

Analysing women entrepreneurial empowerment challenges in South Africa: A systematic literature review

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Abstract: Although women entrepreneurship is indispensable to ameliorate the social and economic development of countries around the globe, in South Africa, only accounts for 19,4% of business owners. Women entrepreneurs still face taxing times as they bear the brunt of unparalleled constraints, which are predominantly linked to gender-related biases. While the issue of women employment has been extensively researched, women entrepreneurship is empirically inconclusive, fragmented, and theoretically limited, leaving the subject underexplored. It is prudent not to cede further unremitting inequality space. