are in Freetown, Bo, Kono, or Port Loko. (For example), the Munafa fund is solely for small businesses across the country. We have over 3000 beneficiaries in that program, and over 90% of the microenterprises being supported are women—State functionary, Freetown, Sierra Leone.*

The Sierra Leone Opportunity for Business Action (SOBA) examines how entrepreneurs finance their business in the country. Their analyses show that 94% of entrepreneurs in Sierra Leone cannot afford to pay for the business support services they need, 51% seek business support from family or friends, and 14% strictly rely on themselves (SOBA, 2017). The SOBA findings shed light on the financial support hurdle facing entrepreneurs in the Republic of Sierra Leone that might be important in a society where trust between entrepreneurs and financial institutions is lacking (Kamara & Tuunainen, 2019).

*I know that through the banks, entrepreneurs can seek support to develop business and ideas. However, the amount of bureaucracy and guarantee they request is frustrating. Two years ago, I visited a bank for financial support, and they asked me to bring two referees and a property guarantee worth at least 8 million Leones. At that time, my business does not even worth 8 million Leones. I simply say thank you and leave—Female entrepreneur, Freetown, Sierra Leone.*

In recent years, the government of the Republic of Sierra Leone, through the Ministry of Youth Affairs and its Commission office (NAYCOM) and the Small and Medium Enterprises Development Agency (SMEDA), continues to oversee various business support initiatives to stimulate entrepreneurial activities across all regions in the country. For example, the District Youth Councils and the Decentralized Youth Associations are set up by NAYCOM to identify and provide financial and nonfinancial support to youth and women requiring assistance to develop their entrepreneurial undertakings for national development (Kamara & Tuunainen, 2019). Similarly, SMEDA plays a critical role in ensuring that the state MUNAFA

**Table 1** Some critical entrepreneurial development initiatives of the government of the Republic of Sierra Leone

Initiatives	Inceptions	Central focus
<b>National Strategy for Financial Inclusion 2017–2020:</b> Sierra Leone FinTech Association	Established in 2017	Support and accelerate the development of the local financial and technology ecosystem through: <ul style="list-style-type: none"> <li>(A) Collaborate and network with relevant stakeholders in the local and regional FinTech landscape</li> <li>(B) Influence and change policies and regulations related to FinTech in Sierra Leone</li> <li>(C) Nurture and share knowledge about existing and new initiatives in the Sierra Leonean FinTech space and promoting industry knowledge sharing</li> </ul>
<b>Government of the Republic of Sierra Leone Microcredit Scheme:</b> MUNAFA FUND (Leones 26.05 billion in the first three months of 2021, distributed to 11 financial service providers)	2021	To leverage the government's determination to economic growth, jobs, and wealth creation for women and youths in Sierra Leon. The Small and Medium Enterprises Development Agency (SMEDA) will ensure that services are effectively delivered, and business development services are provided to enhance: <ul style="list-style-type: none"> <li>(A) Small business growth</li> <li>(B) Access to finance for SMEs through loan opportunities</li> </ul>
<b>The Republic of Sierra Leone Small and Medium Enterprises Development Agency Act of 2016:</b> Small and Medium Enterprises Development Agency (SMEDA)	2016	Promote a conducive business environment, including an efficient and effective service delivery network, to empower and develop small and medium enterprises for growth, productivity, and competitiveness SMEDA services include: <ul style="list-style-type: none"> <li>(I) SME registration</li> <li>(II) Access to finance</li> <li>(III) Loan and grant</li> <li>(IV) Advise the minster on relevant policy issues relating to entrepreneurship promotion and development of SMEs</li> <li>(V) Supply chain development</li> <li>(VI) Mentoring and coaching</li> </ul>
<b>Youth Entrepreneurship and Employment Project:</b> YEPP 3.0, budget, US\$6.6 million	2016–2018	YEPP 3.0 focused on entrepreneurship and the employability of the youth Target beneficiaries include: <ul style="list-style-type: none"> <li>(A) Youth practicing entrepreneurs and operate SMEs enlisted in the entrepreneurship development program sub-component of SME capacity building</li> </ul>

(continued)

**Table 1** (continued)

Initiatives	Inceptions	Central focus
		(B) Selected business support centers (C) Selected TVET institutions (D) Instructors in TVET institutions and university lecturers



**Fig. 3** Informal classroom (Photo © Samppa Kamara)

Fund, a Leones 26.05 billion, allocated to 11 financial services providers are effectively delivered, and business development services for micro and small businesses are provided (State House, Sierra Leone, 2021).

### 3.3 Human Capital

The 2020 Human Capital Index report stated that although most children in Sierra Leone start school (see Figs. 2 and 3), only few complete their secondary education. As a result, Sierra Leone’s learning outcomes are among the lowest in the world, contributing to a significant human capital gap.



*Most of our young people lack the education and technical skills needed to succeed in the 21st century. For a small and youthful nation like Sierra Leone, that is frightening—A CSO Executive Director in Freetown, Sierra Leone.*

The core of addressing the human capital challenges in the Republic of Sierra Leone lies in its 2019 National Human Development Report (NHDR) under the theme: “Building Resilience for Sustainable Development and the Free Quality School Education (FQSE)” program.

For example, the NDHR’s mission is to improve its health care, improve its free quality primary and secondary school education, and improve its environmental health and hygiene. It is also geared toward improving land and housing and social protection and strengthening its technical and higher learning institutions. Equally, the Free Quality School Education (FQSE) program launched in 2018 complements the NDHR program by providing selected public schools with “block grants” (calculated on a per-pupil basis), textbooks and pens and ensuring that the recipient schools do not charge fees. Thus, the FQSE program reduces household spending on education by eliminating (or at least reducing) school fees and raising the quality of education among youth in the country.

### 3.4 Culture

*As a woman doing business in Sierra Leone, there is a challenge of not being taken seriously, of staff not respecting women at the helm and not wanting to take orders—Female entrepreneur, Freetown, Sierra Leone.*

Hofstede (2001) defines EE culture as people’s collective mindset including their attitude, values, and norms. Beer and Lester (2015) posit that entrepreneurial landscape culture is the “lived memory” of towns, cities, and regions. In Africa, promoting entrepreneurship is a long-term process involving overcoming negative cultural perceptions regarding an entrepreneur and entrepreneurial resources (Mbeteh & Pellegrini, 2018). One reason is that people in many African states view entrepreneurship as “something to be engaged in only by those who have dropped out of formal education” (Kingombe, 2012). Also, Mbeteh and Pellegrini (2018) posit that societal attitudes and perception of EE policy initiatives and access to EE opportunities are dismissed in many African states.

Specifically, in the Republic of Sierra Leone, the perception of doing business among entrepreneurs in an unstable environment that has experienced several types of setbacks and shocks has resulted in an entrepreneurial culture that is highly risk reverse and continues to discourage entrepreneurs and graduates alike (Kamara & Tuunainen, 2019; Mbeteh & Pellegrini, 2018). In their entrepreneurial survey analysis, SOBA (2017) identified that 75% of entrepreneurs across the Republic of Sierra Leone consider the lack of trust, vulnerability to global commodity prices, and unexpected natural disasters as a challenge to running their business successfully. At the same time, the social culture in the Republic of Sierra Leone also affects the

attitude that individuals have toward entrepreneurship—the prospect of selecting entrepreneurial as a career, and the desire to succeed and restart after a failure, is a significant source of concern among entrepreneurs (ILO, 2019). For example, the survey by SOBA showed that well-established, successful entrepreneurs in the Republic of Sierra Leone tend to be “more educated, to have substantial professional experience and to be in their late 30s or early 40s.”

To promote positive entrepreneurial culture, the government has involved various ministries and private organizations such as the Minister of Youth Affairs and its Commission, the Minister of Basic and Secondary Education and Innovation Officer, diasporas, and investors, etc. For example, diaspora and foreign investors groups continue to offer success stories and invest in various easy to access sectors across the country—e-commerce IT, trade, transportation, and travel (Manuel & Katiyo, 2017).

### 3.5 *Infrastructure*

Enabling infrastructure is critical to successful entrepreneurship. Extant literature shows that it is the pillar of exercising entrepreneurial knowledge and innovative development in a country (Audretsch et al., 2015; St-Pierre et al., 2015). Thus, easy access to “reliable” and “quality” infrastructure (road, telecommunication, water, electricity) increases entrepreneurial productivity and efficiency, reduces transportation costs, and enhances access to markets. Unfortunately, entrepreneurs across many African states are struggling with poor infrastructure (Ajide, 2020; Legas, 2015; St-Pierre et al. 2015).

Mambula (2002) surveyed 32 SMEs in Nigeria to identify the varying factors limiting their growth and development. Mambula identified poor infrastructure quality (telecommunications systems, irregular and inadequate water and electricity supplies, poor roads) as a critical setback, among other obstacles.

Using a survey dataset from the Global Entrepreneurship Monitor, the World Bank Doing Business, and Enterprise Survey, Legas (2015) established that entrepreneurs in sub-Saharan Africa experience the poorest infrastructure in the world due to a lack of sufficient power and paved roads. Lega’s findings extend an understanding of the critical challenges facing entrepreneurs across Africa.

The Republic of Sierra Leone’s infrastructure is no different. The country was severely damaged during its brutal civil war and Ebola outbreak. Today, the country continues to suffer from deficits in both the quantity and quality of its infrastructure. For example, the 2016–2017 Global Competitive Index ranked the Republic of Sierra Leone 127/138 on infrastructure—125/138 on transportation and 124/138 on telephony infrastructure. At the same time, the country’s technological readiness is ranked 132/138—wherein technology adoption in the country is ranked 131/138 and 123/138 on the use of ICT (Schwab & Sala-i-Martin, 2017). In a similar vein, the 2020 African Infrastructure Development Index ranked the Republic of Sierra Leone

49/57 on the overall development of infrastructure among African states (African Development Bank Group, 2020).

### 3.6 *Market*

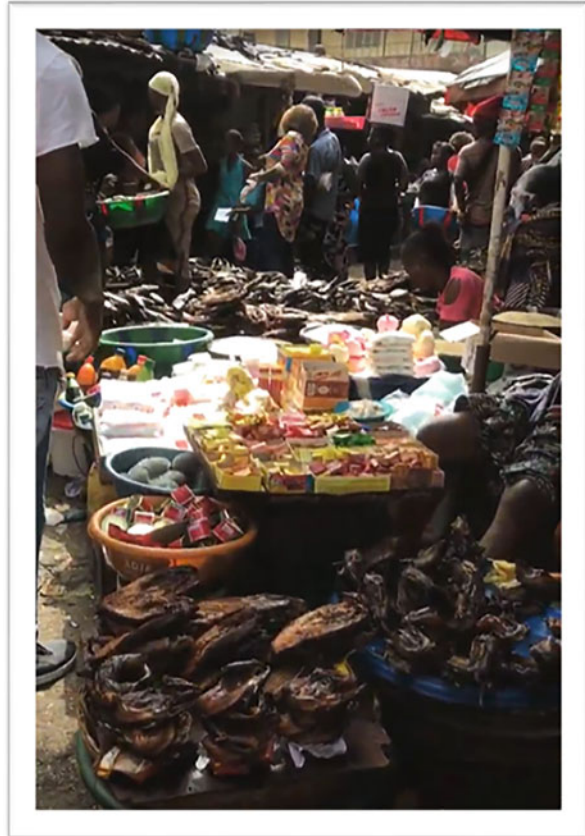
Researchers and policymakers in both developed and developing economies have long argued that markets are an important engine for economic growth—determine the status of entrepreneurship and influence social progress, poverty reduction, economic empowerment, and human development (Mair et al., 2012). In this respect, many market policy initiatives have been geared toward conducive market access for businesses of all sizes—the “trade SDG” nexus at home and trading partners (see UNCTAD, 2016; Lankes, 2002). Nevertheless, building market access is neither easy nor problematic because the efficiency and impact of policy interface will vary in a specific context.

In the Republic of Sierra Leone, the lack of market access, deplorable infrastructure, and consumer purchasing power mean that entrepreneurs are frustrated at all levels of operations and management (SOBA, 2017). For example, based on the Global Competitive Index 2016–2017, the Republic of Sierra Leone ranked 123/138 on good market efficiency, 122/138 on customs procedures, 130/138 on domestic market size, and 124/138 on inflation (Schwab & Sala-i-Martin, 2017). In a similar vein, insights from SOBA’s (2017) enterprise survey show that 90% of entrepreneurs across the Republic of Sierra Leone recognized many companies with similar business activities to theirs, 10% believe they have unique offers, and only 12% export their products. The survey further indicated that 44% of entrepreneurs perceived access to a reliable supplier as the most challenging market access in the Republic of Sierra Leone and 82% of entrepreneurs perceived inflation and unstable exchange rate as significant obstacles.

In recognition of these challenges and the associated economic cost implications, the state continues to drive private sector partners to direct their funds into market access infrastructural development—African Development Bank’s Road project, Office of the Presidential Infrastructure Initiative (OPII), and Road Maintenance Fund Administration Act of 2010 (ADB, 2020; Sierra Leone: An Investor’s Guide, 2019b). For example, the European Union (EU) funded project in the Republic of Sierra Leone—a €105 million Bandajuma–Liberia Road and Bridges Rehabilitation Project aims to the refurbishment of 100 km of roads between the Republic of Sierra Leone and Liberia, as well as the construction of three new bridges (The National Authority Office, Sierra Leone, 2021).

Due to poor market infrastructure in the capital city of Freetown, businesses in the informal sector such as selling dry fish, Maggi, tomatoes (see Fig. 4), and spring water (see Fig. 5) are carried out primarily in the street. Here, most people in the informal sector believe that the existing market’s infrastructures across the capital city are too costly. Thus, they prefer to sell in the street and pay a minimal fee to the city council.

**Fig. 4** Selling fish in the street (Photo © Samppa Kamara)



## 4 Women Entrepreneurship

In the Republic of Sierra Leone, like many other post-conflicts sub-Saharan African (SSA) countries, female entrepreneurs are the driving force behind the country's economic recovery—the creation of employment opportunities span business innovation, reduce poverty, and contribute to domestic and exporting earnings (Ngoasong & Jafari, 2021; Dick & Gao, 2013; Kamara, 2008). Today, over 1.5 million Sierra Leonean women are operating in the micro and small business sector, which accounts for 90% of the country's economy (Holland & Saidu, 2012). Unlike other developing countries, most female entrepreneurs in the Republic of Sierra Leone engage in petty trading (Kamara, 2008).

In a study of “economic and social crisis” in the Republic of Sierra Leone, Kamara (2008) explore the role of petty trading as a strategy for socio-economic survival. Based on two field analyses between 1993 and 1996, Kamara conceptualized petty trading in the Republic of Sierra Leone the following ways:

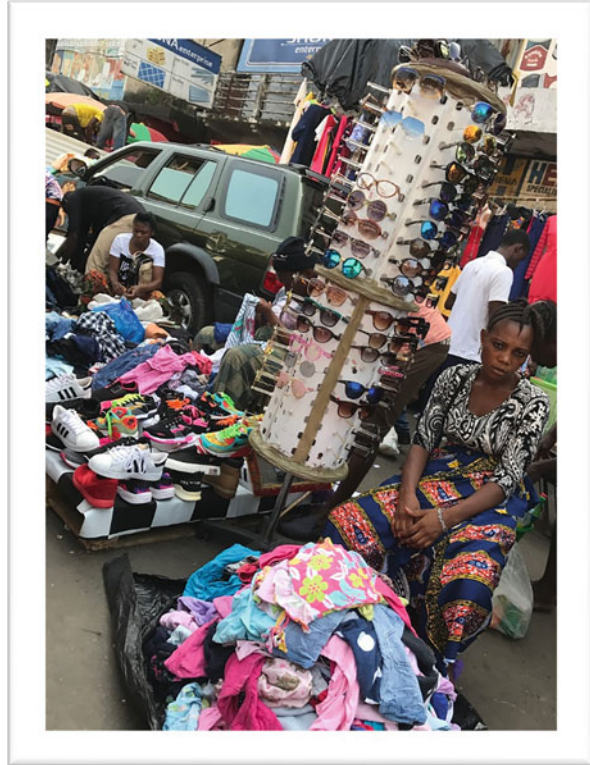
**Fig. 5** Selling spring water in the street (Photo © Samppa Kamara)



- (1) *Single Trader*: Petty trade is a small business or trading activity that involves a lone trader or one-person business.
- (2) *Family Business*: Petty trade is a family business that does not usually give substantial profits. People are usually involved in this form of petty trade to keep their families above the subsistence level. In other words, petty trade is a means of survival.
- (3) *Small-Scale Business*: Petty trading is a type of goods in small or massive quantities and requires limited financial investment from wholesalers and retailers. The retailers sell these goods in small quantities for consumers to make a small profit.
- (4) *Subsistence*: Petty trade is described as a small business that includes selling cigarettes, palm oil, cooked and uncooked rice, street food, small fish, and vegetable tables.

To date, petty trading among women in the Republic of Sierra Leone is a catalogue of economic development. Here, people sell all sorts of goods and services ranging from secondhand clothes and shoes shipped from developed economies (see Fig. 6) to elegant wax print materials (see Fig. 7) and dry and smoked fish (see Fig. 8).

**Fig. 6** Female entrepreneurs selling secondhand shoes (Photo © Samppa Kamara)



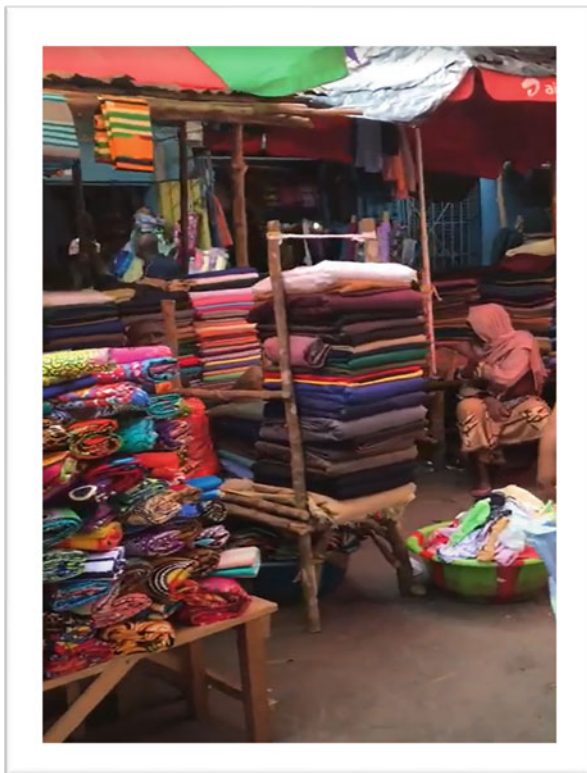
The embeddedness and pervasiveness of petty trading among Sierra Leoneans in the informal sector mean that only a few people remain unaffected—70% of the country’s population operates in the informal sector, dominated by female petty traders (Kamara, 2008). Today, with the increasing urbanization in the Republic of Sierra Leone, the general indication among stakeholders within the society is that activities collectively described as petty trading will rapidly grow among Sierra Leonean women and youth (Kamara, 2008).

*...Most of the women coming from rural areas cannot read or write. Therefore, petty trading is the only means for their livelihood. It is a better option for the economy in terms of job creation, but how many of these people can Freetown accommodate in 10–15 years?—* A CSOs representative in Freetown, Sierra Leone

*...They simply want us to stay in the village and do farming. However, there are no customers there. Most of the time, we eat what we are producing. We have no other option but to move to Freetown and do small business—*Female entrepreneur in Freetown, Sierra Leone

Today in the Republic of Sierra Leone, female entrepreneurs from the provinces believe that for them to succeed as entrepreneurs, they must relocate to Freetown due to numerous entrepreneurial opportunities in the capital. As one female entrepreneur

**Fig. 7** Wax printing materials (Photo © Samppa Kamara)



(see Fig. 9) pointed out: “...*They simply want us to stay in the village and do farming. However, there are no customers there... We have no other option but to move to Freetown.*” Along with entrepreneurial opportunities in the capital city, most female entrepreneurs see urbanization as an excellent option for their survival and ideal for successful business operations.

*... I moved to Freetown with my two children after the war because we have nothing left in the village... After I dropped out of school, I had no other options than petty trading... I already missed my opportunity, but I am doing this business to survive and keep my children in school—Female entrepreneur, Freetown, Sierra Leone.*

*... I moved to Freetown to do business. This is the only business I can start without paying huge money for official (business) registration. I can work for as long hours as I want or change to another business without any financial trouble—Female entrepreneur, Freetown, Sierra Leone.*

Although activities of female entrepreneurs presently dominate the informal sector in the Republic of Sierra Leone—cookery, baking, soap making, hairdressing, arts and craft, fishmongers, secondhand products, cosmetics, and beauty products—they face numerous challenges within the entrepreneurial landscape.

**Fig. 8** Female entrepreneurs selling dry and smoked fish (Photo © Samppa Kamara)



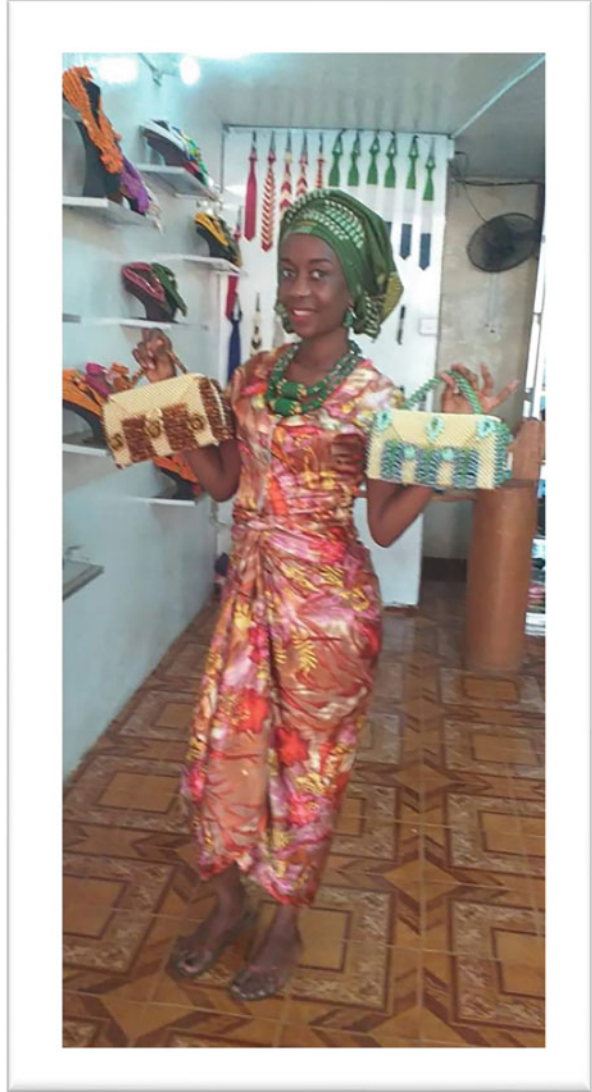
#### ***4.1 Women Entrepreneurs and Access to Finance in the Republic of Sierra Leone***

Today in the Republic of Sierra Leone, female entrepreneurs perceived taken out credit from banks, public financial providers, or private lenders too risky due to high interest rates, poor credit rating systems, and lack of investors trust in petty trading (Kamara & Tuunainen, 2019; SOBA, 2017).

*...Banks are hardly providing loans for small businesses like mine. The main reason is trust. They do not trust businesses like mine. It is a huge challenge to access these financial supports and look at the interest rate they are also levying on loans, which is extremely high. How can you survive as an entrepreneur when you go to the bank and request a loan of 5000 dollars, they will ask for an interest of 35 percent? It is very heart-rending. What exactly is our profit margin? Can we truly transform from one stage to another?—Female entrepreneur in Freetown, Sierra Leone.*



**Fig. 9** Handcraft female entrepreneur residing in Freetown from Kambia district (Photo © Samppa Kamara)



#### ***4.2 Women Entrepreneurs and Human Capital in the Republic of Sierra Leone***

Lack of access or poor tertiary education and entrepreneurial training restrict petty traders, particularly female entrepreneurs' capacity at all levels of their business operations in the Republic of Sierra Leone (Kamara, 2008).

*... We lack the skills and knowledge, capacity training and funding to succeed as female entrepreneurs like our male counterparts in this country. Personally, this is lacking. For example, as a fashion designer and wedding planner, I need more exposure to broaden my knowledge and expand on my ideas and creativity as a fashion designer—Female entrepreneur, Freetown, Sierra Leone.*

*Problem number one in Sierra Leone is human capital. We know that access to financing is always an issue, but how do you convince investors if you do not have a dream-capable team?—Representative of Sierra Fintech Innovation hub, in Freetown, Sierra Leone.*

### **4.3 Women Entrepreneurs and Business Culture in the Republic of Sierra Leone**

Most female entrepreneurs in the Republic of Sierra Leone are risk-averse due to varying reasons—apprehensive attitude to institutional supports and initiatives and fear of failure with “I told you so” attitudes from family and friends.

*I know the Minister of Youth, and I know they have funding from the Africa Union Bank. I do not seek more prospects working with the Ministry of Youth Affairs and its Commission (NAYCOM (National Youth Commission)). I do not even see any prospect of working with the government. Because you go to the government, you pitch your business, and they said this is brilliant. They asked your name, and you said, Augustine. Suddenly, they assume you are from the North. They will simply put your ideas aside. They will not look at the big picture. All you will see as an entrepreneur is the political bureaucracy of favouritism, tribe, and partisanship. Guess what? This is precisely what is killing us as a country—Female entrepreneur in Freetown, Sierra Leone.*

*... Knowing what I know about the culture here in Sierra Leone, I do not trust anyone. People here do not guide and support one another. They only wait for you to fail, for some to say, ‘I told you so’... Sometimes, people bully and steal business ideas from small business owners. Once that happens, for a small business like mine, it is not easy to get justice—Female entrepreneur in Mile 91, Sierra Leone.*

### **4.4 Women Entrepreneurs and (in)Access to Public Financial Service Providers in the Republic of Sierra Leone**

Institutionalists across all social sciences argued that the availability of financial service providers fosters entrepreneurial growth and development (Hall & Sobel, 2006; King & Levine, 1993). Unfortunately, this is not the case in the Republic of Sierra Leone—wherein, petty traders’ access to policy initiatives and financial service providers is disproportionately low due to bureaucracy and political favoritism (Kamara & Tuunainen, 2019).

*On a paper, we have the best policies in Africa. In reality, the policies we have are not in favour of small businesses like ours. For example, during the Ebola pandemic, financial*

*service providers handing out government support to small businesses like mine have asked for bribes from small traders—Female entrepreneur in Freetown, Sierra Leone.*

*... We do have financial service providers in this country. ... You need to have political ties with the government to gain easy access to state support in this country. The moment you are from the opposition (party), your name will be placed last in the list if you are lucky. By the time it is your turn, everything is over—Female entrepreneur in Freetown, Sierra Leone.*

#### **4.5 Women Entrepreneurs and Other Support Organizations in the Republic of Sierra Leone**

The lack of access to the state support institutions (NAYCOM), public financial service providers, and high-interest rate means that majority of entrepreneurs, particularly female entrepreneurs in the Republic of Sierra Leone are relying on Civil Society Organizations (CSOs) actors for EE skills training and development, microcredit financial support, and promoting social welfare (Arslan et al., 2022; Kamara & Tuunainen, 2019; SOBA, 2017).

*As a civil society, what we are noticing today in Sierra Leone is that most of the disadvantaged women in the provinces are relying on us—for skills training and development. ... These women are finding it hard to access existing supports. So as an organization, we provide small-scale micro-grants for Agrobusinesses, training on savings, starting a business, tailoring, and adult education—A CSO Executive Director in Port Loko, Sierra Leone.*

*I thank God for Action Aid (Sierra Leone) (AASL). They provided us with small microcredit loans and taught us how to help each other. ... With the financial support, we have increased our area of seed rice from 2 to 5 hectares. ... They take care of us—Female entrepreneur in Northern province, Sierra Leone.*

### **5 Towards the Future**

The Republic of Sierra Leone government has set its hopes in reducing poverty in a program of accelerated, diversified, and inclusive growth (Chikezie, 2012). Thus, the state should ensure that existing incubation centers and EE programs across the country are reasonable in terms of costs and tailored to attract not only university graduates (many of whom usually end up as petty traders) but also petty traders selling all sorts of goods and services in the streets around Eastern and western areas and the provinces. Such initiative improves skills and knowledge within the informal sector, thus contributing to significant human capital growth in the country.

Since the activities of civil society actors are visible in the rural districts, the government of the Republic of Sierra Leone should work closely with recognizable national and international CSOs actors across the country on—EE policies and initiatives, identifying external financial support providers, disadvantaged entrepreneurs, and women's group. The goal for such a collaborative initiative is twofold.

Firstly, most CSOs in the Republic of Sierra Leone work in deplorable communities with disadvantaged groups and female entrepreneurs who have no access to the state support services available to support, nurture, and develop female entrepreneurial development across the country (Arslan et al., 2022; Kamara & Tuunainen, 2019). Second, since urbanization is responsible for the increasing number of petty trading in the capital city of Freetown, a practical engagement with CSOs actors operating in these rural areas to provide attractive markets and training centers might discourage female entrepreneur urbanization and inspire sustainable growth in these regions.

Above all, the Republic of Sierra Leone government should create a safe and secure entrepreneurial landscape for female entrepreneurs to flourish. The issue of rape and political tension among youth continue to instill fear among female entrepreneurs and impede the informal sector (Arslan et al., 2022; Kamara & Tuunainen, 2019; Kamara, 2008).

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# Women Entrepreneurs in South Africa



Leonie Barbara Louw

**Abstract** This chapter will provide a historical overview of South Africa in order to contextualise the challenges currently faced by entrepreneurs and specifically women entrepreneurs in this country. The history of South Africa is still affecting the lives of its citizens on a daily basis. This chapter continues to investigate the entrepreneurship ecosystem in South Africa. The entrepreneurship ecosystem is based on 14 pillars: opportunity perception, start-up skills, risk acceptance, networking, cultural support, opportunity start-up, technology absorption, human capital, competition, product innovation, process innovation, high growth, internationalisation and risk capital. This chapter concludes by looking towards the future of women entrepreneurship in South Africa, highlighting the changes that are required from all of the stakeholders that form part of the entrepreneurial ecosystem.

## 1 Introduction

Situated on the southern tip of the African continent, South Africa is the biggest wealth market on the African continent (van Heerden, 2020). Despite its turbulent and violent history, this country has the second largest economy in Africa and is known as the gateway to Africa (Kahn, 2011). Member of the BRICS bloc of emerging economies, Southern African Development Community (SADC) and the African Union, South Africa is a major economic and social role player on the African continent (SADC, 2020, 2015; Africa Facts, 2018; AUC, 2015).

This chapter will provide a historical overview of South Africa in order to contextualise the challenges currently faced by entrepreneurs and specifically women entrepreneurs in this country. The history of South Africa is still affecting the lives of its citizens on a daily basis.

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This chapter continues to investigate the entrepreneurship ecosystem in South Africa. The entrepreneurship ecosystem is based on 14 pillars: opportunity perception, start-up skills, risk acceptance, networking, cultural support, opportunity start-up, technology absorption, human capital, competition, product innovation, process innovation, high growth, internationalisation and risk capital (GEDI, 2017).

The next section of this chapter looks at women entrepreneurs in South Africa. The whole of Africa is categorised by women facing inequality that goes beyond mere wage discrepancies and difficulty obtaining positions of responsibility. Unfortunately, there are still cases of women being treated as second class citizens with fewer rights (Moreno-Gavara & Jimenez-Zarco, 2019); however, there are opportunities that the women of South Africa can make use of to empower themselves and contribute to a better future for themselves and their families.

This chapter concludes by looking towards the future of women entrepreneurship in South Africa, highlighting the changes that are required from all of the stakeholders that form part of the entrepreneurial ecosystem. This section also highlights the aspects that women entrepreneurs as individuals can focus on to develop an entrepreneurial culture and assist in improving the economic and social future of this country.

## 2 Historical Overview

South Africa was established as a republic on 31 May, 1961. With a population of over 59 million, this country is the 23rd most populous nation (Stats SA, 2020a, p. 9). With over 35 indigenous languages, South Africa is known for its ethnic and cultural diversity, and the Constitution of South Africa specifies 11 official languages (RSA, 1996). South Africa is bordered by six countries: Botswana, Eswatini (formerly the Kingdom of Swaziland; see Dana, 1993b), Lesotho, Mozambique, Namibia (formerly South-West Africa; see Dana, 1993a) and Zimbabwe. It is also bordered by two oceans and characterised by moderate to warm climates (Lowe, 2021). The moderate climate provides the foundation for the extensive biodiversity of the country's natural environment, with South Africa classified as the third most biodiverse country in the world (Biofin, 2017). The biodiversity of the country directly contributes to the success of the tourism and agricultural industries. The success of these industries depends on intact ecosystems and sustainability of natural resources (CBD, n.d.).

With evidence that modern humans inhabited the southern tip of the African continent around 200,000 years ago (DEA, 2015), South Africa is home to ten UNESCO World Heritage Sites and five additional nominations for the World Heritage List as indicated on the UNESCO tentative list (UNESCO/ERI, 2018). Of the ten sites, five are cultural, four are natural and one is mixed. The five cultural sites are the Fossil Hominid Sites of South Africa, Mapungubwe Cultural Landscape, Richtersveld Cultural and Botanical Landscape, Robben Island and Khomani Cultural Landscape. The importance of these heritage sites includes the fact that the



Fig. 1 Photograph of *The Century Atlas* map from 1897 (Photo © Léo-Paul Dana)

oldest surviving lineage on the planet, the Khoisan, inhabit the country. South Africa is also home to the oldest examples of *Homo sapiens*, making South Africa a key contributor to archaeological and anthropological research (DEA, 2015).

Although South Africa has been populated by various ethnic groups from around 200,000 years ago and was joined by northern migrants in the fourth century, South Africa was discovered by Western explorers in the 1480s. Bartolomeu Dias was the first documented European to travel around the southern tip of Africa, and his fellow countryman, Vasco da Gama, landed on the Natal Coast of South Africa in 1497 (BBC, 2018). The Cape Colony was founded by Jan van Riebeeck in 1652 as a Dutch territory but seized by the British in 1795. The colony was returned to the Dutch in 1803 and ceded to the British again in 1806. Different groups of settlers migrated to southern Africa for reasons that include expanding territory and escaping religious persecution (Ramerini, n.d.). Figure 1 features a 1897 map.

During this period of British occupation of South Africa, Shaka Zulu finds and expands the Zulu empire, creating a formidable fighting force (1816–1826), with the Zulus still being one of the prevalent nations today (SAHO, n.d.). The early history of South Africa is riddled with stories of slavery, wars and conflict, which affected numerous tribes. The history of violence among the various tribes occupying the country and between the native tribes and settlers continued for over a hundred years (BBC, 2018).

A policy of apartheid (separateness) was adopted by the National Party (NP) government in 1948, officially promulgating the discriminatory practice. Through the implementation of apartheid, the population of South Africa was

classified by race and segregated to different physical areas throughout the country (Lowe, 2021). Outside South Africa, many protested against apartheid (see Fig. 2).

After more than four decades of apartheid that was characterised by civil unrest and international sanctions, public facilities were desegregated by President FW de Klerk in 1989. The African National Congress (ANC) fought for the end of segregation but was perceived as aligned with the Soviet KGB (see Fig. 3).

Many ANC activists, including future president Nelson Mandela, were released from prison in 1990 (SAHO, n.d.). In the following years, President De Klerk and the ANC agreed on an interim constitution, leading up to the first non-racial elections in 1994 that saw Nelson Mandela becoming president of South Africa. South Africa has been under ANC rule since 1994 (BBC, 2018).

Post-apartheid South Africa is faced with a fragmented and segregated society that seems to be struggling to find a new balance. Across the board, the implementation of segregated funding and policies for the benefit of the previously disadvantaged black population is not addressing the injustices of the past to the extent that was intended by the government (Goodman, 2017). Instead, it appears to accentuate the racial and economic rift within this society. Post-apartheid reform should be addressed on many levels which includes education. The role of teachers and faculty in opposing discrimination of all kinds should be highlighted, and by empowering teaching staff at all levels of education to do so, there is an opportunity to instil inclusive values in the next generation of South African citizens (Van der Berg & Hofmeyr, 2018).

As a result of the continued economic instability, social collapse, and crime rates, which include unprecedented attacks of farm murders and illegal land grabs (Badenhorst, 2020). South Africa is suffering a mass exodus of citizens and tremendous financial loss. The number of South African millionaires (US \$) declined from 48,600 in 2010 to 38,400 in 2020 (Cameron, 2020). This decline in financial wealth directly impacts the tax income of the country and can be attributed to a decline in the country's currency and property market and the number of individuals emigrating from South Africa. It is estimated that 17% of property sales in 2020 was due to emigration (Van Heerden, 2020). With the cost involved in emigration, it is mostly the more wealthy and skilled citizens of the country who are able to make use of the opportunity, further disadvantaging the South African economy.

Despite the historical challenges described in this section and the current challenges affecting the entrepreneurship ecosystem as discussed in the next section of this chapter, South Africa has the second largest economy in Africa and a number of social and economic opportunities that can be exploited to improve its future.



Fig. 2 Protesters outside Embassy of South Africa in London, 1987 (Photo © Léo-Paul Dana)



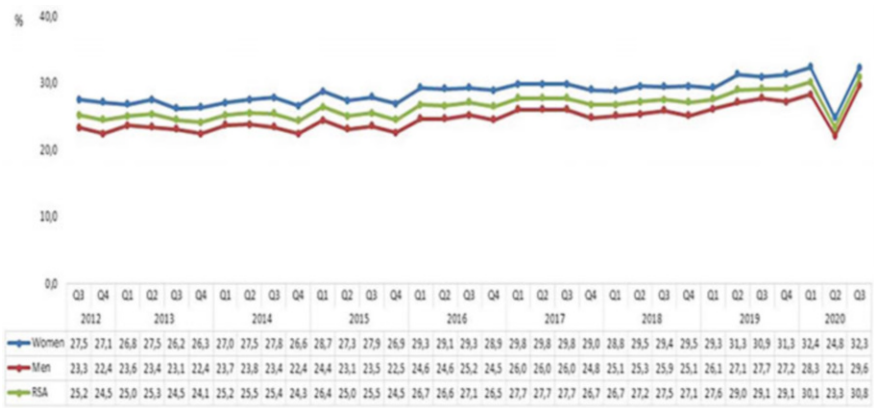
Fig. 3 Claiming ANC loved KGB (Photo © Léo-Paul Dana)

### 3 Entrepreneurship Ecosystem

#### 3.1 Entrepreneurship in South Africa

An entrepreneurial ecosystem can be described as the interrelated system of economic, social and environmental factors that affect individuals within their respective communities or environments (Chapman, 2020). The complexity of entrepreneurial ecosystems necessitates a holistic view of the various subsets it comprises of. Africa has been competitive and on par with its first world counterparts in terms of institutions, macroeconomic environments, labour market efficiency, goods market efficiency and health and education. However, Africa is also characterised by reduced access to financial markets and trade engagement in survivalist activities (Botti, 2019).

South Africa is in the unique position where financial, social and governmental institutions provide support for entrepreneurs and entrepreneurial ventures. The South African government continuously tries to integrate more of the South African population into the formal economy (GEDI, 2017). However, South Africa is still characterised by a low entrepreneurial culture (Herrington & Kew, 2017). Since entrepreneurship is a proven method of stimulating economic growth and addressing unemployment, South Africa is in dire need of an improvement in entrepreneurial culture and entrepreneurial growth with an unemployment



**Fig. 4** South African unemployment rate by binary gender classification, Q3:2012–Q3:2020 (Stats SA, 2020b, p. 17)

rate of over 43% (Stats SA, 2020b). Unemployment among South African women remains higher than their male counterparts as per Fig. 4.

Unfortunately, the Covid-19 pandemic hit South Africa while its economy was already weak with an average GDP growth of 1.7% per annum (The World Bank, 2020). Even before the global pandemic, South Africa was faced with challenges in encouraging small business development and entrepreneurship with a lower than average 45% of firms in the country constituting small businesses. In fact, the small business sector has been declining both in terms of contribution to GDP and contribution to employment (Hurlbut, 2018). All of these factors influence the overall entrepreneurial ecosystem. GEDI (2017) outlines 14 pillars of an entrepreneurial ecosystem as illustrated in Fig. 5.

The 14 pillars of the South African entrepreneurial ecosystem are associated with the following challenges and opportunities:

### 3.1.1 Opportunity Perception

Entrepreneurial aspirations. Higher than average in sub-Saharan Africa. With the implementation of the Continental Free Trade Agreement as commissioned by the African Union Development Agency (AUDA-NEPAD), the opportunities for small-scale businesses in South Africa increase exponentially (AUC, 2018). This agreement is aimed at improving the quality of life of Africans in terms of both economic and social indicators (Moyer et al., 2020).

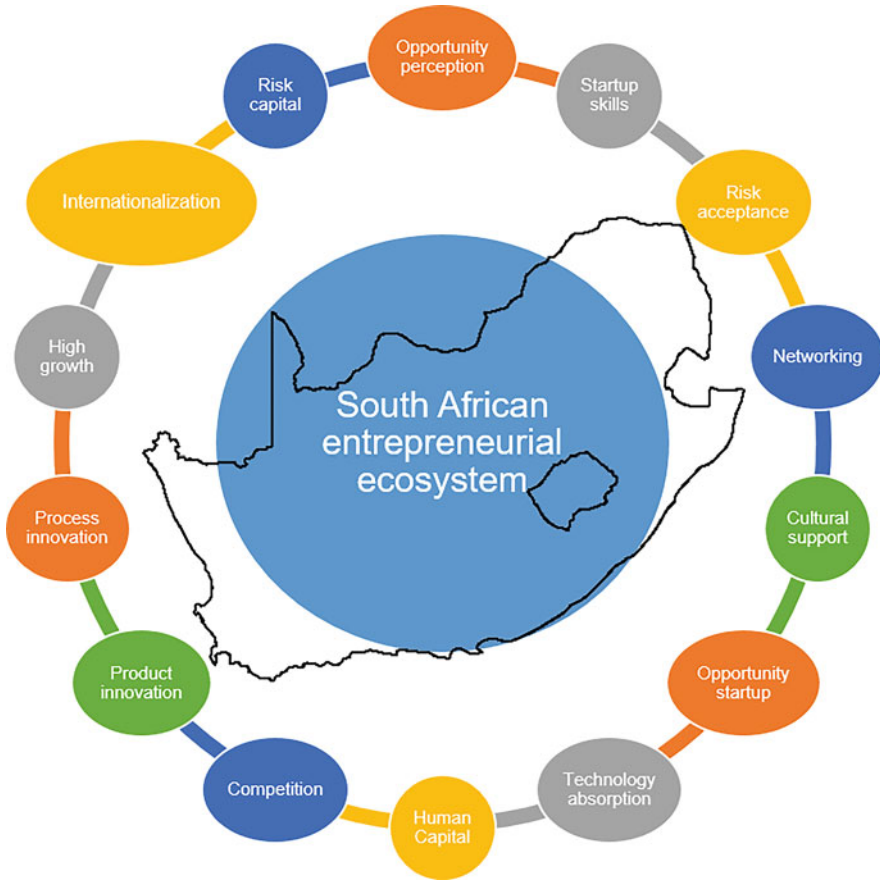


Fig. 5 Summary of South African entrepreneurial ecosystem. (Adapted from GEDI (2017))

### 3.1.2 Start-up Skills

Of the 14 pillars of the entrepreneurial ecosystem, South Africa performs the worst in start-up skills (GEDI, 2017). One of the key elements informing start-up skills is education. Despite a marked improvement in the education levels of South African youth, only 12% of children entering grade 1 will enter a higher education institution (South African Market Insights, 2020).

### 3.1.3 Risk Acceptance

A significant percentage of South Africans aged between 18 and 64 is of the opinion that they would refrain from starting a business due to fear of failure (Herrington &

Kew, 2019; GEDI, 2017). This can be addressed by ensuring that potential entrepreneurs have access to the resources they need to pursue their ideas (Botes, 2018).

### 3.1.4 Networking

Networking is part of the core competencies and supports that the South African government and larger businesses incorporate in their programmes. Examples would include:

- The South African Women Entrepreneurs' Network (Department of Trade and Industry)
- Telkom Women in Business Programme (Telkom)
- Isivande Women's Fund – IWF (Department of Trade and Industry)
- Alitheia IDF
- ABSA Women Empowerment Fund (ABSA Bank)
- IDC Women Entrepreneurial Fund (Industrial Development Corporation)
- Transformation and Entrepreneurship Scheme – Women Entrepreneurial Fund (Industrial Development Corporation)
- Cape Innovation and Technology Initiative Incubation Programme

These various programmes and interventions provide both or either financial or non-financial support with the aim of developing South African entrepreneurs (IDC, 2020; AbdelAzim & Morris, 2018; AfDB, 2015). These programmes are both government and privately funded and initiated and constitute only a few of the 340 organisations that provide support in the South African entrepreneurial ecosystem (ANDE, 2017). Alitheia IDF is the first female-led African private equity fund with the aim of financing and funding women-led businesses in sub-Saharan Africa. This private equity fund is supported by, among others, the African Development Bank, Dutch Good Growth Fund and FinDev Canada, indicating the willingness of first world countries to invest in women entrepreneurship in Africa (Alitheia IDF, 2021).

### 3.1.5 Cultural Support

Cultural support is one of the key factors that is hindering South African entrepreneurship and entrepreneurial growth (GEDI, 2017). The entrepreneurial culture of a country influences how likely people are to choose entrepreneurship as a career choice, and many South Africans do not see this as a viable career choice, only starting their own businesses out of necessity (Louw, 2018). Despite having the required skills and recognising opportunities, failure is not something that potential entrepreneurs are prepared to take (Jackson, 2016). In an economy that is as challenged as South Africa's in terms of poverty and unemployment, the stakes are so much higher, and making risk averse decisions is logical when entire families rely on one stable income.



### **3.1.6 Opportunity Start-up**

Start-up and early-stage funding gap (ANDESA, 2017). However, government initiatives such as the IDC made over R110 billion available to entrepreneurs in 2020 which indicates a commitment by government to address the start-up and early funding gap experienced in South Africa (Tjabane, 2020).

### **3.1.7 Technology Absorption**

Improvements in technology present entrepreneurs to start and grow their businesses with lower capital expenditure while having access to a wider market base. Unfortunately, South Africa is faced with challenges in this regard. With internet penetration rates of lower than 55%, South Africa comes in significantly lower than the other large economies in Africa (Internet World Stats, 2020; Bello, 2019). Despite the fact that the South African government and corporate role players continuously work on improving entrepreneurial culture in the country, internet access is expensive, and this sabotages potential growth and the pursuit of entrepreneurial opportunities. A similar situation is faced by the other sub-Saharan African countries, who need to overcome the challenge of expensive internet and mobile data in order to gain access to better technology (Cable, 2020).

### **3.1.8 Human Capital**

As with opportunity perception and start-up skills, this pillar is informed by the education and skills to start and manage a small business (GEDI, 2017). This issue extends beyond the entrepreneurs, impacting on the labour force that entrepreneurs have access to from which to choose future employees that will help them to develop and grow their businesses (GEDI, 2017)

### **3.1.9 Competition**

According to the Global Entrepreneurship Development Initiative (GEDI, 2017), South Africa is strong in terms of competition. This is due to the fact that South Africa's anti-monopoly policies ensure fair competition, ensuring that South Africa is on par with its BRICS counterparts and outperforming other African countries (Schwab, 2019; GEDI, 2017).

### 3.1.10 Product Innovation

Creativity and innovation significantly contribute to an entrepreneurial culture (AUC, 2015). South Africa performs higher than average in sub-Saharan Africa in terms of product innovation (ANDESA, 2017).

### 3.1.11 Process Innovation

Process innovation as a subset of technological innovation is informed by technical and vocational training and can be used to improve the skill profile and entrepreneurship of youth and women in Africa (AUC, 2015). In terms of process innovation, South Africa performs higher than average in sub-Saharan Africa (ANDESA, 2017).

### 3.1.12 High Growth

Although South Africa outperforms the average sub-Saharan African country when it comes to market and business growth (ANDESA, 2017), businesses all over the country are facing serious challenges in growth caused by infrastructure issues. Rolling electricity blackouts, or ‘load-shedding’ as it is known colloquially, is a regular occurrence across the country (SABC News, 2019). Load-shedding occurs because the current electricity generation infrastructure of the country is unable to handle the continuously increasing demand for power (Cullis, 2014). Load-shedding affects such a large percentage of the South African population because approximately 95% of South Africa’s electricity is produced by a single public utility (Eskom, 2019). Load-shedding is usually implemented according to a schedule that is communicated to South African citizens by their respective municipalities. This predetermined schedule leads to a measurable loss of operating hours, but load-shedding also affects business in a number of unexpected ways (Van der Berk & Ngcuka, 2019; Cullis, 2014; Von Ketelhodt & Wöcke, 2008):

- The internet goes down, and Wi-Fi stops working. Doing business online is one of the core opportunities that small businesses can make use of, and load-shedding deprives them of this.
- Cash machines (ATMs) stop working, and customers can’t withdraw cash for their purchases. An issue with electricity supply will cause some businesses to only be able to trade in cash, and if customers can’t get hold of cash, they will simply not make any purchases.
- Food outlets and restaurants are reliant on electricity, and as with a number of other industries, they are unable to conduct any business while there is load-shedding. Although some businesses resort to using generators, these are expensive to obtain, use and maintain, making it only accessible to more financially stable businesses.

- Load-shedding causes serious traffic issues since traffic lights do not function at all without electricity. More serious traffic issues cause people to arrive late for work and meetings, losing additional income and business.
- The final issue of concern in an already crime-challenged country is the compromised security. Without electricity, domestic and commercial security systems do not function optimally and leave businesses vulnerable to theft.

These impacts are felt at an individual level, but when looking at the bigger picture, it impacts on the national economy and national GDP in a marked way (Rosen, 2020). It directly impacts the productivity of small businesses, limiting prospects of future job creation and survival of small businesses (Botha, 2019). South African businesses need to find novel ways to bypass and overcome infrastructure issues if they are to be successful going forward.

### 3.1.13 Internationalisation

In terms of internationalisation, South Africa performs better than the average in sub-Saharan Africa (GEDI, 2017). Although South Africa has well established connections in international markets, women are far less likely to expand their entrepreneurial ventures internationally (Elam et al., 2019). This restricts the markets that women entrepreneurs have access to.

### 3.1.14 Risk Capital

Risk capital is informed by informal investment in the South African economy and the depth of capital markets. Uneven and inequitable access to capital and funding within the country remains a challenge (Herrington & Kew, 2019, Louw, 2018; GEDI, 2017; Chiloane & Mayhew, 2010).

It should be noted that South African businesses are faced with two additional challenges, namely, red tape and bureaucracy as well as infrastructure (GEDI, 2017). In addition, there is evidence that a significant percentage of South African economic activity takes place in the informal economy (Valodia & Devey, 2010). Also referred to as the *first* and *second* economy, the bureaucratic nature and lack of employment opportunities in the formal economy encourage people to explore their options in the second or informal economy (Davies & Thurlow, 2010). This sector does not enjoy the same protection and access to formal governmental services as the first economy and in turn does not contribute to tax due to the fact that in most cases the second or informal economy constitutes the poorer part of the South African population (Burger & Fourie, 2019).

In the next section of this chapter, women entrepreneur and entrepreneurship is discussed. This discussion is followed by an overview of selected women entrepreneurial success stories.

## 4 Women Entrepreneurship

### 4.1 *Women Entrepreneurship in South Africa*

In South Africa, almost 40% of households are headed by women who are either the main or the sole breadwinner. This amounts to almost 6.1 million South African homes (Parry & Segalo, 2017). Women entrepreneurship in South Africa seems to be driven to a large extent by necessity rather than opportunity (Elam et al., 2019). In many developing countries, characterised by patriarchal societies, women are still the primary caregivers regardless of whether they are the primary breadwinners, with not only children depending on them but also older family members (Kamberidou, 2020). Such social constraints significantly discourage entrepreneurial ventures by women (Nambiar, 2015).

Gender disparity is more pronounced in the economic hubs of South Africa, namely, the Gauteng and Western Cape provinces, with six women engaging in entrepreneurial activity for every ten men doing so (Herrington & Kew, 2019).

The women of South Africa are primarily involved in survivalist activities also known as micro-enterprise projects (Mandipaka, 2014). These activities include various forms of small-scale farming, events organising, crafting, arts and sewing and fashion design (Mandipaka, 2014; White et al., 2009).

In accordance with previous research on the topic, the major factors preventing women from identifying and pursuing entrepreneurial opportunities include increased household responsibility such as being the primary caregiver (Herrington & Kew, 2019, Kamberidou, 2020); lack of female role models and mentors (Herrington & Kew, 2019, Louw, 2018); a lack of business-oriented networks (Herrington & Kew, 2019; McAdam et al., 2019; Moodley et al., 2016); a lack of capital, assets and access to funding (Herrington & Kew, 2019; Louw, 2018; Zizile & Tendai, 2018; GEDI, 2017; Chiloane & Mayhew, 2010); lower status in society (Herrington & Kew, 2019, Parry & Segalo, 2017; Chiloane & Mayhew, 2010); and a lack of assertiveness and confidence in their own ability to succeed in business (Herrington & Kew, 2019; Parry & Segalo, 2017). Another aspect that places a significant constraint on South African entrepreneurs in general is a lack of access to digital technology (Herrington & Kew, 2019; Fatoki, 2016). In approximately 32 countries, women are as likely or more likely to expand their business internationally. However, in South Africa as with Croatia, India, Japan and Poland, this is not the case, and there are distinctly low rates of internationalisation for women (Elam et al., 2019).

Due to the patriarchal nature of South Africa and historical discrimination against women, the importance of women and girls receiving formal education has been downplayed (Turner, 2018). The discrimination against women remains an issue around the world and is evident in the higher abortion rates due to sex-selective reproductive and abortion activities at least partially encouraged by the lack of economic prospects for females (Dobbs et al., 2015). SADC (2020) indicates four measures of socio-economic empowerment of women:

**Table 1** Socio-economic empowerment of women (%) in SADC countries over period average

Member states	Female share of graduates in science, mathematics, engineering, manufacturing and construction at tertiary level	Female share of employment in senior and middle management	Women with account at financial institution or with mobile money-service provider	Mandatory paid maternity leave
	(%) 2007–2017	(%) 2009–2017	(% of female population ages 15 and older) 2017	(days) 2017
Angola	9.9	N/A	22.3	90
Botswana	N/A	N/A	46.8	84
Comoros	N/A	N/A	17.9	98
DRC	N/A	N/A	24.2	98
Eswatini	N/A	N/A	27.4	14
Lesotho	4.5	N/A	46.5	84
Madagascar	16.2	24.5	16.3	98
Malawi	N/A	N/A	29.8	56
Mauritius	N/A	29.7	87.1	98
Mozambique	5.9	22.2	32.9	60
Namibia	N/A	N/A	80.7	84
Seychelles	9.7	39.9	N/A	98
South Africa	13.4	29.7	70.0	120
Tanzania	N/A	N/A	42.2	84
Zambia	N/A	N/A	40.3	84
Zimbabwe	20.9	N/A	51.7	98

Source: SADC (2020)

- Females share of graduates in science, mathematics, engineering, manufacturing and construction at tertiary level.
- Females share of employment in senior and middle management.
- Women with accounts at financial institutions or with mobile money-service providers.
- Mandatory paid maternity leave.

Table 1 illustrates how South Africa is performing in terms of these four measures.

As per Table 1, the percentage of female graduates in science-related fields remain low, and South Africa is outperformed by Zimbabwe and Mauritius. South African women comprise approximately 29.7% of senior and middle management, and approximately 70% of South African women have bank accounts. Finally, South Africa leads the SADC countries in terms of mandatory paid maternity leave at 120 days (SADC, 2020).

## ***4.2 A Portrait of Successful Women Entrepreneurs***

South African women are trailblazing the entrepreneurship environment in South African and across the world. In this section we look at brief profiles of successful women entrepreneurs.

With a number of awards already under her belt, Rapelang Rabana and her business Rekindle Learning aims to empower individuals and teams for the future of work (Crampton, 2019). Established in 2014, this business already made a name with a number of large corporations in South Africa (Rabana, 2020).

Dylan Kohlstädt, winner of the NSBC (National Small Business Chamber) Award for 2016, started her business at her kitchen table (Experthub, 2016). Shift One is a business that specializes in integrated digital marketing and has grown markedly since its inception in 2011. The business also boasts a number of corporate social investment projects, helping organisations to achieve their goals and objective by using their digital marketing skills (Shift One, n.d.).

Malesela Rachel “Ouma” Tema is the creative and founding director of Plus-Fab, a business to challenge the stereotypes in the fashion industry and give life to plus-sized fashion (Crampton, 2019). What started out as a hobby because everything in stores in plus-sizes looked like “grandma” clothes soon grew to a business that is now employing 16 people in its production facilities with branches in four South African provinces (Plus-Fab, 2021).

Mrs Boitumelo Ntsoane, founder of OnPoint Healthcare, used her qualification and experience as a pharmacist to bring much needed healthcare services to schools through a mobile clinic (Blignaut, 2019). She received several awards, including the Fairlady Women of the Future 2015 award (Fair Lady, 2015). Within two years from starting her business, Ntsoane made a profit that she could reinvest in her business to expand the services offered (CureMed, 2020).

These and many other women are endeavouring to make a difference in South Africa, by pursuing their dreams. In the next section of this chapter, the way forward will be investigated.

## **5 Towards the Future**

Although it is still uncertain how recent global events are going to affect the future of third world economies such as South Africa, these challenges provide a catalyst for current and future entrepreneurs to identify and exploit opportunities that will encourage social change and improve the quality of life in their communities (Ionescu-Somers et al., 2020). Concerning GDP contraction forecasts for the near future (OECD, 2020a) will need to be counteracted by a resurgence in entrepreneurial optimism and investment. Recent challenges such as the global COVID-19 pandemic is accompanied by a marked liquidity shortage in small businesses around the world, impacting not only the revenues and profitability of these businesses but

also the majority of financing instruments available to entrepreneurs (OECD, 2020b).

There is a need to address the gap in funding of business ventures and ideas owned by women. Despite the fact that almost half of South African small businesses are owned by women and research published indicating that women-owned businesses present a lower statistical risk for business financiers, access to funding and mentors remains a major challenge (Smith, 2020). The challenges of access to funding and mentors and fear of the unknown are well published across entrepreneurial research (Smith, 2020; Herrington & Kew, 2019; Louw, 2018; Arregle et al., 2015; Lussier et al., 2015). South African entrepreneurs rely mostly on their own funding from savings, retirement or severance packages and the financial support of family and friends (Louw, 2018). As highlighted by Ramadani, Memili, Dana and Ramadani (2020), the following initiatives are vital for encouraging women entrepreneurs to be successful in developing countries: access to quality financial sources, training and education programmes, supporting small business initiatives and creating databases and policies specifically focused on women entrepreneurs. There is an inherent need policy intervention to facilitate women entrepreneurship in the future, ensuring equal opportunity regardless of gender. These policy changes could work towards a gender fluidity, where women entrepreneurs are not segregated, with limited access to the elements of the entrepreneurial ecosystem (McAdam et al., 2019).

Moreno-Gavara and Jimenez-Zarco (2019) rightly indicate that the solution to economic and social disparity is to train women in competencies for life and empowering them by supporting women entrepreneurship. Empowering women goes beyond empowering individuals. As primary caregivers, women are in positions of influence and can in turn empower the future generations that are within their care. Promoting female entrepreneurship in turn promotes economic development and household welfare, and it champions diversity and promotes women's empowerment (Mukorera, 2020). With African women maintaining 90% of the informal economy, there is already an existing pool of potential entrepreneurs that can be developed (Moreno-Gavara et al., 2019).

From an economic perspective, McKinsey Global Institute (Dobbs et al., 2015, p. 1) estimates that \$12 trillion can be added to global growth by advancing women's equality. It is estimated that higher female participation in economic activity could result in an additional 240 million economically active workers (p. 5).

Finally, a special note should be made of the intrinsic characteristics that drive entrepreneurial success in women. Work ethic, persistence, resilience in the face of adversity and commitment to self-improvement and development are core competencies that can be cultivated in women of all ages (Meyer & Hamilton, 2020; Moodley et al., 2016). These intrinsic characteristics will contribute to the success of women in South Africa in their entrepreneurial and other ventures, in turn giving them the opportunity to instil these traits in the people within their sphere of influence.

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# Women Entrepreneurs in Tanzania



Dina Modestus Nziku, Veland Ramadani, and Léo-Paul Dana

**Abstract** This chapter provides insights into women entrepreneurship in the United Republic of Tanzania (URT). Authors provide an introduction and background of women entrepreneurship in Tanzania with the historical overview of sociopolitical and economic development as well as the general entrepreneurial ecosystem. Government initiatives and policies for promoting women entrepreneurship within the country have been discussed together with some highlights of Tanzanian women entrepreneurship towards the future.

## 1 Introduction

Nurturing a dynamic entrepreneurship sector is the most important factor towards job creation and supporting local economies to both developing and developed countries (UNCTAD, 2018; Isaga, 2018; Rao, 2014; Nziku, 2014, 2016, 2018). Influencing and motivating self-employment among Tanzanian citizens has been among the most economic policy priority within the country since government can only afford to employ a fraction of all the existing labour force (ILO, 2017; Isaga, 2018; Nziku, 2014, 2018; Nziku & Henry, 2020; Olomi, 2001, 2009; Stevenson & St-Onge, 2005). Growing participation level of women, youth and private sectors in the national economy is the key towards achieving the objective.

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Currently, women's businesses are one of the fastest growing entrepreneurial populations in the world with more than 126 million women have started their own business, and 98 million have managed to grow and develop their businesses, which provided employment opportunities in their local communities (GEM, 2019; see also Ojong et al., 2021). There is empirical evidence supporting the contribution made by women entrepreneurial activities in the general economies, while offering significant contribution to employment and wealth creation across the nations (Fike, 2017; GEM, 2019; Henry et al., 2017; Isaga, 2018; Jennings & Brush, 2013; Nziku, 2016; Nziku & Henry, 2020; WEF, 2014).

The United Republic of Tanzania (URT) is also trying to implement a poverty reduction strategy in giving appropriate support to the small and medium-sized enterprises (SMEs) sectors with some priorities and initiatives being tailored for women (Fike, 2017; Makombe, 2006; Nziku, 2014, 2016; Nziku & Henry, 2020). Lack of evidence for supportive policymaking and the disconnection between economic planning and human capital development (manpower available and training) means capacity gaps facing SMEs remain unaddressed. Nziku and Henry (2020) as well as the World Bank Group (2009) divulges that policymaking within Tanzania is still typically based on the assumption of continuing support for SMEs, while some documents being obsolete and not been updated.

Currently, there are more women than men in Tanzania becoming involved in entrepreneurial activities as opposed to other sub-Saharan African countries (Naegels et al., 2018; Elder & Kone, 2014). Following the World Bank Group (2009), although Tanzanian women seem to contribute heavily to economic growth, they are at a disadvantage according to social indicators. Women play a strong role in terms of labour force participation, with both women and men in an approximately equal position comprising 88% of all women and 91% of all men aged 15–64 years old in 2006 (Utz, 2008).

The above phenomenon was noted by Utz (2008) who suggests that Tanzania is quite different from the other developing countries, especially sub-Saharan African ones, with 63% of all women and 86% of all men participating in the labour force (Amine & Staub, 2009; World Bank, 2009). In Tanzania, only 4% of women work in paid jobs (formal/informal), while 10% of men undertake paid work (NBS, 2014). Despite the initially high numbers of Tanzanian women entrepreneurs at the primary stage of their entrepreneurial ventures, the rate of failure in the advanced stages of the business lifetime is also very high. This must be researched widely to build the framework which will assist the policymakers in their recommendations and putting policies into action (ILO, 2017; Nziku & Henry, 2020). This will improve the situation of women entrepreneurs and eliminate most of the barriers which hinder their growth and sustainability in Tanzania.

Recently, Gwartney et al. (2020), in the economic freedom of the World Annual Report, noted the shift on Tanzanian economic liberty, from the fourth quartile (the least free) to the third quartile. Economic freedom is the ability of individuals to make their own decisions, which is the key towards economic and social progress. This also has a significant impact towards countries' adjustments of gender discrepancy in the economic freedom, while taking into consideration of the fact that, in

many countries, women are not legally accorded the same level of economic freedom as men (Fike, 2017; Nziku, 2014).

The aim of this chapter is to provide a brighter picture on women's entrepreneurship in Tanzania, its historical development, actual situation, context on women's entrepreneurship and policies for its further development in the future.

## **2 Historical Overview**

### ***2.1 Geographical Location and Population of Tanzania***

The United Republic of Tanzania (URT, hereafter Tanzania) was established in 1964, following the union between the Republic of Tanganyika and the Island of Zanzibar. Tanzania is a relatively large country located in East Africa with a total area of 945,087 square kilometres (364,900 square miles). It lies between longitudes 29 degrees and 41 degrees east and latitudes 1 degree and 12 degrees south in Eastern Africa along the Indian Ocean.

The geographical area of Tanzania includes the islands of Mafia, Pemba and Unguja. Tanzania borders Kenya on the north; Uganda, Rwanda and Burundi on the northeast; the Democratic Republic of Congo (DRC) on the west; Zambia on the southwest; and Malawi and Mozambique on the south, and finally the Indian Ocean borders the country on the eastern boundary (Fig. 1). The capital city of Tanzania is Dodoma, which is located slightly to the north of the centre of the country. The overall population of Tanzania is around 58 million people (World Bank, 2019).

### ***2.2 Sociopolitical and Economic Development of Tanzania***

The recent sociopolitical and economic development of Tanzania has been shaped by the historical background of the country (Nziku, 2014). This history spans three periods: the pre-colonial period, colonial period and the era of independence (post-colonial period). The latter first included nationalisation programme of Tanzanian economy, characterised by a very heavy brutal state/government campaign termed as '*economic saboteurs*'. This period was then followed by privatisation and the economic liberalisation reform programme in 1986 (World Bank, 2001). The current agricultural data within Tanzania suggests that, as far as food crop production is concerned, the economic liberalisation promise has still not been fulfilled (UNCTAD, 2018).

The country experienced steady economic growth in the late 1970s, followed by a major financial crisis in the early 1980s. It is assumed that this major crisis was partially caused due to inappropriate country's economic policies (World Bank, 2001). Such economy was very embedded in the Arusha Declaration of 1967 as well as some of the exogenous factors with an inclusion of deterioration in the terms



Fig. 1 Map of Tanzania. (Source: United Nations (Map No. 3667 Rev. 6), used with permission)

of trade during the late 1970s and early 1980s, followed by the collapse of the East African Community (EAC) in 1977 and the Tanzanian war with Nduli Iddi Amin Dada of Uganda during 1978–1979.

Among the objectives of the Arusha Declaration was the creation of an egalitarian society that will be focused on poverty alleviation, provision of welfare and social services to most of the Tanzanian population. A poverty alleviation strategy was framed through public sector, leading to the attraction of several financial support from developed partners and World Bank (World Bank, 2001). This significantly led the country government to substantial progress towards meeting some of the important social objectives, like water, healthcare, primary education and development of



rural communities in the 1970s (URT, 1982). Nonetheless, World Bank (2020) reports a strong income growth over the past decade and increased gross national income (GNI) *per capita* from \$1020 in 2018 to \$1080 in 2019, exceeding the threshold for lower-middle income status. World Bank (2020), in their Doing Business Report, ranked Tanzania as 141 out of 190 economies in ease to doing business, trailing Rwanda, Kenya, Uganda and sub-Saharan peers like Malawi, Mozambique and Zambia.

### 2.2.1 Pre-Colonial Period

Like most African countries, Tanzania's pre-colonial period was characterised by hereditary chiefdoms, kingdoms and empires whose rulers had supreme power. At that time the country had both local and international trades, which were taking place together with some cottage industries, like woodwork, weaving and black smithery (Rweyemamu, 1979). All the activities were controlled by the local rulers. During that period, any individual who became socially and economically powerful was perceived as a threat to the ruler and was eliminated (Rweyemamu, 1979).

Even during the colonial era, this kind of totalitarian rule went on. This caused most of the indigenous productive activities to suffer a great deal from the colonial regulations imposed and high competition caused by imports (Rweyemamu, 1979). Throughout the entire colonial period, the policy was adopted to keep the country as a producer of raw materials for use in European industries while depending on manufactured goods from the colonial masters' countries. The policy was deliberately set to limit the participation of indigenous Africans in any business activities. Due to such intentional policies in business activities involvement, this resulted in most of the manufacturing, importing and exporting, insurance and banking activities to be operated almost exclusively by Europeans, with a few Asians who were mostly employed as clerks. Asians were also encouraged to operate as sub-wholesalers and retailers, while Arabs were mostly involved as business retailers (Rweyemamu, 1979).

African participation in business activities was highly restricted with only very small firms like tiny shops locally termed as '*dukawala*'. With the exception of the few African chiefs' offspring who got the chance of attending colonial schools for elementary education which enabled them to undertake the clerical duties and some other level of duties in public sectors, no other African was allowed to attend the colonial schools for formal education (Rweyemamu, 1979).

During the independence period, indigenous Africans were marginalised in their own country due to turning of the economy into an international market. Rweyemamu (1979) has indicated that in 1961, the year of independence, Tanzania had about 34,581 Africans, who held retail trading licences. Economic and social marginalisation of Tanzania was part of a deliberate colonial policy to disempower most of the indigenous population/Africans and rule them easier. Such a situation made Africans believe that they were being treated as inferior compared to other races and that all their African values were considered backward.

Economic and social marginalisation has been confirmed to have a negative impact on economic development and competencies, including self-esteem as well as belief of making things happen due to a lack of confidence, or initiative (WEF, 2014; Nziku, 2012). Nevertheless, such an imposed marginalisation which led to creation of a social and economic situation, in different parts of Tanzania, presented different opportunities for economic development. While introducing Christianity into society, various European missionaries and farmers, who settled in mountainous areas (such as Mbinga, Tukuyu, Bukoba and Kilimanjaro), also developed the country in the education sector.

### 2.2.2 Colonial Period

Colonialism in Tanzania began in the nineteenth century, when Europeans started to explore Tanganyika (Tanzania mainland). In the 1840s, two Germans reached Mount Kilimanjaro, and Britons reached Lake Tanganyika in 1890. In 1890 Germans and Britons signed a treaty which divided the area between them. This made Germany take control over the Tanganyika mainland, while Britons take over Zanzibar Island. The Tanganyika mainland came under the direct control of Germany from January 1891. After World War I (WWI), the Tanganyika mainland was under the British colonial rule (Rweyemamu, 1979).

During 1925, Sir Donald Cameron became the first governor of Tanganyika, while the Legislative Council met in 1926. Under the British colonial rule, Tanzania exported cash crops like cotton, tea, coffee, sisal, cashew nuts and tobacco although much was grown on the European-owned plantations with little grown by Africans. Therefore, there was little that can be considered as entrepreneurial activities by the native Tanzanians during the entire colonial period (Rweyemamu, 1979).

Colonials also introduced commercial agricultural products, such as tea and coffee, integrating with the local communities and encouraging the local population in the production of cash crops and exposing them to new opportunities. However, this caused land shortages in the future that forced them to start looking at non-traditional ways to pursue a livelihood and success. The meaning of 'success' to the offspring of peasant farmers, who laboured yearly for family subsistence, differed to those undertaking the production of cash crops and the great possibility of benefiting from formal education (Rweyemamu, 1979).

### 2.2.3 After Independence Period

Five years after gaining its political independence from the colonialists, Tanzania started to develop its economy through attracting foreign investors, especially during the 1961–1966 period. But foreign direct investments (FDI) did not flow the way they were expected to, due to concerns about how much the country had achieved within the five-year period since independence. Therefore, in 1967, Tanzanian leaders started to look for an alternative development strategy. The government

officially adopted a radical transformation to the socialist development strategy, using the Arusha Declaration. Most of the major economic activities within the country were nationalised on 5 February 1967, immediately after the Arusha Declaration, formulated by Mwalimu Julius Kambarage Nyerere, the first Tanzanian president. This declaration outlined the principle of Ujamaa, with the suggestion of the socialism vision on the national economy development. The declaration called for an overhaul of the economic system, through African socialism and self-reliance in locally administered villages through their *villagisation* programme.

Among the nationalised companies, following the 1967 Declaration, were those related to banking, imports and exports, insurance, transportation and large-scale manufacturing companies. In the following year, even the large private farms, big houses, schools and hospitals were nationalised. The government itself invested a lot in those nationalised entities, together with adding new ones.

Following the implementation of socialistic policy, private business was discouraged in favour of encouraging government- and community-owned ventures and cooperatives. Therefore, rules and regulations were imposed for all government officials, leaders and civil servants, especially from the ruling party, to stop them from getting involved in any business activities. Due to the presence of a small minority group of educated Tanzanians, whose members became civil servants, business activities were then left to the small group of an Asian minority, with considerable education.

According to the socialist policy, peoples' participation in decision-making was encouraged. In Tanzania, this policy was embraced by the government through centralisation, by the adoption of a top-down decision-making approach. This approach ranged from decisions on who should go to school or college, who should live where, which kind of crops should be grown, where they should be sold and at what price, salary levels and the like. This created and strengthened the culture of citizens being dependent on their government. This was because of centralisation which made the country's government more responsible in providing and deciding for its citizens (Rweyemamu, 1979).

In the late 1970s, Tanzanians faced a great economic crisis due to the disintegration of the East African Community (EAC) and the continuing effects of the 1970s' oil crisis and a costly war between Tanzanians and Ugandans from 1978 to 1979. Such economic crises within the country went together with shortage of foreign exchange, high inflation and a decline in purchasing power for Tanzanians with fixed incomes. This caused an increase in petty business (small businesses) by groups of wage earners struggling to supplement their insufficient earnings (Rweyemamu, 1979). On the side of peasants, there was a decline in crop prices, which caused most of them to get involved in small ventures to sustain themselves and their dependants.

With the situation as it was, Tanzanians responded through the smuggling of goods from nearby countries and advertising and selling the few available products from local industries at very high prices. Other citizens involved themselves in agricultural productions as well as animal keeping and retail pet businesses to add some informal income and thus taking advantages of the state companies' failures in

meeting the basic needs and demands of its citizens. Despite this, such forms of informal income were heavily resisted by the government.

In 1983, the few privately owned informal businesses suffered from the '*economic saboteurs*', the government's brutal campaign for confiscation of all private properties as well as the arrest of all the smuggling business operators. The state's brutal campaign and nationalisation of all private properties was implemented to ensure that they stayed under the state's control and in favour of socialism (*state ownership*). This caused a delay in entrepreneurial activities, hindering individuals from creative and innovative activities.

The Tanzanian economic crises which occurred in the 1970s to 1980s forced the state to move towards trade liberalisation. In 1986, the government implemented an essential transformation programme, with the support of the World Bank (WB) and the International Monetary Fund (IMF) (Kahama et al., 1986). Such an economic restructuring programme (ERP) included the liberalisation of not only trade, but all economic sectors, as well as the privatisation of all employment processes in the public sector. The Economic Restructuring Programme (ERP) changed the government's economic policy from state-run enterprises to a foreign investment programme and local entrepreneurship (Mboya et al., 1992).

Therefore, due to the Economic Restructuring Programme (ERP) within Tanzania, the private sector is currently seen to be the major instrument in successful economic growth. Together with this, the Tanzanian government is still attempting to focus and concentrate heavily on the facilitation of entrepreneurial activities, instead of direct ownership (state ownership), as it used to be in the late 1960s (Mboya et al., 1992).

However, the ERP did not eliminate the employment problems be they contractual, centred on salaries, retrenchments, freezing of employment or other problems, nor the privatisation of the state enterprises. This, in turn, led to loosen and limited chances for school and college graduates with no other means of survival apart from self-employment. Most school and college graduates failed to find jobs. Salaried workers found themselves in the operation of micro and informal businesses, out of necessity only and for the sake of facilitating their living. Following such a situation, in 1992, the Tanzanian government automatically started to encourage its salaried workers to get involved with petty business activities after their official working hours, to boost their incomes (Mboya et al., 1992). The government decided to reduce the working daily hours in order to give employees more time for engaging in other income-generating projects, thus supplementing their official income. This seems to have played an important role in enhancing entrepreneurial activities (Nziku, 2014).

From the 1990s, entrepreneurship activities within Tanzania started to acquire positive legitimisation, and the number of Tanzanian citizens, even those who were highly educated, opting to be self-employed continued increasing. According to the United Republic of Tanzania (URT, 1991) survey of informal sectors within the country, there were no records of a university graduate in self-employment. The same study carried out in 1995 showed that 1582 university graduates were established in the self-employment sector. During 1997 the University of Dar es



**Fig. 2** Women selling tomatoes at an open market in Sumbawanga, Tanzania (Photo © V.E. Kwiyaava)

Salaam (UDSM) carried out a survey in its Faculty of Commerce and Management (FCM) 1998, which indicated that among the students, 81% were interested in starting their own enterprises (Olomi, 2009).

A survey with final year university students of University of Dar es Salaam (UDSM) showed that the proportion of students conducting their own business activities while still studying at university has risen from 7% in 1997 to 16% in 2004 (Olomi, 2009). In the mid-1990s, the Tanzanian government adopted the economic liberalisation programme for the economy of the entire nation. This was actioned, particularly, following pressure by the International Monetary Fund (IMF), the World Bank (WB) and various bilateral donors to the Tanzanian government. Most of the international donor community promised that Tanzanian economic liberalisation would provide a very strong stimulus to the agricultural sector and was expected to result in higher production as well as increased income from the whole agricultural sector (Fig. 2). According to current agricultural data within Tanzania, as far as food crop production is concerned, the economic liberalisation promise has still not been fulfilled.

### 3 Entrepreneurship Ecosystem

Currently, entrepreneurial ecosystems have emerged as a trendy theory to explain the determination of high-growth-oriented entrepreneurship in many countries. However, theoretical concept ecosystem remains underdeveloped while making it difficult to understand the structure and influence on the entrepreneurship. Entrepreneurial ecosystems are combinations of social, political, economic and cultural elements within a region that support the development and growth of innovative start-ups and encourage nascent entrepreneurs and other actors to take the risks of starting, funding and otherwise assisting high-risk ventures (Spigel, 2020). The remarkable attribute of an ecosystem is to blend the stakeholders who are often driven by different objectives and expectations.

Entrepreneurial ecosystems not only can act as catalysts in speeding up the economic progress of stable economies but also can act as the prime mover when it comes to rescuing economies that have faced a sharp decline. The cultural impact on developing entrepreneurial ecosystems cannot be ignored (Isenberg, 2010, 2014). According to Spigel (2020), entrepreneurial ecosystems represent the presence of multiple overlapping sets of attributes and institutions that encourage entrepreneurial activity and provide critical resources that new ventures can draw on as they expand and develop. Entrepreneurial ecosystems not only can act as catalysts in speeding up the economic progress of stable economies but also can act as the prime mover when it comes to rescuing economies that have faced a sharp decline.

#### 3.1 *Definitions of Small and Medium-Sized Enterprises (SMEs)*

Small and medium-sized enterprises (SMEs) are a group of businesses that operate in service provision areas, trade activities, manufacturing sectors and in agribusinesses. SMEs include different kinds of firms and are carried out in different locations, starting from locally producing village handicrafts, artworks and small shops, right up to computer software firms which have complex and sophisticated skills. Some of these SMEs are dynamic, innovative and growth-oriented, while others are static, being satisfied to remain the same; the majority of those in the latter category are the family-owned business firms (Olomi, 2009). SMEs differ from large enterprises in the aspects of uncertainty, innovation and evolution (Ramadani et al. 2017).

Ssendi and Anderson (2009) argue that there is no official working definition for the SME sector, which can incorporate all the stakeholders concerned. According to the United Republic of Tanzania's (URT) Policy (2002), SMEs are classified by the number of employees within a firm, the value of assets owned by the firm and the total annual sales/turnover (see Table 1 below). Within the country the main industrial activities (about 90%) are currently dominated by SMEs, specialising in

**Table 1** MSME definitions in Tanzania

Category	Number of employees	Capital investment in machinery (Tshs.)
Micro- enterprise	1–4 employees	Up to 5 million
Small enterprise	5–49 employees	5–200 million
Medium enterprise	50–99 employees	200–800 million
Large enterprise	100 and above employees	Over 800 million

Source: United Republic of Tanzania (URT) Policy (2002)

Note: There is no changes in the recent years

food processing industries including: dairy products, meat packing, preservation of fruits and vegetables, production of textiles and clothing, beauty (hair salons), leather tanning and plastics (Olomi, 2009).

Therefore, the definition of an SME varies significantly, due to variations in the line of economies of scale concerned, the degree of development and the prevailing economic structure of a country. Cornia et al. (1992) have defined SMEs by considering the number of workers employed and the scale of operations (turnover and total assets owned); defining SMEs based on the number of workers, however, might be a bit less sensitive to the kind of activity being conducted than the method of using the scale of the SMEs operation. Therefore, SMEs definitions should be based on the level of social and economic processes that are being discussed.

Micro and small enterprises are defined as income generators in manufacturing, commercial or service activities that employ fewer than 49 people (URT, 2003; UDEC, 2002). There is no commonly defined size of micro enterprises, as they vary by literatures. According to the University of Dar es Salaam Entrepreneurship Centre (UDEC, 2002), SMEs are defined as firms with less than ten employees, while the Regional Program on Enterprise Development (RPED) in Africa refers to firms with zero to five employees (Blanc, 1997). In this study, the researcher has adopted the RPED definition, which is consistent with the Tanzanian government’s definition (URT, 2003).

Following the World Bank Group Report (2009), it is indicated that within Tanzania, currently, most SMEs are operated by women entrepreneurs. Most of those SMEs are still informal, with only a few firms found in towns and cities being formalised (Utz, 2008). The Small Industries Development Organization (SIDO) (URT policy, 2002) classifies small enterprises as those establishments that employ less than ten people, while medium enterprises are those that employ less than 50 people (Olomi, 2009). The informal sectors are also being regarded as small enterprises, as they are officially unregistered and have no specific working premises (Olomi, 2009).

### 3.2 *Small and Medium Enterprises in Tanzania*

Tanzania, like any other developing country, has seen its economy characterised by a comparatively large number of small firms and a small number of large firms. It is challenging, and difficult, to provide detailed data and information on small and medium-sized businesses that exist within the country, due to insufficient data on this sector. Poor records have made it difficult even to ascertain the number of enterprises that operate within Tanzania (Calice et al., 2012). According to this study (ibis), 75% of banks within Tanzania had cited lack of information as the biggest obstacle to SMEs lending. However, lack of third-party guarantees to address collateral issues was also mentioned by one of the banks as a hindrance towards doing business with SMEs (Calice et al., 2012).

International Finance Corporation (IFC, 2005) established that, within Tanzania, large firms account for 12% of all registered enterprises, contributed 38% to GDP and generated employment of 20% of the Tanzanian workforce. Practically 98% of businesses operating are micro-enterprises, employing five people or fewer. This suggests that the country's micro-enterprises are dominated by the large amount of very small enterprises, which vary in terms of sophistication, degree of formalisation, expertise, reliance on local inputs and markets.

The large businesses existing in Tanzania are too few to support an increase in technology, as well as an institutional demand of small-scale firms. The incidence of upward mobility is low, with less than 5% of the micro-enterprises growing to beyond ten employees (Olomi, 2001). This suggests a need for promotion of upward mobility, to fill the existing gap between the small and large enterprises.

Within Tanzania, small business activities appear to support many Tanzanians economically. The majority of the citizens rely on small businesses, directly through establishing (entrepreneurs) and working in various firms (employees), while others rely on them, indirectly, through demanding and accepting both services offered and goods produced, by SMEs (Olomi, 2009). Most of the current larger companies and enterprises within Tanzania had SMEs as their starting point.

In Tanzania, as with any other developing country with a developing economy, SMEs have a great impact on the distribution of income within the nation, tax revenue, effective utilisation of resources, employment, social stability and general family income (Nkya, 2003). Therefore, SMEs seem to affect society's income positively, as well as the national GDP at large. This is due to tax revenue and better resource utilisation carried out by the existing SMEs (Satta, 2004).

Further, SMEs seem to contribute a great deal to the evolution/transition of agricultural economies into industrial economies (UNCTAD, 2018). SMEs facilitate simple opportunities for product-processing activities, and such activities can possibly lead to the creation of sustainable sources of revenue, while boosting and improving the economic development of a country. In a developing economy, SMEs play the role of supporting the development of general productive competence (Olomi, 2009).



Most small businesses within Tanzania help to attract productive resources at all economic levels, attracting the development of some flexible economic systems, interlinking with some larger enterprises. This kind of linkage is very important in the attraction of foreign investors within developing economies, and the investing companies are always looking for good domestic suppliers to develop and maintain a strong performance within their supply chains (Kuzilwa, 2005).

Therefore, sociopolitical and economic development of Tanzania is heavily affected by the history that has contributed, to a great extent, to the hindering of entrepreneurial activities within the country. This hindering of innovation and business activities was essentially done through nationalisation policy, together with a brutal economic sabotage program run by the Tanzanian government, in favour of socialism and communal living among its citizens. The country, despite this, was later influenced by the IMF, WB and other country's bilateral donors entering the economic liberalisation programme, as a strategy for increasing productivity and improving the quality of their products. The economic liberalisation within Tanzania failed to accomplish its promises, apart from the contribution to a free trade/business operation across the country, which caused an increase in imported goods, in turn killing African innovations and creativities. Only, to a very minor extent, did it increase competition by improving quality within the manufacturing industries (Nziku & Henry, 2020).

### ***3.3 Tanzanian Participation in the Small Business Enterprises***

According to the United Republic of Tanzania survey (URT, 2001), approximately 50% of industrial output originates from small and medium-sized enterprises (SMEs). The growth of these small business enterprises within Tanzania is measured predominantly by sales growth and profits, which are mostly retrospective/backdated. This is because most of the business proprietors do not keep records, only estimating their sales and profits even at the present time. McPherson (1996) found that within Tanzania there was a measurement error when defining the growth of small business enterprises, having been done using the number of working days. This was very common to most of the non-farm enterprises that were found in rural areas.

The use of the number of working days as a measure of small business enterprise growth within Tanzania was mostly preferred by individuals in small enterprises, as opposed to taking the total number of workers within the business (McPherson, 1996). This was down to the smallest of the business enterprises, despite there being a great difference between the formal and informal small business enterprise sectors within the state.

Economic liberalisation within Tanzania introduced competition in product quality produced within the state compared with those that were imported from

developed countries. Apart from that, the economic liberalisation led to an increase in the number of educated Tanzanians participating in small business activities (Rweyemamu, 1979). This contributed to the development of the small business sector, as well as entrepreneurial activities generally. However, the quality of the products and services from most SMEs are still too low for them to compete with imported products.

The participation of foreigners in small business activities following the economic liberalisation in Tanzania has continued over time, and there has been debate about whether certain business activities should be reserved for Tanzanians only (Olomi, 2009). The Tanzanian government still struggles on, however, empowering its citizens on effective participation in economic and entrepreneurial activities, rather than stopping foreign investors from entering certain sectors through limitation of foreign equity ownership or other activities like aerospace, agriculture (specifically fishing), travel and tourism any many more (World Bank, 2020; UNDP, ILO, UNIDO, 2002).

### ***3.4 Regional Distribution of Small Businesses within Tanzania***

The World Development Report (World Bank, 2007b) asserts that three people out of every four in developing countries live in rural areas. Within Tanzania, the distribution of small business enterprises is based on the kind of operations carried out. Most of the non-farm enterprises are concentrated in the urban areas, while farm-based enterprises are found in rural areas. According to a recent study done by the International Finance Corporation (2005), it was found that within the country there were roughly 2.7 million enterprises, of which 60% were in urban areas.

Furthermore, small enterprises in Tanzania have been established as a strategy/ means of survival. Besides the fact that SMEs are found in nearly all sectors of the economy, 54% are dominant in trade, followed by 34% in services (ILO, 2017). Most businesses can employ only one or two persons, as they are naturally labour intensive, started using the savings, or grants, from family members and friends (Utz, 2008). The operations of most Tanzanian small businesses normally start at home, or by the roadside, and many concentrated on trading and service sectors, with very few involved in manufacturing (Utz, 2008). Some examples are shown in Fig. 3. As with some other key sources, up-to-date figures are difficult to identify, and some of them should be treated with caution.

According to a survey done by the International Labour Organization (ILO, 2003), it was found that approximately half of the Tanzanian SMEs were concentrated on trade, restaurants and hotel industries. The manufacturing sector made up only 22% of the state's work force, while urban agricultural and fishing activities employed 10%, and 15% of the remaining workforce was involved in brewing, together with the sale of local brews/beer.



**Fig. 3** (a) Woman selling locally handmade cookware and garden tools in Sumbawanga, Tanzania. (b) Chinese imported cookware in Kariakoo market, Dar es Salaam, Tanzania (Photo © V.E. Kwiyava)

## 4 Women Entrepreneurship

### 4.1 Women Entrepreneurs in Tanzania: An Overview

Most Tanzanian women are currently involving themselves in business activities that are predominantly informal, micro, as well as low-growth sectors. This situation has been borne out of the low level of education most women possess (Nziku, 2012, 2016). Most of Tanzanian women, with low levels of education, are unable to get employment in the formal and private sectors (Nziku, 2012, 2014) as the reason they are pushed towards self-employment. Another study reveals that South African and Tanzanian women were less likely to work, particularly in wage employment, following the birth of a child, though results are imprecise for Tanzania (Canning et al., 2015).

According to the population census of Tanzania National Bureau Statistics (NBS), 2014, women constitute over 52% of the population. The country's economy depends heavily on agriculture, and 90% of the able-bodied population is engaged in agriculture, of which 75% are women. The status of women, however, is still very low, both economically and socially. Despite efforts made by the Tanzanian government, it remains a fact that only a very small percentage of women participate in decision-making (URT, 2006). According to the Ministry of Industry and Trade the proportion of women-owned enterprises in Tanzania stands around 54.3% (MIT, 2012), and a majority of them are engaged in small-scale businesses particularly in the informal sector, where entry barriers are low and where the struggle for economic and social prosperity is a challenge.

Given that the majority of economic activities in Tanzania and other sub-Saharan countries are in the informal sector, Tanzanian women are working hard to feed their

families, while others providing employment opportunities to their extended families and local communities. Such activities contribute to both the local and national economy. Clearly, not all women entrepreneurs planned to work in the informal sector; rather, they are often ‘pushed’ in this direction due to unemployment, low wages in employment and cultural attitudes. Nonetheless, 99% of women-owned businesses are microenterprises with fewer than five employees, and almost three-quarters have a single employee (Idris, 2018).

Recent study on the labour market transitions of young women and men in sub-Saharan African (Elder & Kone, 2014) revealed that, across the country, those who have completed their education, one-third (32.5%) of youth in the countries under consideration, finished their education at the primary level and another 32.3% finished below the primary level. The two categories together (educated at the primary level or less) constitute more than one-half of the youth populations in all countries and the United Republic of Tanzania and Zambia.

The lack of education and training is not an obstacle to finding work, and unemployment rates increase with the level of education, but the lesser educated youth remain disadvantaged in terms of wages and access to stable employment. Within Tanzania employed women make up only 5.3% of economically active women, while 10.7% is attributed to self-employed women, and the rest, 84%, are unpaid helpers; the figures for men are only slightly better at 12.8%, 13.8% and 73.8%, respectively (NBS, 2014). Disparities in employment also mean that it is more difficult for Tanzanian women to access resources to start their own businesses (Idris, 2018).

## ***4.2 Government Support and Women Entrepreneurship***

Several factors indicate that Tanzania is well committed to women entrepreneurial activities promotion and gender equality, in general. According to the *gender indicator booklet*, prepared by the Ministry of Finance and Economic Affairs (2010), the issue of gender and equality in Tanzanian society is clearly indicated in the United Republic of Tanzania (URT) constitution, as well as in the signing and ratification of the major international instruments that promote gender equality and human rights. These includes the Human Rights Declaration (HRD) of 1948; the United Nations Convention on the Elimination of all Forms of Discrimination against Women (1979); the Child Rights Convention (CRC) of 1989 which has a special focus on girls; the Beijing Platform for Action (UN, 1995, 1997) on women’s economic and political empowerment, education and training; the Vienna Human Rights Declaration (1994); the Cairo Population Declaration (CPD) of 1994; the Millennium Declaration and Development Goals (MDGs) (with MDG-3 centred on gender equality and women’s empowerment); and the United Nations Security Council (UN-SC) Resolution 1325 (2000) and Resolution 1820 (2006) on gender equality, protection and participation of women in conflict resolution, peace-making and state-building.

Within its one region, Tanzania has also signed and ratified some instruments that are commonly regarded within the region for safeguarding gender rights (specifically of women). These include the African Union Charter and its Protocol on Human and Peoples' Rights, the Charter on the Rights of Women in Africa (2003), the Southern African Development Community (SADC) Gender Declaration (1997) and its addendum on the prevention of violence against women and children of Southern Africa (1998) and the SADC protocol on gender and development (2008).

In addition to the instruments adopted by the Tanzanian government to promote gender equality, Tanzania has national legal, policy and institutional frameworks that have been set internally as initiatives for promoting gender equality and women's empowerment. These are well, and clearly, cited in the Constitution of the United Republic of Tanzania, guaranteeing equality between men and women and supporting their full participation in social, economic and political life (1999).

The key components of the policy framework for the Tanzanian government's efforts to promote women include the Tanzanian development vision 2025 (URT, 2001), the National Strategy for Growth and Reduction of Poverty (NSGRP) 2005–2010 (MKUKUTA), the National Women and Gender Development Policy 2000 as well as the associated National Strategy for Gender Development (NSGD) 2005. Nevertheless, the Tanzanian government has formed organisations aimed at the development of women, such as the Tanzanian Women's Organization, commonly termed as (*Umoja wa Wanawake Tanzania-UWT*) in Kiswahili and the Ministry of Community Development, Women Affairs and Children. The introduction of a new system of education geared towards the enrolment of more girls and the establishment of co-education secondary schools. These were introduced to reduce the disparity between the number of girls and boys in secondary schools, as well as in higher learning institutions (URT, 2002).

The objective of the Tanzanian Vision, 2025, is to transform the predominantly agricultural economy into a semi-industrialised one (TIC, 2008). The SME sector is believed to have a significant role to play in contributing to attaining this goal, with the country's mission to stimulate development and the growth of SMEs' activities, through improved infrastructure, service provision and the creation of a legal framework conducive to achieving competitiveness (URT Policy, 2002).

The United Republic of Tanzania (URT, 2003, 2007) started to promote, and provide support for, developing SMEs and women entrepreneurship for the first time in 1966 (URT Policy, 2002). This was done by forming the National Small Industries Corporation (NSIC) under the National Development Corporation (NDC), with the emphasis on establishing small-industrial clusters with essential training-production and workshops. These were then taken over by the Small Industries Development Corporation (SIDO) in 1973 under whom they remain. Donors, partners and non-governmental organisation (NGOs) are all working towards influencing the regulatory reform system, to create the proper/right regulatory framework institutions for developing relevant SMEs policies in Tanzania (TIC, 2008).

Together with the above, NGOs have implemented, and continue to implement, grassroots/people's skills, training and micro-finance programmes, to encourage

income-generating activities within the nation (United Nations Women, 2016). In 1996, the Tanzanian government launched a revised industrial policy called the Sustainable Industrial Development Policy (SIDP), which replaced the Basic Industry Strategy (BIS) 1975–1995, under SIDP and SMEs. The informal sectors were marked as the core for future industrial growth and development through the creation of a favourable environment, with clear taxation and duties, market and trade incentives, business and financial infrastructures, credits, promotions, licensing, registration and entrepreneurship development (Nziku, 2016).

Due to economic changes, the Tanzanian government has established initiatives in private sector development, through the liberalisation of the economy and market decontrolling measures (URT Policy, 2002). The central government has pulled itself out of productive activities, while encouraging private sector investment in these productive activities (Kirumba, 2005). This measure has had a directly positive impact on the Tanzanian SMEs' development apart from the various bottlenecks (caused by poor financial structure, poor communication and lack of entrepreneurial culture within the country) which still hinder the development of the SME sector (TIC, 2008; UNCTAD, 2004).

### **4.3 Culture and Women Entrepreneurship**

Culture and norms adversely affect women entrepreneurship, as in many societies expectations still prevail that women should operate solely in the domestic sphere. Many cultures still dictate that a women's primary role is in the home; even if she has a job, she is still expected to take care of the domestic responsibilities. Women's careers are more frequently interrupted by parenthood, as was noted by Carter and Shaw (2006), when comparing the working lives of men and women.

Furthermore, relevant report and studies by (Nziku, 2018; UNCTAD, 2018) explains the barriers that cause women (*especially those from rural*) to become, mainly, petty entrepreneurs, because female-headed households place a heavy responsibility on women. As a result, a lack of attention to developmental planning confirms that more of the potential for women entrepreneurship remains unrealised or even constrained.

### **4.4 Stereotype and Discrimination**

Women entrepreneurs face difficulties in starting up and growing businesses due to stereotyping and gender discrimination, particularly when trying to secure funding for their businesses. There are some banks and financial institutions that tend to charge businesswomen higher interest rates, due to a lack of fixed and valuable assets that can be used as collateral. In some other places, women entrepreneurs are

discriminated against by important networks, resulting in a lack of information being available to them (Nziku & Struthers, 2018; Anna et al., 2000).

Naegels et al. (2018) argue that the low use of formal loans by female entrepreneurs is primarily demand-driven, which calls into question the effectivity of policy recommendations aiming to increase supply of formal loans. Furthermore, the collateral requirements between women and men entrepreneurs when accessing loans from the financial institutions tends to be uneven regardless of the patriarchal system which does not allow women to inherit assets from their parents/family or even to own and register any positions in their names (Nziku, 2014) were unequal. Similar study by Leitch et al. (2018) recommend on the revision financing strategies, taking stock and looking forward to support women entrepreneurial activities.

A further identified barrier is that young male business consultants in banks seem to find it difficult understanding the projects of women entrepreneurs (Ramadani et al., 2015). A better age match, therefore, will improve communication. Additionally, women are discriminated against in terms of the interest that they receive. According to Acs et al. (2005), the largest barrier to men and women entrepreneurs is the fear of debt, though, to some extent, because women seem to be more fearful than men.

In addition to the above, women entrepreneurs face some work experience discrimination in organised workforces, even before setting up their own businesses (Naegels et al., 2018). Such kinds of discrimination are mostly found in the organised workforces and can include a gender pay gap Women and Work Commission (WWC, 2006). This occurs when two employees with similar qualifications, experiences and even job title are being paid differently. This was found to impact majority of Tanzania women's intention to start-up (Nziku, 2014). On occasion, there is also some discrimination in opportunity for career advancement. This happens when the organised workforce puts restrictions on specific careers, based on gender (Brindley, 2005).

#### ***4.5 Access to Capital***

Access to capital is, understandably, one of the typical obstacles to the start-up of a new business, not least in developing economies with weak credit and venture capital institutions. Several empirical studies have concluded that the lack of access to capital, credit schemes and the constraints of financial systems are regarded by potential entrepreneurs as the main hindrances to business innovation and success in developing economies (Palalic et al., 2020). Potential sources of capital may be personal savings, extended family networks, community saving and credit systems, or financial institutions and banks (Ramadani et al., 2020).

Alongside this, low income and a shortage of funds/capital are features of the lives for many rural women who would like to become entrepreneurs, and these place further obstacles in the path of their entrepreneurship aspirations. Here, women from rural backgrounds are said to lack the funds to start-up, because in many places

the financing institutions are mostly located in urban areas and towns. Even in the case of Tanzania, most of the financial institutions that can provide loans are found in urban areas and towns, which discriminate against those women in rural areas (Mfaume & Leonard, 2004).

Robinson (2001) and McMahon (2001) found that informal sources of credit, though with high interest rates, constitute very substantial contributions to business start-ups in developing countries, where the capital to labour ratio is normally low and small amounts of capital may be sufficient for a start-up business. In developed economies, with efficient financial infrastructures, access to capital may represent similar restrictions to an individuals' perception of entrepreneurial options, because of the high entry barrier ensuing from high capital to labour ratios in most industries.

#### ***4.6 Lack of Networks***

Networks are very important to women entrepreneurs, providing a good source of information about efficient markets, customers, suppliers and creditors (Nziku, 2016; Nziku & Struthers, 2018; Weiler & Bernasek, 2001). Networking is described as a set of interrelated relationships with a mutual benefit to all involved, through sharing and giving of information and data, resources and personal referrals. Nziku (2016) found that Tanzanian women could create their own networks, which were both special, and of an advantage to them in the creation of sub-networks within the large system. This is essentially caused by their empathy to each other, as they build a desire of helping each other (Nziku, 2012; Nziku & Struthers, 2018).

A social network consists of a series of formal and informal ties between the central actor and other actors in a circle of connections and represents channels through which entrepreneurs gain access to the necessary resources for business start-up, growth and success (Nziku & Struthers, 2018). In her study in Tanzania among small-scale garment and carpentry industries, Nziku (2014) found that social networks have a significant relationship with business adaptability. Aside from the problem of capital for financing the business, another prominent barrier for women entrepreneurs is the lack of networks of information and assistance, as well as mentors. According to Nziku (2014), women tend to be excluded from both formal and informal networks in organisations, purely because of their gender. This leads to less information in the application for access to finance and other forms of business support.

Social networks have an impact on the likelihood of successful entrepreneurial endeavour. The study of entrepreneurship has increasingly reflected the general agreement that entrepreneurs and new companies must engage in networks to survive (Isaga, 2018). Networks represent a means for entrepreneurs to reduce risks and transaction costs and to improve access to business ideas, knowledge and capital (Nziku & Struthers, 2018). Additionally, scholars point out that normative constraints and societal attitudes based on cultural and religious beliefs in some



countries are not supportive towards the work of women in general or that of women entrepreneurs (Nziku & Henry, 2020).

#### **4.7 Access to Information**

The availability of business information is similarly important for the intention of initiating a new enterprise. The willingness in information seeking is one of the major entrepreneurial characteristics. *‘Information seeking’* refers to the frequency of contact that an individual makes with various sources of information, the result of which is most often dependent on information accessibility, either through individual effort and human capital or as part of a social capital and networking. Access to new information is indispensable for the initiation, survival and growth of firms (Ramadani et al., 2017; Nziku & Struthers, 2018).

Business information of special relevance for the perception of the ability to succeed, and thereby for entrepreneurial intention, is related to markets and sources of inputs, technological solutions, design and government rules and regulations. The availability of new information is found to be dependent on personal characteristics such as the level of education, infrastructure qualities (such as media coverage and telecommunication systems) and on social capital (such as networks) (Nziku & Struthers, 2018). Here, most of the Tanzanian women are still lagging, due to a lack of education, business information as well as poor quality infrastructure systems that were set by their own government.

#### **4.8 Technology**

Rapid changes in technology should be responded to by the SMEs to find an alternative way of sustaining their competitive advantage, done by deploying new processes and new growth methods. Technology may play an important role in this respect, and in this context, technology has a close relationship with an improvement of the production process. Previous studies have revealed that a lack of equipment, and out-dated technology, is among the hindrances to SME development (Mori, 2014).

Utz (2008) concluded that foreign direct investment (FDI) is an important source of technological upgrading in developing countries. There is no doubt that in Tanzania, FDIs (which are relatively high compared with other African countries) have played a key role in the modernisation of important sectors of the economy such as trade (*retail*), banking, tourism and the telecommunication networks. It has also been crucial in the take-off and growth of new industries, such as fishing and gold mining (Utz, 2008). Yet, this modernisation of technology brought by FDIs in Tanzania does not involve much the sophistication of production processes rather than business operations.

Nevertheless, international experience has shown that it takes time to build an indigenous innovative capability through foreign investment. It requires a specific mechanism, such as the employment of large contingents of local cadres in managerial positions, as well as programmes to closely link the local suppliers of components and materials, in order to upgrade the suppliers' equipment and the quality of their products. Such mechanisms do not exist in Tanzania, and consequently, the transfer of knowledge and technology from foreign sources remains modest (Utz, 2008).

## ***4.9 Access to Markets***

In Tanzania, like in any other countries with developing economies, women entrepreneurs feel constrained by the lack of access to profitable markets, whether local, regional, national or international. This is even more important for those operating at the micro level (ILO, 2007). Women entrepreneurs often lack the access to proper business premises, which would facilitate allowing them greater exposure to markets. This might be caused, predominantly, by a lack of proper training in marketing, trade fair participation as well as product quality. These may all be down to a lack of access to good quality information about markets and market opportunities, as explained above.

Following the International Labour Organization's report (ILO, 2017), the indication was that most women entrepreneurs from developing countries with small businesses have insufficient mechanisms to help them develop links with large enterprises, in order to obtain access to government procurement opportunities. Women producers may have export potential, but often the regulatory barriers, lack of production facilities and technologies or a lack of know-how prevents them from exploiting this potential. Although some women-owned enterprises are involved in exporting and international business activities, there are still very few export development initiatives that are specifically targeted at women-owned SMEs (e.g. training programmes, trade missions, seminars) (Ramadani et al., 2013).

## **5 Towards the Future**

### ***5.1 Tanzanian Women and Gender Policy***

Regarding Tanzanian family law, women still face discrimination during the process of obtaining land due to customary law which typically overrides national law. A good example is when settling disputes involving land during divorce. According to the United Republic of Tanzania (URT), courts are required to consider some traditional practices; in most cases, these involve naturally disadvantaged women, who are divested of their economic rights. Therefore, generally within Tanzania the

law of inheritance favours men to a very great extent. Article 13 of the United Republic of Tanzania constitution is among the other articles which prohibit any form of discrimination based on gender.

Following the United Republic of Tanzania law, men and women have equal rights to own land. Legal provisions normally protect women's rights to buy, sell, inherit and have equal ownership of properties. Apart from these positive land reforms, Tanzanian women still face some challenges in acquiring land, due to land being vital to the predominance of agriculture within the economy and the importance of agriculture to poverty reduction as well as the importance of land in providing collateral for business start-ups. Therefore, within Tanzanian societies it is traditional practice for women to request permission from their husbands before applying for land ownership, according to the sixth African Development Forum (ADF, 2008).

