

11. WOMEN AND SMALL SCALE ENTREPRENEURSHIP

Perspective from the SADC Region

INTRODUCTION

Globally, entrepreneurship is considered as a means to create jobs and improve social and economic conditions of a country. Particularly, in the context of developing countries, owing to high unemployment rate, social inequality, and high levels of poverty, the need for entrepreneurship is further emboldened. Essentially, of late, most discussions on entrepreneurial empowerment have focused on the youth and women. This new focus has emerged as a result of the common denominator in the development agendas of most African governments i.e. children, youth and women. The focus on women may have resulted from the fact that gender equality has remained an important issue in the global economy (Shirokova & Tsyganova, 2010); men-owned businesses outperform those owned by women in terms of growth and profitability (Rodríguez Gutiérrez et al., 2014); women have consistently ranked second to men in terms of employment opportunities and so on (Iwu & Nxopo, 2015); female-owned businesses serve as an opportunity for self-employment for them (Shirokova & Tsyganova, 2010); and female businesses, though few in number, are in some cases job creators (Gundry et al., 2014). The gender debate rages on spanning discrepancies in income earnings (Startiene & Remeikiene, 2008); the role of women in families (Welter et al., 2014) and funding opportunities for their business (Nxopo, 2014). Although there seems to be an improvement in all of these, according to The Global Entrepreneurship Monitor (GEM) (2011), men are still better opportune to access both funding and any other support for their entrepreneurial ventures than women. More specifically within Southern Africa, the GEM report suggests very low entrepreneurial activity when compared to their counterparts in Latin America. Again, according to Herrington, Kew and Kew (2009), unemployment rates in Africa are higher among women in comparison to their male counterparts. This is an indication that African women make up the group primarily affected by unemployment within the Southern Africa Development Community (SADC). While there seems to be some improvement in the informal sector economy, female entrepreneurship is yet to put up an impressive record. It is therefore necessary to find ways to improve levels of self-employment among women in Southern Africa.

Several researchers have explored the reasons why women leave the mainstream labour market to pursue an entrepreneurial activity. The findings suggest that about one-fifth of women are drawn to entrepreneurship by pull factors, while the rest are drawn by push factors (Ghosh & Cheruvalah, 2007). Push factors are often regarded as negative factors that coerce women into entrepreneurship and they include loss of jobs, frustrations in their previous employment, the need to balance work and family to maintain a flexible work schedule and more importantly to earn reasonable living (Orhan & Scott, 2001). In fact, as far back as 2000, Deakins and Whittam indicated that entrepreneurship was not usually a first choice for many women, but because of the desire not to continue to confront discriminatory attitudes of men, they instead opt for self-employment. This decision is also often facilitated by the need to balance conflicting personal and work demands. In short, women often pursue business and or self-employment with the intrinsic motivation to be independent and also because of flexibility that it allows them to balance work and family commitments (Rosa et al., 1996). There is also the argument by Orhan and Scott (2001) as well as Still and Timms (2000, 2000a) suggesting that women are driven socially to change the lives of those around them and their communities at large.

This chapter presents a commentary on female entrepreneurship within the SADC. This commentary seeks to review history of women in entrepreneurship, challenges faced by these women, growth and development opportunities as well as support mechanisms available to advance women in entrepreneurship in the Southern African region. The authors are of the view that opening up opportunities for discussions on an important subject such as this will assist emerging and existing female entrepreneurs in not only finding ways of scaling some of the hurdles of entrepreneurship but also broaden their horizons especially considering that resourceful networks present an opportunity to share and manage issues that are pertinent to the growth and development of female entrepreneurship.

Overall, female entrepreneurship should be seen as an important vehicle that can bring about the necessary economic growth and development in SADC region.

SCOPE AND BACKGROUND OF SADC

SADC is widely known as an inter-governmental organization made up of 15 member states from Southern Africa. The aim of this organization is to promote regional integration in order to facilitate and promote economic growth, peace and security in the region (SADC, 2012). While the member states are dedicated to upholding human rights, the rule of law and achievement of peaceful settlement in case of a conflict, they continue to also uphold their sovereignty. SADC emerged from the Southern African Development Coordination Conference (SADCC) which took place in Lusaka, Zambia to adopt the famous Lusaka Declaration (known as Southern Africa: Towards Economic Liberation) (Southern African Development Community, 2012). According to Campbell (2013) the SADCC provided ample opportunity for extensive discussions by presidents of countries which had

majority rule in Southern Africa. These ‘frontline states’ (as they were referred to) were Angola, Botswana, Lesotho, Mozambique, Swaziland, United Republic of Tanzania and Zambia. These member states held a summit in Windhoek, Namibia on the 17 August 1992 where they signed the SADC Treaty and Declaration which effectively transformed the SADCC into the SADC. This transformation led to a shift in the objective to include economic integration following the independence of the rest of the Southern African countries (Southern African Development Community, 2012).

The following map depicts the countries that make up SADC to date.



Figure 1. SADC map

Source: <http://www.sadc.int/about-sadc/overview/> (Accessed 19 October, 2015)

SADC’s head office is located in Gaborone, the capital of Botswana.

OVERVIEW OF FEMALE ENTREPRENEURSHIP LANDSCAPE IN SADC

There is evidence to show that women outnumber men in SADC (see Table 1). It can be argued then that opportunities for economic growth should also be extended to women considering their varied demographic patterns and labour capacities (Meyer, 2009). Therefore, it behooves any government to also throw its weight behind female entrepreneurship so as to promote its economy (Botha, 2006).

Table 1. Overview of female entrepreneurship landscape in SADC

Country	Sex	2010						Latest Available					
		0-4	5-19	20-54	55-64	65+	0-4	5-19	20-54	55-64	65+		
Angola	Female	17.38	39.17	36.82	3.61	3.03							
	Male	17.9	39.9	36.4	3.3	2.4							
	Total	17.65	39.55	36.63	3.43	2.74							
Botswana	Female	11.14	32.21	45.66	5.76	5.23	2011	11.94	32.96	43.57	6.31	5.21	
	Male	11.2	32.2	48.0	5.0	3.6	2011	11.57	34.62	47.13	3.39	3.30	
	Total	11.17	32.21	46.83	5.37	4.43	2011	11.81	33.92	45.08	4.90	4.29	
Democratic Republic of Congo	Female	17.73	38.92	36.31	3.72	3.32							
	Male	18.1	39.6	36.4	3.3	2.5							
	Total	17.91	39.27	36.36	3.53	2.93							
Lesotho	Female	12.80	32.02	43.46	5.11	6.61	Projection	13.29	31.53	43.56	5.12	6.50	
	Male	13.7	34.6	43.2	4.3	4.2	Projection	14.28	34.18	43.18	4.20	4.10	
	Total	13.26	33.25	43.35	4.70	5.44	??	13.77	32.81	43.38	4.68	5.36	
Madagascar	Female	15.70	37.68	38.86	4.00	3.77							
	Male	16.1	38.1	38.7	3.8	3.4							
	Total	15.89	37.87	38.77	3.91	3.57							

WOMEN AND SMALL SCALE ENTREPRENEURSHIP

<i>Malawi</i>	<i>Female</i>	9.16	19.56	18.83	1.68	2.00	2011	9.19	19.53	18.84	1.67	1.79
	<i>Male</i>	9.2	18.8	17.7	1.5	1.6	2011	9.3	18.8	17.7	1.5	1.5
	<i>Total</i>	18.33	38.38	36.57	3.16	3.56	2011	18.47	38.37	36.58	3.14	3.45
<i>Mauritius</i>	<i>Female</i>	6.23	23.03	52.55	9.77	8.42	2011	5.95	22.61	52.58	10.25	8.61
	<i>Male</i>	6.6	24.3	53.8	9.3	6.0	2011	6.2	24.0	53.8	9.8	6.2
	<i>Total</i>	6.41	23.67	53.10	9.52	7.30	2011	6.10	23.20	53.20	10.10	7.40
<i>Mozambique</i>	<i>Female</i>	17.02	37.55	38.45	3.79	3.19	??	16.58	37.41	39.02	3.75	3.23
	<i>Male</i>	18.2	39.3	36.1	3.5	3.0		17.7	39.7	36.2	3.5	2.9
	<i>Total</i>	17.57	38.41	37.30	3.64	3.08	??	17.15	38.52	37.66	3.62	3.06
<i>Namibia</i>	<i>Female</i>	12.3	34.5	43.5	5.1	4.7	2011	13.0	31.0	49.0	5.0	4.0
	<i>Male</i>	12.7	35.5	44.2	4.1	3.6	2011	14.0	35.0	46.0	4.0	3.0
	<i>Total</i>	12.5	35.0	43.8	4.6	4.2	2011	14.0	33.0	45.0	4.0	3.0
<i>Seychelles</i>	<i>Female</i>	3.6	11.2	26.1	3.3	4.6	2011	3.9	11.2	27.0	3.8	4.8
	<i>Male</i>	3.7	11.7	29.2	3.5	3.0	2011	3.8	11.7	26.9	3.8	3.1
	<i>Total</i>	7.3	23.0	55.3	6.8	7.6	2011	7.7	23.0	53.9	7.6	7.8

(Continued)

Table 1. (Continued)

Country	Sex	2010						Latest Available					
		0-4	5-19	20-54	55-64	65+	0-4	5-19	20-54	55-64	65+		
South Africa	Female	9.9	30.2	47.9	6.3	5.7	2011	9.9	30.1	47.7	6.5	5.9	
	Male	10.6	32.3	47.3	5.6	4.2	2011	10.7	32.5	47.3	5.4	4.1	
	Total	10.2	31.2	47.6	5.9	5.1	2011	10.3	31.2	47.5	6.0	5.0	
Swaziland	Female	13.2	39.0	48.7	4.6	4.3	??	12.2	35.0	44.9	4.2	3.8	
	Male	13.8	38.1	41.2	3.8	3.2	??	12.7	34.4	37.6	3.4	2.9	
	Total	12.9	36.7	42.8	4.0	3.6	??	13.0	36.3	43.2	4.0	3.5	
United Republic of Tanzania	Female	17.60	36.50	39.20	3.50	3.30	2011	17.50	36.50	39.20	3.50	3.20	
	Male	18.5	37.9	37.3	3.3	3.0	2011	18.30	37.90	37.50	3.30	2.90	
	Total	18.10	37.20	38.30	3.40	3.20	2011	17.90	37.20	38.40	3.40	3.10	
Zambia	Female	17.9	37.9	38.7	3.1	2.5	2010	17.9	37.9	38.7	3.1	2.5	
	Male	18.0	37.7	38.6	3.2	2.5	2010	18.0	37.7	38.6	3.2	2.5	
	Total	18.2	37.6	38.6	3.1	2.5	2010	18.2	37.6	38.6	3.1	2.5	
Zimbabwe	Female	13.1	37.5	39.3	4.7	5.3							
	Male	13.6	38.7	40.0	3.5	4.3							
	Total	13.4	38.1	39.6	4.1	4.8							

Adapted from <http://www.sadc.int/information-services/sadc-statistics/sadc-statistics-yearbook-2011/> (Accessed 19 October 2015)

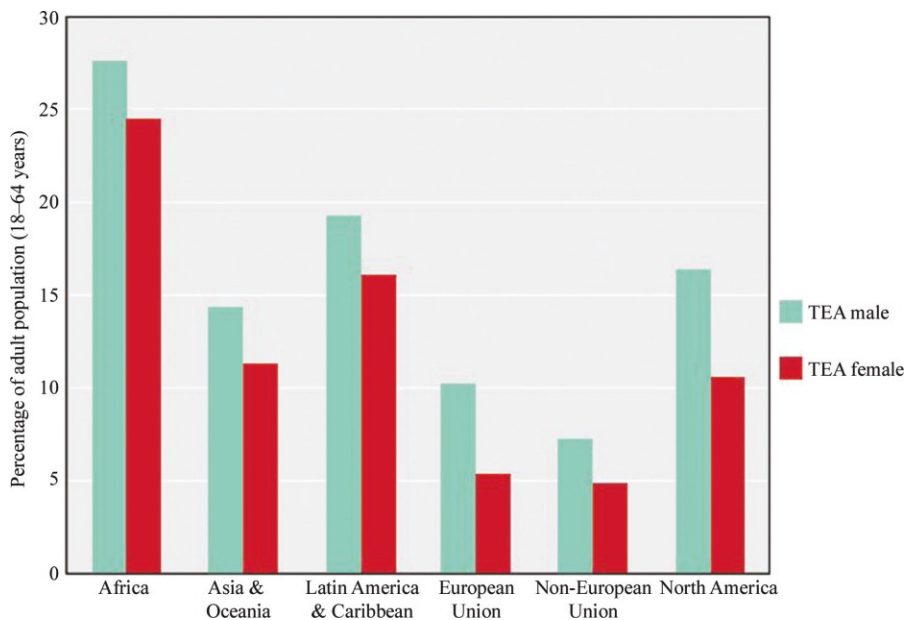
WOMEN AND SMALL SCALE ENTREPRENEURSHIP

The table above shows that women are more in number than men. Sadly the presence of direct programmes to assist new and growing businesses at all levels of government (national, regional and municipal) do not exist, or are not effective and efficient enough to assist female entrepreneurs (Orford, Herrington, & Wood, 2004). To deal with this challenge, there is a need for SADC governments to (1) introduce and implement female entrepreneurship oriented policies (Daynard, 2015); (2) implement more responsive judicial and legal system that is sensitive to women (Sorsa, 2015); and (3) create enough awareness of financial availability and government support for women (Iakovleva et al., 2013). It is hoped that these would enable a much enlarged female participation in entrepreneurial activities in SADC.

CURRENT STATE OF FEMALE ENTREPRENEURSHIP IN THE SADC

In recent decades, female entrepreneurship has gained some traction globally despite its low success rate in Africa, but more significantly within the Southern African Development Community (SADC). In fact, in Africa, it is common knowledge that female entrepreneurship has remained in the second position to men (see [Table 2](#) below).

Table 2. Comparative levels of entrepreneurship among continents



Source: *Global Entrepreneurship Monitor, 2014*

Nonetheless, within Southern Africa, women seem to dominate the informal sector economy (Mirand, 2015). USAID (2012) once stated that an approximate USD 7 billion was generated annually by women in SADC cross-border trade perhaps prompting Mirand (2015) to attribute that to unemployment, high illiteracy levels, lack of skills, and experience. Earlier, Ramani et al. (2013) considered female entrepreneurship as a source of employment for them from either their homes or in the street as they deem necessary.

Although it seems women dominate the informal sector economy of SADC, their impact is still inadequately addressed (Mirand, 2015) considering that they experience several difficulties. These include lack of collateral, limited access to independent asset base and violence against women (Nxopo, 2014). Inadequate financial and economic literacy also impede women's participation in the mainstream formal economy (Dube et al., 2014). Microcredit, income generating loans and small loans have not removed women from intergenerational cycle of poverty (William, 2007).

Generally, SADC's female entrepreneurs confront several challenges raging from socio-cultural to economic. In fact, even the socio-cultural status of women as homemakers limits their resolve to set up businesses and subsequently reduce their likelihood of accessing support (Bruni, Gherardi, & Poggio, 2004). Inability to own land and general perception of women as lacking the requisite intelligence to run a business successfully are common sociocultural difficulties that women confront.

These factors are also commonly considered to generally impact the socioeconomic growth of developing regions such as Southern Africa. For women in this region, involvement in entrepreneurship may mean that self-employment is a way to avoid institutional and cultural constraints and to provide the necessary family income. Thus, greater economic security such as welfare payments or stable employment is associated with less opportunity and necessity entrepreneurship in the region (Minniti & Arenius, 2003). [Table 3](#) below further outlines the socio-economic factors that seem to have the most significant influence on entrepreneurship.