Within Tanzania in particular, inheritance accounts for the majority of land acquisition, and this applies to an estimated 80% of Tanzanians; they still follow the discriminatory customary regime which is making it more difficult for women to acquire land (Ellis et al., 2007). The significance of this is that Tanzanian women have ended up owning only 19% of all the registered land within the country, which is approximately less than half of their male counterparts. The modern Business Registration Act (BRA) of 2007 appears to be having a significant impact on women entrepreneurs in small businesses, even though it is still more theoretical rather than practical due to the fact that most women still seem to be unaware of such a law which tends to regulate all the forms of businesses which initially were not monitored at all. Following the introduction of the Business Registration Act (BRA) in 2007, some Tanzanian women entrepreneurs have learned how to register and pay tax for their own business activities (IFC, 2005).

According to the publications of the African Union (AU), the Southern African Development Community (SADC), the United Nations (UN) and the World Bank (2007a), Tanzania is a signatory to a number of regional and international conventions which means it has obligated itself to economic empowerment of women based on the Universal Declaration of Human Rights (UDHR), the International Covenant on Economic, Social and Cultural Rights (ICESCR), the Convention on Elimination of all Forms of Discrimination Against Women (CEDAW, 2000) as well as the protocol of the African Charter on Human and People's Rights of Women in Africa which sometimes is also referred to as the '*Maputo Protocol*'. In 2008, the CEDAW committee adopted the 2000 National Micro-Finance Policy guidelines for achieving gender equality and equity in accessing financial services. This led to the setting up of the Women Development Fund (WDF) and process for the setting up of a women's bank.

Regardless of the above policy documents, de facto equality in Tanzania is still a long way from being realised. This can be seen in loans where high interest rates and burdensome conditions are being placed on women entrepreneurs (Nziku & Henry, 2020; Naegels, et al., 2018; Leitch et al., 2018). Furthermore, the CEDAW committee (2000, 2017) recommended that the country's government should address the barriers facing women entrepreneurs by devising specific programmes as well as

developing evaluation mechanisms for determining whether entrepreneurship education programmes were helping Tanzanian women entrepreneurs. The CEDAW committee realised that Tanzanian women entrepreneurs faced not only sociocultural but also some legal, regulatory and administrative barriers (World Bank, 2017).

From the above, it is clear that the CEDAW committee was concerned about the dangerous situation of having high number of women in the informal sector, mainly undertaking agricultural and other small business activities such as handicrafts and food processing due to a very limited access to land, lack of job security as well as poor access to social security benefits (Naegels et al., 2018).

## 5.2 *Creating an Entrepreneurial Economy*

The concept of a government focusing on entrepreneurial assistance, and the development of individual entrepreneurs, is relatively new, and in this case, it requires a new way of framing entrepreneurial success. Ramadani et al. (2019) commented that the least developed countries were beginning to realise the value of a viable small business sector in the economic development and job creation process.

Referring to the ILO's International Labour Conference (2007) report, the committee for sustainable enterprises, some of the important conditions conducive to an environment for sustainable enterprise were summarised, these being that governments, employers and workers in public organisations/institutions must create entrepreneurial opportunities within their countries. According to ILO (2017), this can possibly be done through the establishment of policies and regulations that contribute to a conducive environment for the creation and growth of sustainable enterprises, including cooperatives, which can be done by:

- Developing information resources, tools and methodologies to support enterprises improving productivity, as well as compliance with labour standards
- Providing guidance on ways that policies and regulations can support improved working conditions and enabling the business environment as well as the formalisation of economic units
- Gathering and disseminating information on the relationship between policies responding to cross-cutting social issues, such as gender and the need to empower women, and the development of sustainable enterprises
- Providing support to employers and workers' organisations in order to expand their representational base and improve their capacity to analyse the dynamics within their businesses and the labour environment, together with influencing of public policies within their countries
- Providing technical assistance to support start-ups, micro, small and medium-sized enterprises, to become sustainable through, for example, upgrading regional and global value chains and clusters

Nziku and Henry (2020) and Nziku (2014) provide a clear indication of the main barriers facing Tanzanian women's economic development being highly centred on



**Fig. 4** (a) Agricultural products on sell in Tunduma, Tanzania. (b) Cosmetics and beauty products in a Min-supermarket in Kariakoo Dar es Salaam, Tanzania (Photo © V.E. Kwiyaava)



**Fig. 5** (a) Women selling fruits in an open market at Sumbawanga, Tanzania. (b) At the entrance of Msimbazi Kariakoo in Dar es Salaam, Tanzania (Photo © V.E. Kwiyaava)

gender-sensitive legal and regulatory frameworks. Very recently the country government has made strides in promoting female land ownership and mortgaging, but many women are still unaware of their rights and face social pressures that discourage them from pursuing their rights as well as progressing. Similar findings were reported by the International Labour organisation (ILO) that society’s traditional practices (i.e. taboos and customs) limit women from owning property registering their businesses and getting good education and being employed (Mori, 2014; Nziku, 2014).

As a way of creating an entrepreneurial economy, women entrepreneurs within Tanzania seem to be doing well recently while managing to grow their own businesses from selling of mono agriculture/products (like tomatoes, bananas, peace, beans, rice and groundnuts or even smoked and dried fish and anchovies) in open markets where some only use parasols or beach umbrellas for shedding to protect their business products (like fruits and vegetables) from sun damage (see Figs. 4 and 5). Majority of women entrepreneurs across the country seem to do well as many can move from macro businesses in open space or under the parasol Fig. 5: a



**Fig. 6** (a) Chinese imported clothing/dresses in one of the boutiques at Kariakoo, Dar es salaam, Tanzania. (b) Chinese imported handbags in one of the shops within Kariakoo, Dar es Salaam, Tanzania (Photo © V.E. Kwiyaava)

and b to small and medium enterprises (SMEs) in an indoor formal space and formalised businesses within the main business city of Dar es Salaam (Msimbazi, Kariakoo (see Fig. 6)

### ***5.3 Entrepreneurship Policy in Tanzania***

Tanzanian SME development policy aims at having a vibrant and dynamic SME sector that ensures effective utilisation of available resources to attain accelerated and sustainable growth. It is hoped this will be achieved through the mission set in the URT (2002) SMEs' country policy to stimulate development and growth of SME activities through improved infrastructure, enhanced service provision and creation of conducive legal and institutional framework so as to achieve competitiveness (URT Policy, 2002). The general objective of this policy lies in fostering job creation and income generation through the promotion of the creation of new SMEs and by improving the performance and competitiveness of existing ones in order to increase their participation and contribution toward the general economy of Tanzania.

According to the Tanzanian URT policy (2002), the above aims and objectives expected to be achieved through a written policy statement, which insists that the government will promote entrepreneurship development through facilitating improved access of SMEs to financial and non-financial services. To overcome the situation, several measures listed below are set to be undertaken as strategies:

- Inculcate, through education, training and other programmes, values and attitudes that are conducive to the development of entrepreneurship
- Review school curricula to accommodate entrepreneurship development

- Introduce entrepreneurial programmes in vocational and technical training
- Facilitate entrepreneurship development programmes for selected target groups/ sectors, for example, school leavers
- Facilitate capacity building in entrepreneurship development

According to the Tanzanian URT Policy of 2002, the key entrepreneurial challenges have been generally indicated as: a lack of entrepreneurship policy, a failure to translate entrepreneurship tendencies in the curriculum (a change in Tanzanian education system towards entrepreneurship); a lack of mentorship to newly employed staff; limited managerial skills and exposure to role models; a low compliance with statutory regulation; a mindset towards record keeping, innovation, quality and compliance consistently low; a low level of literacy in both economic and financial matters; an underdevelopment of the entrepreneurial culture; as well as a poor infrastructure (e.g. power, road networks etc.). Though there are some business operators within the country who can manage to run multiple businesses, the advancement from micro to medium is still very rare (URT policy, 2002).

#### ***5.4 Policies on Women Entrepreneurs***

Within Tanzania, women are a significant part of the country's labour force; thus any meaningful development effort according to the URT policy (2002) must be mainstreamed to women. Besides this fact, Tanzanian women have less access to some productive resources like land, credit and education, which have been caused by various cultural barriers. It is very clear that within Tanzanian society, men and women stand on uneven ground, and therefore, there is a need for more specific measures in the promotion of entrepreneurship in women (Nziku & Henry, 2020).

Regarding the situation of Tanzanian women, the country policy statement of (URT policy, 2002) stipulates that: '(the) Government will ensure that gender mainstreaming is enhanced in all initiatives pertaining to SMEs development'. Such a policy statement focuses on the encouragement of women in the participation in SME activities, through the following strategies:

- Facilitate SME service providers in designing special programmes for women and disadvantaged groups
- Identify factors inhibiting women and disadvantaged groups from going into business and design programmes that will address those factors

However, Tanzania has some policies on gender and development, women's affairs and development policy, social welfare policy, youth and development policy, community development policy, family development policy, national population policy, water policy, civil servant policy, employment policy as well as education and training policy. All these policies have been formed as part of the government initiatives for promoting women entrepreneurs as they are fine-tuned in one way or another to empower Tanzania women that are part of the 4th World

Women Conference in Beijing (UN, 1997). And most of the police documents need to be kept up to date (Nziku & Henry, 2020).

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# Women Entrepreneurs in Zimbabwe



Amon Simba and Dina Modestus Nziku

**Abstract** In many regions of the developing world, women are known to be the driving force supporting the livelihoods of their families, relatives and even communities. Therefore, understanding their socio-economic activities in the developing world is crucial. From that perspective, this chapter provides insights into women entrepreneurship in Zimbabwe. It also touches on the African entrepreneurship context and positions women entrepreneurship in a positive light contrary to the traditional approach in which the focus is often on its obstacles and restrictions. In that context, the chapter narrates how women entrepreneurship has evolved in Zimbabwe. Moreover, it spotlights the economic activities of women involved in cross-border trading as well as the environment ‘ecosystems’ that shape their entrepreneurial actions in the Southern African nation. These reflective insights generate unique knowledge with profound implications for country strategies, policymaking and women entrepreneurship business practices towards the future.

## 1 Introduction

Existing scholarly research associates women entrepreneurship with social and economic development (Itani et al., 2011; Javadian & Singh, 2012; Langowitz & Minniti, 2007; Sajjad et al., 2020). In a recent study on women entrepreneurship and gender roles in developing countries, women entrepreneurs were described as the new engines of economic growth in developing countries (Ogundana et al., 2021; Zhang & Zhou, 2021). Other studies elsewhere report that female entrepreneurship represents an important and underutilised human resource that, when

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empowered, can transform societies through economic growth as it can play a leading role in generating productive work, achieving gender equality and alleviating poverty in many regions of the developing world (Ahl, 2006; De Vita et al., 2014; Fleury, 2016; Hughes et al., 2012; Nziku & Henry, 2020). The African entrepreneurship literature indicates that approximately 50%–60% of micro-enterprises in developing countries are owned and managed by women (ILO, 2017; Mboko & Smith-Hunter, 2010). Consistent with that Morris and Saul (2005) estimate that as high as 30% of households in Africa are headed by women. Such a role in their household makes their social and economic activities important not only to their families' livelihoods but also to their local, regional and national economies.

But, and despite the acknowledgement of their economic roles and significance, the contributions of female entrepreneurs to world economics are still understated (Davis, 2012; Nziku & Struthers, 2021). In a way, this is partly driven by how the subject of female entrepreneurship is debated in the extant entrepreneurship literature and institutionally generated reports. As an example, research on female entrepreneurship in the sub-Saharan African region seems to be obsessively focused on the obstacles and constraints female entrepreneurs encounter in their entrepreneurial contexts (Jamali, 2009; Liñán et al., 2020; Ogundana, 2020; Nziku & Henry, 2020; Nziku & Struthers, 2021; Pathak et al., 2013). In some ways, this induces negative reinforcement effects (Dean et al., 2019). But and notwithstanding the audible argument for summarising the challenges, obstacles and restrictions that impede female entrepreneurs in the developing world, as numerous studies have done, it is important to recalibrate the way we engage in the debate on female entrepreneurship. The focus should be more about how this important entrepreneurship phenomenon has evolved and can be supported to progress in different entrepreneurial settings especially those that are found in the sub-Saharan African region.

Recent research highlights that theories that promote differences between different genders (i.e. female vs male) inadvertently reinforce women subordination (Dean et al., 2019) by turning 'discursively constructed facts into norms, difference into deviance' (Anderson, 2011, p.6). This sadly seems to have been the case in many societies of the developing world, including Zimbabwe. Accordingly, scholarly research should counter such ways of depicting female entrepreneurship by adopting a postmodern feminist epistemology (Henry et al., 2016). In some way, scholarly research should aim to destabilize the '*status quo*' (e.g. patriarchal norms) entrenched in many societies that has led to gender inequality (Ahl, 2006). This can be done by not repeatedly reciting what does not work with regard to female entrepreneurship but what has worked and how it can be captured, adopted, promoted, applied and amplified (Dean et al., 2019).

Undoubtedly, adopting such a mindset is useful for policy development (Derera et al., 2020), the business community and academic research in several ways. Firstly, it spotlights more on what extends women entrepreneurship particularly in patriarchal societies such as those found in the sub-Saharan Africa. From a psychology perspective, there are grounds for arguing that such positive reinforcement is a step in the right direction towards engendering a less-gender biased mindset in societies. Spotlighting ways of promoting female entrepreneurship helps to configure a

transformative socio-economic template that can be replicated to maximise female entrepreneurship progression and its potentials in the developing world (Manjokoto & Ranga, 2017).

Secondly, indeed and considering the unyielding societal and cultural structures in patriarchal societies, transformative entrepreneurship models can be configured, applied and utilised to advance a better understanding of the sort of female entrepreneurship that must be natured and permitted to proliferate in sub-Saharan Africa, and in the case of Zimbabwe, cross-border trading should be front and centre. Arguably, adopting such a grounded, contextualised and sector-specific approach in relation to female entrepreneurship (Davidson & Burke, 2004; Fielden & Davidson, 2005), especially in most male-dominated societies, marks a small but noteworthy step towards expanding female entrepreneurship (c/f Igwe et al., 2018). Most importantly, it can lead to maximising the potentials of women entrepreneurship through gender-based entrepreneurship policy development and structural reforms for equality as well as training of women entrepreneurs (Nziku & Forson, 2021; Nziku & Henry, 2020; Afrika & Ajumbo, 2012 & Davis, 2012) which is consistent with the UN's Sustainable Development Goals (SDGs).

On the grounds of the arguments presented above, the purpose of this chapter is to debate female entrepreneurship in a positive light by adopting a narrative approach which pays attention to on ways of supporting female entrepreneurship in Zimbabwe to make an effective transformative tool in the process of developing sustainable economic activities through cross-border trading. Given female dominance in cross-border trading emanating from Zimbabwe, there is an opportunity for this narrative to provide rich insights into the economic history of Zimbabwe by challenging traditional assumptions about the role of women in today's society. Such insights can also provide a window of opportunity(s) for society to take stock of, and perhaps embrace more, the role and importance of female entrepreneurship rather than reciting the barriers of female entrepreneurship generated by patriarchal societies (c/f Desai, 2009).

## 2 Historical Overview

### 2.1 *Zimbabwean Women Entrepreneurs in Colonial Era*

Historically, trading that involved Zimbabweans started during the 1890s colonial era under the British empire. In those early days in the history of the economy of Zimbabwe, trading was in the form of barter trade in which participating individuals exchanged goods without the need for them to register as a business (Moyo, 2007). But reports that emerged around the 1970s recorded existence of cross-border trading in Zimbabwe involving financial transactions (Bamu, 2017) and again without any need to register as a business. So informal trading in Zimbabwe and in Africa has been around for some time (Chen & Carré, 2020; Mulinge & Munyae, 1998; Schneider & Enste, 2000). During this colonial era, Zimbabwean

entrepreneurial women started travelling to neighbouring countries including South Africa, to the south of Zimbabwe and Zambia to its north (Jenje–Makwenda, 2000). These women were known to travel in groups (Bamu, 2017). The groups they established were derived from their affiliation to faith movements. For example, some of the women's groups were affiliated to the Catholic Church and other to the Apostolic Faith (Jenje–Makwenda, 2000). These faith institutions performed a key role in organising the travelling groups of women. But the ultimate drive for these women's engagement in cross-border trading was to support their families (Bamu, 2017). They established informal saving groups that were intended to help them raise financial resources to support and sustain their ventures. As opposed to exporting goods from Zimbabwe to South Africa and Zambia, this early group of women cross-border traders used the money they raised from their saving groups to buy white lace fabric and kitchen utensils for resale which they traded when they returned to Zimbabwe (Bamu, 2017). This form of collective action (saving groups) provided various benefits for female entrepreneurs.

As an example, their collective actions promoted a spirit of solidarity and agency in managing and improving livelihood options, because their groupings gave them the opportunity to discuss how best to use the income they derived from selling and the important items to purchase for use at their own homes and from resale. The development of a social bond was another important benefit for women who were involved in cross-border trading. Social bonding promoted the spirit of collective action, and such acts of entrepreneurial behaviour are less debated in the literature on entrepreneurship.

Considering these early entrepreneurial initiatives and organisation by women, it is unequivocal that cross-border trading was an integral part of female entrepreneurship in the Southern African country (Derera et al., 2020; Muzvidziwa, 2015) becoming more so after Zimbabwe gained its independence in 1980. Indeed, research shows that post-independence cross-border trading represented an important commercial activity for women enabling them to participate in Zimbabwe's economy (Manjokoto & Ranga, 2017). It provided women market opportunities that enabled them to expand their micro-business activities through venturing into other countries within the SADC region (Derera et al., 2020; Peberdy & Rogerson, 2000). Their methods of trading did not only involve goods and services considered essential and scarce in their countries but also those items that would sell quickly and generate income (Portes & Haller, 2005). As an example, their foreign exploits covered the sale of crafts, sculptures, stone carvings, foodstuffs, crotchet work, clothing (see Fig. 1 below) and provision of services such as hairdressing and domestic work (Moyo, 2007).

Arguably, engaging in commercial activities involving these wide variety of items requires entrepreneurial proficiency. Consistent with the classical characterisation of a traditional entrepreneur (Schumpeter & Nichol, 1934), traders are known to have the capacity to develop their businesses through practising entrepreneurial behaviour (Timmons et al., 2004) by being motivated and creative in seeking out profitable opportunities and in mobilising resources and by having the vision to extract value successfully and creatively from their environment (Fadahunsi & Rosa,





**Fig. 1** Women are selling wooden sculptures, stone carvings, drums and crafts along the roadsides towards Bulawayo central (Photo © E. Ncube)

2002). In the case of Zimbabwean women entrepreneurs, cross-border trading induced them to deploy their entrepreneurial competences when it came to organising complex logistics of their traded items, negotiating accommodation, subsistence and other expenses related to engaging in bidirectional trade (i.e. in Zimbabwe as well as within the SADC region) (Gaidzanwa, 1998).

The literature (Moyo, 2007) suggests that female entrepreneurs that engaged in cross-border trading showed their entrepreneurial orientation by taking advantage of

established networks consisting of non-kin and kin relationships in the SADC region (Muzvidziwa, 2001) to advance their entrepreneurial activities. Repeated interactions with their trading partners and customers across the SADC region and within their local networks solidified their supply-chain (upstream and down-stream) and network relationships which enabled them to further expand their entrepreneurial activities across the region (Moyo, 2007).

Scholarly research on cross-border trading suggests that these female entrepreneurs established complex networks not only in Zimbabwe but in their destination markets (Mupedziswa & Gumbo, 1998; Peberdy, 2000). As an example, Brand et al.'s (1995) study which focussed on female informal traders in Zimbabwe, sampled between 1992 and 1993 at the height of cross-border trading activity in the country, concluded that women traders established strong trade networks in several countries including Botswana, Mozambique, South Africa, Zambia and their home country (Zimbabwe). Studies elsewhere go further to describe how these female traders also exited cross-border trading. This literature suggests that at their peak women moved rapidly from their local retail markets expanding to regional markets, and in the process, they established more connections and increased their scale of trade, but and notably as they aged, they reduced their activities and often transferred their trade to their kin (see Desai, 2009; Morris & Saul, 2005).

## ***2.2 The Context of Women Entrepreneurship in Zimbabwe***

Generally, in sub-Saharan Africa women have a long history of involvement in informal businesses, and this can be traced to the colonial era, particularly in the distribution of food and small consumer items as well as the trade of services (Portes & Haller, 2005). Even at the height of the gendered construction of the colonial economy and society, research suggests that women were actively involved in small-scale trade (Manjokoto & Ranga, 2017; Marilyn et al., 2001). Recent research suggests that Zimbabwean women entrepreneurial activities are mainly concentrated in handcrafts, agriculture and other related activities (Bomani et al., 2015). Since the largest population of these women mainly resided in rural areas, poultry farming, market gardening, cash crop farming, dairy farming, cattle ranching and tobacco growing were their most common entrepreneurial activities (Bohwasi & Mukove, 2008) (Fig. 2).

Even though women's participation in agriculture was the norm in Zimbabwe, women started to show their entrepreneurial abilities (Rukuni et al., 2006). They traded with other villagers in different kraals. Research suggests that in Zimbabwe (then known as Rhodesia), sales of agricultural produces were the main source of income for women (Barnes, 1992). Elsewhere evidence suggest that barter involving exchanges of gain, maize meal and wheat was prevalent amongst women (Rukuni et al., 2006). This is a further demonstration of women entrepreneurship that was practiced in the agricultural sector within the Southern African nation (Bohwasi &



**Fig. 2** Woman at Bulawayo central market selling agricultural produces and domestic utensils (Photo © E. Ncube)

Mukove, 2008). Indeed, and when Zimbabwe gained independence in 1980, female entrepreneurship provided women the possibility for attaining economic freedom in the Southern African nation (Chigudu, 2018). Furthermore, when comrade Mugabe's led patriotic front assumed power, it created numerous business opportunities for both men and women locally and within the SADC region. The liberalisation of trade restrictions in Zimbabwe and the SADC region opened new business horizons for women, away from agriculture, enabling them to engage in other business activities including cross-border trading (Mupedziswa & Gumbo, 1998) not just in Zimbabwe but also in other SADC countries. In addition to trade liberalisation in Zimbabwe and SADC, other economic factors were at play. Particularly, the economic situation that developed in Zimbabwe after the government implemented the controversial *Economic Structural Adjustment Programme* (ESAP) precipitated harsh social and economic hardships (Dzawanda et al., 2021). Indeed, the introduction of ESAP, in the early 1990s, marked what was to become a decisive period in the economic history of the Republic of Zimbabwe.

A disproportionately large number of businesses that were providing employment and sustaining the livelihoods of many people in Zimbabwe were forced to downsize or even close altogether (Bamu, 2017; Simba, 2018). Consequently, the combined socio-economic pressures created by the increasing levels of unemployment and inept policy implementations are the reasons given in the literature as the main triggers that inspired women to participate in cross-border trading within the SADC region (Manjokoto & Ranga, 2017; Mutopo, 2010). In relation to that, studies on female entrepreneurship that have focussed on Zimbabwe's entrepreneurial context



**Fig. 3** Women cross-border traders and their traded merchandise (Photo © E. Ncube)

suggest that cross-border trading emanating from the Southern African nation is an economic activity that is dominated by a highly mobile class of women specialising in long-distance business activity (Derera et al., 2020; Muzvidziwa, 2015).

Other studies elsewhere indicate that women account for between 60% and 70% of the traders that engage in cross-border trading originating in Zimbabwe (see Chikanda & Tawodzera, 2017; Musonda, 2004; Peberdy & Rogerson, 2000). Figure 3 below shows some of their traded merchandise.

### ***2.3 Economic Emancipation and Women Empowerment***

Furthermore, literature also identifies that Zimbabwean women entrepreneurs take an active role in the informal economy in the Southern African country, and cross-border trading seems a natural extension of their activities (Moyo, 2007; Muzvidziwa, 2001). Indeed, and most notably, the cross-border activities of women entrepreneurs are not only important in terms of contributing towards the livelihoods of poor families, but they also serve as a conduit for their economic emancipation and empowerment (Derera et al., 2020; Kudejira, 2020).

Notwithstanding well-reported gender biases in Zimbabwe, cross-border trading provided a real opportunity for women to empower themselves socially and economically.

Women's gender roles were significantly transformed from being private to becoming more public through their participation in economically empowering activities such as informal cross-border trading (Garatidye, 2014). In a way, cross-border trading challenged traditionally held assumptions about the subservient role of women in Zimbabwe (Muzvidziwa, 2015).

Thus, cross-border trading provided a viable socio-economic pathway that led towards greater independence for women due to the way it bestowed them full control of their social and economic destinies (Osirim, 2003; Tong, 2013).

Nonetheless, it is important to highlight and contribute to the debate on women entrepreneurship within Zimbabwe for several reasons. Firstly, it is one of the means of destabilising cultural values that are embedded in the sociocultural values that have been normalised within the Zimbabwean society by demonstrating that women can transform not only their social lives but also the business environment through their economic activities. Secondly, women will also be empowered to contribute on decisions related to the allocation of household resources such as financial resources (Osirim, 2003). Thirdly, when it comes to their businesses, women can exert control over the distribution and management of their firm resources alongside any business decisions (Derera et al., 2020). Acknowledging such societal and economic roles that women entrepreneurs play has a profound impact on existing perceptions about them in many regions of the developing world.

#### ***2.4 Connecting Women Entrepreneurship with Cross-border trading Theories***

Taking into consideration the transformative potentials of cross-border trading on entrepreneurial-oriented women and the Zimbabwean society, several dominant theories that relate their varied experiences in migration and cross-border movements have been debated. Research acknowledges that the mobility of women across borders has risen due to various socio-economic factors including the feminisation of labour migration and poverty (Garatidye, 2014). This level of mobility amongst women can be attributed to the increased numbers of women trader who are participation in cross-border trading. As an economic activity, cross-border trading is embedded in the theories of internationalisation (Cavusgil et al., 2014) because of its emphasis on trade that transcends international boundaries. Furthermore, cross-border trading is characterised by the uniqueness of its settings and informality. Therefore and because of its informality, cross-border trading resembles activities that are often associated with economies in which formal economic systems no longer serve the needs of the population. As a consequence of that, people are driven

towards engaging in cross-border trade which largely involves the buying and selling goods and services through informal means.

The literature conceptualises such actions as informal entrepreneurship (Bruton et al., 2021) which is seen as mainly occurring in areas of Africa and other developing countries (Hope, 1997; ILO, 1993). Whether it is widely practiced in the Western world, it is a debate for another time. But and undoubtedly the informal economy sector dominates many regions of the developing world, and in Africa it assumes a prominent role in most of the continent's economies (Mulinge & Munyae, 1998). It therefore makes it relevant to debate cross-border trading as it accounts for a large number of microbusiness that are not registered especially in the context of marginalised populations (youth and women) in the developing world. In addition, it provides many people a way out of poverty.

Another important view on cross-border trading, which is key to its conceptualisation, is related to the activities of those that engage in the process. Individuals that participate in cross-border trading are confined to countries that share the border with their home nations. In a way, its configurations resemble the notion of free trade zones and agglomeration of economies (Lane, 2020), only that there is no governance structure for trade arbitrations (Omeihe et al., 2021). Because of that self-governance structures (Ostrom, 2010) that are based on trust are used as viable entities for trade negotiations (Omeihe et al., 2020). Notwithstanding the various ways in which cross-border trading is conceptualised, it is considered in this chapter as an important entrepreneurial activity that shows the role and significance of female entrepreneurship in patriarchal societies.

#### **2.4.1 The Case for Women Entrepreneurship and Cross-Border Trading in Zimbabwe**

The overemphasised views of masculinity bear little effect when it comes to cross-border trading. Indeed, and in the case of Zimbabwe, well-known for its patriarchal norms, it was ironic that the worsening economic hardships forced the hands of the spouses of women that engaged in cross-border trading to allow them to participate in cross-border trading (Garatidye, 2014; Mandongwe & Jaravaza, 2020). Unintentionally they presented women economic independence and along with that a key position in household decisions. In some way this validates the argument(s) presented in this chapter concerning the transformative effects of female entrepreneurship and the importance of positively reinforcing of what works and what can be used to support female entrepreneurship.

In addition to the new roles women entrepreneurs in Zimbabwe occupied as a result of their cross-border exploits, they also demonstrated their capabilities in engaging in productive entrepreneurship. Therefore, it is the role of key governmental institutions to establish supportive policies and infrastructure to tap into this underutilised human resource. In relation to that, Derera et al. (2020) pinpointed that given the marked economic contributions of cross-border trading, the Zimbabwean government must prioritise entrepreneurship policies such as the establishment of

bazaars as common marketplaces for trading imported items, reduce the taxmen's interference and allow local associations to manage 'flea markets'. Such an approach will have a positive effect on women as well as encourage them to engage in productive cross-border trading. Although advocates of formalising informal business would point to the benefits of registered companies to the tax collectors in stable economic environments (Williams & Shahid, 2016; Williams & Nadin, 2012; Williams & Round, 2009), in many countries of the developing world, for example, Zimbabwe where unemployment rate is estimated to at 95%, promoting informal economic activities such as cross-border trading through supportive policies has immense societal and economic advantages (Chen & Carré, 2020; Chen & Moyo, 2007). For example, recent research suggests that earnings accruable from informal cross-border trading of women contributes to gross domestic product through levies on importation of goods, custom excise duties and other charges that are sources of revenue to the government of Zimbabwe (George et al., 2017). As major players in the informal sector, women contribute maximally to total gross domestic product (GDP) (George et al., 2017).

What is also generally overlooked in the debate about the *female-dominated cross-border business* is that it facilitates regional integration through the sharing of ideas, experiences and language exchanges of people at grass roots level (Moyo, 2007). Therefore, reinforcing such social transformative potentials of female entrepreneurship is important. In addition, most women who engage in cross-border trade buy goods that are produced in the world markets, thus benefiting manufactures in the formal sector and mainstream economics (Desai, 2009). Moreover, those women who, in addition to importing foreign items, exported Zimbabwean goods, thus providing a distribution conduit through which local producers reached markets outside their borders (Bamu, 2017; Luebker, 2008; Moyo, 2017).

### 3 Entrepreneurship Ecosystem

Since gaining independence in 1980, a legislative framework empowering woman to participate in the Southern African country's economic environment started to take some shape. In 2004, the government of the Republic of Zimbabwe introduced the youth and women empowerment facilities policy which was meant to enable these marginalised group access to key resources including the construction of manufacturing facilities, training facilities as well as enabling them access to credit facilities and markets (Besong & Chimbetete, 2016). To improve the level of access to finance for women entrepreneurs, the government established the Zimbabwe Women Empowerment Bank (ZWMB) (Mandongwe & Jaravaza, 2020).

In addition to the efforts of the government of Zimbabwe in supporting women to engage in entrepreneurship, other non-governmental organisations including World Vision, Plan International, GOAL and UNESCO played a significant role towards aiding equality which is consistent with the UN's Sustainable Development Goals agenda (Mandongwe & Jaravaza, 2020).

Parallel to these formal institutional support mechanisms, women entrepreneurs involved in cross-border trading have established self-governed trade associations. These informal institutions defined in Muzvidziwa (2013) as ‘clubs’ are increasing being used in cross-border trading, by women, for trade arbitrations, financial support and as a response to dysfunctional government support systems. In a way, these women formed their own structures and systems of business support to keep alive their economic activities (Derera, 2015). Research suggests that Zimbabwean women entrepreneurs that venture into their surrounding territories have developed copying mechanisms for funding such as ‘ma rounds’ identified as saving groups in the literature (Chamlee-Wright, 2002; Meyer, 2019; Moyo & Kawewe, 2002). Thus, the entrepreneurial ecosystem that shape women entrepreneurship in Zimbabwe features both formal and informal structures.

## 4 Women Entrepreneurship

Like many of the developing countries, Zimbabwean businesswomen may hold stereotyped views of other women. The situation is not new since these women entrepreneurs are part of the society that has low opinion of women; however, Nziku and Henry (2020; OECD and Global WEP, 2021) argue on its policy implications. Multiple studies on SSA women confirm with findings that women in these developing countries are found to believe of having what it takes to succeed in businesses (Ojong et al., 2021; OECD and Global WEP, 2021; Simba, 2018 and Nziku, 2012, 2016).

Nonetheless, Mboko and Smith-Hunter (2010) reiterate that belief of women entrepreneurs’ ability of succeeding in businesses needs to be anchored in a general acknowledgement of competences of females. The notion should be reflected in non-discriminatory business practices by all including women entrepreneurs since they acknowledge societal attitudes towards females. This was clearly indicated by Zimbabwean women entrepreneurs who are dealing with cross-border business activities as they do not allow this perception to drive them out of businesses.

As depicted in Fig. 4 above, women are engaging in trading various items from farm produces, food and traditional artefacts. Such an attitude reflects women’s entrepreneurial tendencies revealing a determination and ability to exploit opportunities. A multitude of gender and finance literature in developing countries comments that family homes and farms have been always used to guaranteed loans hence this requires husband/partner consent since patriarchal society does not register any family assets under women/wife’s names. Carter and Rosa (1998) study of the financing of male and female entrepreneurs found that it was only in very few circumstances that domestic partners had not been informed of the guarantee and most of such cases were male-owned businesses. Likewise, Mboko and Smith-Hunter (2010) study of women entrepreneurs in Zimbabwe found that women entrepreneurs had to rely on friends to guarantee loans which still was problematic arrangements since some friends are also concerned of the risk they would expose





**Fig. 4** The range of goods and services offered by Zimbabwean women border traders (Photo © E. Ncube)

themselves by offering such guarantee. Therefore, collateral and/or guarantees are problem and barrier for female business owner in Zimbabwe; thus, it is important for policy implications in terms of creating an enabling environment. Hellmich et al. (1999) in their study of women entrepreneurs in Zimbabwe found that the tendency of embarking into businesses brings more responsibilities and increases women's work burden. Therefore, if the reason given by women entrepreneurs is the need of more money, then this can be concluded that women are highly motivated by family needs since the earned income is necessary for their families and used to meet family needs. Mboko and Smith-Hunter (2010) found within Zimbabwe, women entrepreneurs perceived the country's business environment to be hostile and continued changing.

## 5 Towards the Future

The main points raised by this chapter are thought provoking. They encourage the society, at large, to have a positive outlook on female entrepreneurship especially in patriarchal societies. The debate in the chapter unequivocally points to the role and importance of female entrepreneurship particularly cross-border trading involving Zimbabwean women who are entrepreneurial minded. As opposed to repeatedly reciting the obstacles and constrains that impede female entrepreneurship, which often leads to negativity about this important entrepreneurship phenomenon, efforts must be directed towards emphasising what works in terms of supporting and expanding women entrepreneurship. Such efforts should be multidimensional and all-encompassing starting at the individual, local, regional, national and international level.

Indeed, if gender biases are to be meaningfully tackled, the chapter has demonstrated that female-dominated cross-border trading is a potent micro-entrepreneurship reality with significant potentials. Additionally, if it is carefully nurtured, it can be an important tool to alleviate poverty and prostitutions and contribute to food security while empowering women socially and economically (UNCATD, 2021).

As demonstrated in the chapter, the potentials of women entrepreneurship are manifold. In addition to enabling equality in the society, supporting female entrepreneurship can be vital for the livelihoods of many households not only in Zimbabwe but the SADC region and in many regions of the developing world. Considering that women are a marginalised group supporting their business activity through policy development is essential for their emancipation especially in patriarchal societies. Lessons learnt about Zimbabwean men that were forced in supporting their spouses to venture into cross-border trading prove that masculinity behaviour in patriarchal societies is changing or had changed bringing women into reckoning. From this perspective, it is clear that gender roles, even in traditionally patriarchal societies such as Zimbabwe, are being or have been redefined through female-dominated cross-border trading in some way (Matanzima, 2021).

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