The below table succinctly captures some of the major factors that influence entrepreneurship. These factors are unique to various activities of entrepreneurship; in most instances these add to the success of entrepreneurship (Agbenyegah, 2013). However, cultural values do not positively impact on entrepreneurial activities or entrepreneurship intentions within the general society (Urban, 2006: 182). We insist therefore that these factors present considerable hurdles to women's economic empowerment in the region. On this basis, we therefore suggest that SADC member states should review their strategies and prioritise female entrepreneurship. This is because key success factors for female entrepreneurship need to be understood otherwise SADC member state governments are unable to provide for them.

Table 3. The socio- economic factors that seem to have the most significant influence on entrepreneurship

<i>Socio-economic factor</i>	<i>Findings</i>
<i>Family background</i>	Entrepreneurs tend to have self-employed father (Hisrich & Peters, 1998; Lordkipanidze, Brezet, & Backman, 2005: 789). Children growing up with the background of a family business and who are thus exposed to mentorship on a daily basis are more inclined to be entrepreneurs (Co, 2003: 39). Business acumen does not necessarily run in families (Nair & Panday, 2006: 60).
<i>Financial status</i>	The more economically better-off a family, the greater the chances of embarking on entrepreneurial venture and succeeding in them (Nair & Panday, 2006: 60; Brislin, 2000: 119; Mitchell, 2003: 728).
<i>Family support</i>	Family support, especially in enabling funds and access to markets, contributes to the creation and development of entrepreneurial ventures (Morrison, 2000: 69). The manner in which they are conditioned from an early age through the formal education system and family life also plays a significant role in the initiation of characteristics generally associated with entrepreneurial behaviour (Schindehutte, Morris & Brennan, 2003: 94). It is not only the values taught by elders that play a role, but also experiences during childhood within the community (Brislin, 2009: 9).
<i>Level of education</i>	Successful entrepreneurs have a higher level of education and seem to use opportunities more (Co & Mitchell, 2006: 349–350; Bogan & Darity Jr., 2008: 2000; Brink; Cant & Ligthelm, 2003: 19).
<i>Acquired skills</i>	Both technical education/training and work experience in a similar or related field positively affect entrepreneurship (Nair & Panday, 2006: 60; Hisrich & Peters, 1995).
<i>Age</i>	Maturity in age favours success in entrepreneurial ventures (Nair & Panday, 2006: 60). Individuals between the ages of 25 to 44 are most likely to be involved in entrepreneurial activity.
<i>Gender</i>	Entrepreneurship is largely seen as dominated by males (Human, 1993: 50; Brislin, 2000: 323; Saffu, 2003: 70; Botha, 2006: 28; Chitsike, 2000: 72–73. However, more female entrepreneurs are seeking independence, opportunities and accepting challenges (Brislin, 2000: 129).
<i>Religion</i>	The religious community to which one belongs does not impact individuals' venturing into entrepreneurial pursuits or succeeding in them (Nair & Panday, 2006: 60).
<i>Race and business ventures</i>	Whites and Indians are more likely to start a business than Coloureds or Blacks (Herrington et al., 2008: 23). Whites are also more prone to start a business earlier (at a younger age) compared to Blacks (Herrington et al., 2008: 23).

Source: Minniti & Arenius, 2003: 11

THE GENDER DISCOURSE

African societies are principally patriarchal. This suggests that men are perceived to be superior to women. In fact, women are considered to be second class citizens. Therefore it is not unusual to find that women are often discriminated against in terms of resources. It is also not uncommon to find that there is wider access to opportunities/resources for men than women. For instance, it is normal for a man to own property such as land. Within entrepreneurship, the narrative is not different. Several literatures have discussed female entrepreneurship challenges to include the society's perception of women as subservient to men, women's lack of worldly experience and their strong emotional attachment to things which may hamper the intention to take risk and so on. While recently many of these have been challenged by feminist writers, perhaps spurred by neo-liberal thinkers and international organisations such as the United Nations, not much seem to have changed. In fact, McEwan (2000) and The Women's Charter for Effective Equality (1992) have for a long time argued that the so-called fight for the liberation of women may never be realised on the basis of the woman's position as a second class citizen in society.

As far back as the nineteenth century, the SADC was already associated with entrepreneurial activities. According to Turkon (2009), entrepreneurship surged because of two main reasons namely different governments' policies that favoured cooperative investments over localised indigenous enterprise and secondly, an obvious lack of domestic jobs for women. There is no doubt that this quandary meant the deprivation of opportunities for innovation, growth and development for most SADC families. Additionally, with a delicately growing socioeconomic environment coupled with high levels of unemployment, poverty and HIV/AIDS, informal and cross border trade (ICBT) seemed like a welcome resort for SADC indigenes (Makombe, 2011) including females (Leboha, 2015).

While ICBT brought the necessary relief, it also unleashed a different kind of economic crisis. For instance, even those who were employed compromised their jobs for the gains of ICBT solely to augment their earnings. It is instructive at this stage to refer to Makombe (2011) who found that Swaziland and Zimbabwean 'ICBT' traders were not keen to give up this 'other' source of income even if the nations' economies improved. It is doubtless that this situation did not augur well for SADC thus resulting in an urgent call by SADC member states to address issues of poverty, unemployment and social inequality. For broader engagement, it was decided that 'doors should be open' for female entrepreneurs to participate freely and create network and collaborations within the region and possibly bring about opportunities to alleviate poverty, curb unemployment and uplift the communities and society at large. On this basis, 12 SADC member states (Botswana, Lesotho, Madagascar, Malawi, Mauritius, Mozambique, South Africa, Swaziland, Tanzania, Zambia and Zimbabwe) established Free Trade Areas (FTA) (Southern African Development Community, 2012). These members phased out tariffs on at least 85% of all goods that met the "Rules of Origin" criterion and are traded within the region with the

aim to curb cumbersome taxes levied on goods. Although agreements of this nature help to improve the lives of those in the Southern African economy, Machacha (2015) aver that much of these negotiations were concluded behind closed doors in exclusion of those (in reference to women) who are most adversely affected by such agreements. Machacha's blunt declaration is somewhat congruent to Elson and Pearson (1997) who warned that though an increasing number of women had gained paid employment, majority of them were deployed in low wage factory jobs particularly in processing zones which noticeably attract exclusive female labour. Although jobs of this kind have created opportunities (for instance Basotho women) in labour intensive exports with focus on the clothing sector (UNCTAD, 2012), they have additionally contributed to new forms of inequality and vulnerability, in countries such as Lesotho which would benefit a great deal from trade liberalisations, yet they are offset by various challenges (Machacha, 2015).

According to International Labour Organisation (ILO) (1991) informal trade is the vital source of employment among self-employed women particularly in the Sub-Saharan Africa. However gender inequalities manifest in informal trade and negatively affect the manner in which women make their living (Makombe, 2011). To juxtapose against the hurdle of gender inequalities, SADC's protocol on gender and development (PGD) is in favour of women participating in informal cross boarder trading (SADC-PGD, 2008). Evidence of this is found in Article 17 on economic empowerment: "*parties shall by 2015 adopt policies and enact laws which guarantee equality for women and men in entrepreneurship, benefits and opportunities while taking into account the contribution of women in the formal and informal sectors*". It does further state '*that parties shall by 2015 review their national trade and entrepreneurship policies to make them gender responsive*'. Despite these efforts, SADC is lagging behind in prioritising gender development in its policies and development plans (Machacha, 2015). For instance, the SADC protocol on trade is perceived to undermine the fulfilment of obligations created under Article 17 of the SADC-PGD by cautiously going blind on gender issues.

Tracing the origins of the focus on gender and development, Dejeve (2007) notes that apart from the millennium development goals, gender and development discourse has been the focal point in the last three decades. This suggests that the significance of women participation in mainstream economic activity of any nation cannot be overemphasised. Thus if women are not supported, communities may not experience the necessary growth they deserve. Therefore women empowerment, in particular female entrepreneurship should be at the forefront of any government's developmental programme. This is perhaps true considering that though female participation in mainstream economy had risen in the last three decades, yet female entrepreneurship lacks behind in the region to date (Machacha, 2015). Nonetheless, there have been statistically noticeable strides indicating an improved level of participation in micro and small entrepreneurs. According to Dejeve (2007) women's contribution in micro and small enterprises rank high in the region with 73% participation in small and micro business in Lesotho, 84% in Swaziland, 62%

in South Africa and 67% in Zimbabwe. These findings however do not provide evidence of sustainable business activity which is worrying especially with regard to further development of the businesses and innovation. Most women-led businesses in this sector simply operate from 'hand to mouth': basically to provide food for their families. They often run their business in silos without significant support from any external sources including the government. With regard to government, research (Gwija et al., 2014) shows that female entrepreneurship particularly entrepreneurs in remote areas are unaware of government's agencies and institutions created to support small businesses. It is therefore ideal for these institutions to penetrate rural areas and provide training and mentorship to female entrepreneurs in rural areas. A common assessment of the support centers in urban cities is that they have not effectively served the needs of both active and aspiring female entrepreneurs because many of them do not have easy access to them and in most cases are not even aware of the existence of these support centers and the services that they provide.

GROWTH AND DEVELOPMENT OPPORTUNITIES

Entrepreneurship is characterised as an integral part of the renewal process that defines market economies, including the opening up of opportunities for women and immigrants to access the pursuit of economic success (Kuratko, 2005). In Africa, involvement in entrepreneurship and self-employment is a way to avoid institutional and cultural constraints and to provide the necessary family income (Minniti & Arenius, 2003). In fact, Demartino and Barbato (2003) contend that women use the autonomy of entrepreneurship to integrate the goals of family and personal interest into the goals of their work. Bradley and Boles (2003) as well as McKay (2001) contend that many women seek self-employment in order to satisfy personal needs but primarily because of the dissatisfaction they experience at work.

While support mechanisms are essential for female entrepreneurs to succeed, it is imperative for an entrepreneur to be passionate about creating and implementing new ideas which may lead to creative solutions. Other vital ingredients include the ability and willingness to take calculated risks (Kuratko, 2005), and the vision to identify an opportunity where everyone sees disarray and contradiction (Kuratko & Hodgets, 2004). To ensure growth and development in entrepreneurship, the subject must be introduced in all schools at an early stage and in universities across faculties and disciplines. The implementation of entrepreneurship module in schools may serve as a breakthrough for women in generations to come. Young women need to be taught, mentored and steered in the direction of entrepreneurial mind-set. As Drucker (1985) earlier said entrepreneurship is not magic and nothing hereditary but can be taught like any other discipline. This will inculcate a culture of entrepreneurship with the aim to produce more entrepreneurs than job seekers of the future.

Women in business should possess the entrepreneurial mind set to exploit opportunities created by uncertainties and discontinuity in the creation of wealth (Hitt & Ireland, 2000). Entrepreneurship mind-set encompasses exploiting

opportunities in the external environment (Ireland & Kuratko, 2001; Zahra & Dess, 2001). In other words, collaboration and networks are essential for SADC women to facilitate entrepreneurial behaviour. Collaboration and partnership would help in promoting their products and innovation, increased market share and profits. McEvily and Zaheer (1999) aver that the greatest value of networks among entrepreneurial firms is the provision and availability of skills, resources and capabilities required to compete effectively in the market place. However, the skills, resources and capabilities are rewarding if complementary among members in the network (Chung, Singh, & Lee, 2000). Hitt et al. (2001) posit that firms usually search for partners with complimentary capabilities when establishing networks. Through these networks female entrepreneurs in the region would learn from one another. Those from poor countries and lacking necessary resources such as Lesotho, Botswana, Swaziland and Zimbabwe would benefit from utilising for instance advanced technological resources from more “developed” countries within the region such as South Africa. It would be of utmost importance for these entrepreneurs to create a platform mandated to source skills, and other resources and expertise unique to each country in the SADC region. Once that is established, these resources should be interpreted to enhance the level of entrepreneurship among women in society and the region as a whole. Zahra (1999) aver that enhanced entrepreneurship in a country leads to national prosperity and competitiveness. Apart from that, the Regional Export Promotion Women’s Trust (REPT) is a good example of an established platform for women in Zimbabwe from which other communities in the region would learn (Machaha, 2015). According to Machacha, REPT serves as a *pressure group, well versed on the issues of women advocating people-driven regional trade development that is led from the grassroots respecting gender rights for economic development*. Critical to the development of female entrepreneurship in SADC is the establishment of systems and programmes that persuade women to venture into business and consider running them successfully.

In fact, what has become clear according to Leboha (2015) is that several trade policies have been amended with the aim to facilitate access to credit and land by women. Dube et al. (2014) also acknowledge that there have been some notable developments in the region to improve women’s financial position such as women’s banks, development funds, credit unions and entrepreneurship programmes. Leboha (2015) sadly notes that some women continue to face challenges that influence the economic landscape. And as Dube et al. (2014) suggest, despite these developments in SADC, economic activity among women is only dominant in micro enterprise and parallel sectors which encompass agriculture, Cross Border Trade and in-the-market trade.

CONCLUSION

This chapter sought to provide a commentary on women and small scale business with a focus on the Southern Africa Development Community. Our account is that

although there have been attempts to promote and encourage female entrepreneurship; resulting in many more women engaging in one form of entrepreneurial activity or the other, SADC has not travelled far down the road to achieve a significant increase in sustainable and well established female entrepreneurship. With the new government ministry in South Africa- the department of small business development, there seems to be a glimmer of hope for South African female entrepreneurs. This assertion is based on what the head of the department Ms Lindiwe Zulu, indicated as her core focus: women and people with disability. It is also hoped that considering the status of South Africa as the beacon of hope for SADC, there will be a spill over of ideas which other SADC member states can learn from. SADC should create platforms for its women in entrepreneurship to meet and share ideas and innovative strategies on how to take entrepreneurship forward in their countries. These platforms should also enable collaborations with other women in other regions in order to achieve market penetration in the international environment. Member states should allow dialogue with women in entrepreneurship so as to have the opportunity to understand women's needs and support required from their governments. In addition to that, government and support institutions should prioritise mentorship for new and emerging entrepreneurs. Women should also support one another in order to build a strong nation thus curtailing unemployment and creating sustainable businesses for the good of the Southern African Development Community.

REFERENCES

- Agbenyegah, A. T. (2013). *Challenges facing rural entrepreneurship in selected areas in South Africa* (Unpublished PhD thesis). Philosophiae Doctor in Business Administration at the Potchefstroom Campus of the North-West University, South Africa.
- Botha, M. (2006). *Measuring the effectiveness of the women entrepreneurship programme, as a training intervention, on potential, start-up and established women entrepreneurs in South Africa* (Unpublished PhD thesis). University of Pretoria, Pretoria.
- Bradley, F., & Boles, K. (2003). *Female entrepreneurs from ethnic backgrounds: An exploration of motivations and barriers*. Manchester: Manchester Business School.
- Bruni, A. G., Gherardi, S., & Poggio, B. (2004). Entrepreneurs-mentality, gender and the study of women entrepreneurs. *Journal of Organisational Change Management*, 17(3), 256–268.
- Campbell. (2013). *SADC-Member states, background, vision*. Retrieved October 21, 2015, from www.mikecampbellfoundation.com/page/sadc/-member-states-background-vision
- Chung, S., Singh, H., & Lee, K. (2000). Complementarity, status similarity and social capital as drivers of alliance formation. *Strategic Management Journal*, 21(1), 1–22.
- Daynard, A. (2015, March 12). *Determinants of female entrepreneurship in India* (Economics Department Working Papers No. 1191). Organisation for Economic Co-operation and Development.
- Deakins, D., & Whittam, G. (2000). Business start-up: Theory, practice and policy. In S. Carter & D. Jones-Evans (Eds.), *Enterprise and small business: Principles, practice and policy, financial times*. London: Prentice-Hall.
- Dejene, Y. (2007). *Women's economic empowerment for poverty reduction and economic growth*. Proceedings of the Africa Economic Conference, Addis Ababa.
- Demartino, R., & Barbato, R. (2003). Differences between women and men MBA entrepreneurs: Exploring family flexibility and wealth creation as career motivators. *Journal of Business Venturing*, 18(6), 815–832.

- Drucker, P. (1985). *Innovations and entrepreneurship*. New York, NY: Harper & Row.
- Dube, S., Makamure, L., Robinson, V., & Morna, C. (2014). SADC gender protocol 2014 barometer. *Genderlinks*. Retrieved October 22, 2015, from <http://www.genderlinks.org.za/article/sadc-gender-protocol-2014-barometer>
- Elson, D., & Pearson, R. (1997). The subordination of women and the internationalization of factory production. In N. Visvanathan, L. Duggan, L. Nisonoff, & N. Wiegiersma (Eds.), *In the women, gender and development reader*. Bloomfield, UK: Zed Books.
- Ghosh, P., & Cheruvalah, R. (2007). Indian female entrepreneurs as catalysts for economic growth and development. *The International Journal of Entrepreneurship and Innovation*, 8(2), 139–148.
- Global Entrepreneurship Monitor. (2011). *Global report*. Retrieved April 20, 2013, from <http://www.gemconsortium.org>
- Gundry, L. K., Kickul, J. R., Iakovleva, T., & Carsrud, A. L. (2014). Women-owned family businesses in transitional economies: Key influences on firm innovativeness and sustainability. *Journal of Innovation and Entrepreneurship*, 3(1), 1–17.
- Gwija, S. A., Eresia-Eke, C., & Iwu, C. G. (2014). Challenges and prospects of youth entrepreneurship development in a designated community in the Western Cape, South Africa. *Journal of Economics and Behavioral Studies*, 6(1), 10–20.
- Herrington, M., Kew, J., & Kew, P. (2009). *Global Entrepreneurship Monitor (GEM), South African report 2008*. Cape Town: University of Cape Town, Graduate School of Business.
- Hitt, M. A., Ireland, R. D., Camp, S. M., & Sexton, D. L. (2001). Guest editors' introduction to the special issue strategic entrepreneurship: Entrepreneurial strategies for wealth creation. *Strategic Management Journal*, 22, 479–491.
- Hitt, M. A., & Ireland, R. D. (2000). The intersection of entrepreneurship and strategic management research. In D. L. Sexton & H. A. Landstrom (Eds.), *Handbook of entrepreneurship* (pp. 45–63). Blackwell: Oxford.
- Iakovleva, T., Solesvik, M., & Trifilova, A. (2013). Financial availability and government support for women entrepreneurs in transitional economies: Cases of Russia and Ukraine. *Journal of Small Business and Enterprise Development*, 20(2), 314–340.
- ILO. (1991). *The dilemma of the informal sector*. Report of the Director General, Geneva: International Labour Office.
- Ireland, R. D., & Kuratko, D. F. (2001). *Corporate entrepreneurship and middle-level managers' entrepreneurial behavior: Relationships, outcomes, and consequences* (Working paper). University of Richmond, Richmond, VA.
- Iwu, C. G., & Nxopo, Z. (2015). Determining the specific support services required by female entrepreneurs in the South African tourism industry. *African Journal of Hospitality, Tourism and Leisure*, 4(2), 1–13.
- James, C. (2014). *The need for a balanced debate on Swaziland and AGOA*. Retrieved October 26, 2015, from <http://www.southernafricanlitigationcentre.org/2014/08/27/the-need-for-a-balanced-debate-on-Swaziland-and-agoa/>
- Kuratko, D. F. (2005, September). *Entrepreneurship theory and practice*. Waco, TX: Baylor University.
- Kuratko, D. F., & Hodgetts, R. M. (2004). *Entrepreneurship: Theory, process, practice*. Mason, OH: South-Western College Publishers.
- Leboha, L. (2015). *Examining women's socio-economic rights in SADC through Protocols and treaties*. Retrieved October 22, 2015, from <http://www.osisa.org/buwa/womens-rights/regional/examining-women%e2%80%99s-socio-economic-rights-sadc-through-protocols-and-treat>
- Machacha, M. (2015). *An examination of gender implications of trade liberalisation in Southern Africa*. Retrieved October 14, 2015, from <http://www.osisa.org/buwa/womens-rights/examination-gender-implications-trade-liberalisation-southern-africa>
- Makombe, P. (2011). Informal cross border trade and SADC: The search for greater recognition. *Open Society Initiative for Southern Africa*, 44–49.
- McEvily, B., & Zaheer, A. (1999). Bridging ties: A source of firm heterogeneity in competitive capabilities. *Strategic Management Journal*, 20(12), 1133–1156.

- McEwan, C. (2000). Engendering citizenship: Gendered spaces of democracy in South Africa. *Political Geography*, 19(5), 627–651.
- Mckay, R. (2001). Women entrepreneurs: Moving beyond family and flexibility. *International Journal of Entrepreneurial Behaviour and Research*, 7(4), 148–165.
- Meyer, N. (2009). *An investigation into the determinants of women entrepreneurship* (Unpublished mini-dissertation). Master in Business Administration at the North-West University, Potchefstroom Campus.
- Minniti, M., & Arenius, P. (2003, April). *Women in entrepreneurship*. Paper presented at Entrepreneurial Advantage of Nations: First Annual Global Entrepreneurship Symposium, New York, NY.
- Mirand, T. (2015). *Women working in the informal economy: Challenges and Policy considerations*. Retrieved October 26, 2015, from <http://www.osisa.org/buwa/economic-justice/regional/women-working-informal-economy-challenges-and-policy-considerations>
- Nxopo, Z. (2014). *The role of government in empowering female entrepreneurs in the Western Cape, South Africa* (Unpublished dissertation). Cape Peninsula University Of Technology, South Africa.
- Orford, J., Herrington, M., & Wood, E. (2004). *South African report, global entrepreneurship monitor*. Cape Town: Graduate School of Business, UCT.
- Orhan, M., & Scott, D. (2001). Why women enter into entrepreneurship: An explorative model. *Women in Management Review*, 16(5), 232–247.
- Ramani, S. V., Thutupalli, A., Chattopadhyay, S., Ravichadren, V., & Medovarszki, T. (2013). *Women in the informal economy: Experiments in governments from emerging countries* (Policy Brief). United Nations University, Tokyo, Japan. Retrieved October 26, 2015, from <http://unu.edu/publications/policy-briefs/women-in-the-informaleconomy>
- Rodríguez Gutiérrez, P., Fuentes Fuentes, M. D. M., & Rodríguez Ariza, L. (2014). Strategic capabilities and performance in women-owned businesses in Mexico. *Journal of Small Business Management*, 52(3), 541–554.
- Rosa, P., Carter, S., & Hamilton, D. (1996). Gender as a determinant of small business performance: Insights from a British study. *Small Business Economics*, 8, 463–478.
- SADC. (2008). *SADC Protocol on gender and development*. Retrieved October 16, 2015, from http://www.sadc.int/files/8713/5292/8364/Protocol_on_Gender_and_Development_2008.pdf
- Shirokova, G., & Tsyganova, T. (2010). Gender differences in entrepreneurship: Evidence from gem data. *Organizations and Markets in Emerging Economies*, 1(1), 120–141.
- Sorsa, P. (2015). *Raising the economic participation of women in India: A new growth engine?* (OECD Economics Department Working Papers, No. 1185). Paris: OECD Publishing. Retrieved from <http://dx.doi.org/10.1787/5js6g5kvpd6j-en>
- Southern African Development Community. (2012). *About SADC*. Retrieved October 12, 2015, from <http://www.sadc.int/about-sadc/overview/history-and-treaty/>
- Startiene, G., & Remeikiene, R. (2008). Gender gap in entrepreneurship. *Engineering Economics*, 5, 95–103.
- Still, L. V., & Timms, W. (2000). Women's business: The flexible alternative work style for women. *Women in Management Review*, 15(5/6), 272–283.
- Still, L. V., & Timms, W. (2000a). Making a difference: The values, motivations and satisfaction, measures of success, operating principles and contributions of women small business owners, discussion paper series, centre for women and business. *The University of Western Australia*, Perth, 3–18.
- The Women's Charter for Effective Equality. (1992). *Women's national coalition*. Johannesburg: WNC.
- Turkon, D. (2009). Modernity, tradition and nuances of class in Lesotho. *City and Society*, 21(1), 82–107.
- UNCTAD. (2012). *Who is benefitting from trade liberalisation in Lesotho: A gender perspective*. Geneva: UN Publications. Retrieved October 14, 2015, from http://unctad.org/en/PublicationsLibrary/osg2012d2_en.pdf
- Urban, B. (2006). Entrepreneurship in the rainbow nation: Effect of cultural values and ESE on intentions. *Journal of Development Entrepreneurship*, 11(3), 171–186.
- USAID. (2012). *Women in cross-border agriculture trade*. Retrieved November 10, 2015, from http://agrilinks.org/sites/default/files/resource/files/EAT_PolicyBrief_WomenCrossBorderAgTrade_Oct2012_FINAL.pdf

WOMEN AND SMALL SCALE ENTREPRENEURSHIP

- Welter, F., Brush, C., & De Bruin, A. (2014). The gendering of entrepreneurship context. *Institut für Mittelstandsforschung Bonn (Hrsg.): Working Paper, 1*, 14.
- Williams, M. (2007). Why feminist should pay attention to coherence between the World Bank and the WTO. In E. Kuiper & D. Baker (Eds.), *Feminist economic perspective on the World Bank*. London: Routledge.
- Zahra, S. A. (1999). The changing rules of global competitiveness in the 21st century. *Academy of Management Executive, 13*(4), 36–42.
- Zahra, S. A., & Dess. G. G. (2001). Entrepreneurship as a field of research: Encouraging dialogue and debate. *Academy of Management Review, 26*, 8–10.

Mamorena Lucia Matsoso
Faculty of Business and Management Sciences
Cape Peninsula University of Technology
South Africa

Chux Gervase Iwu
Faculty of Business and Management Sciences
Cape Peninsula University of Technology
South Africa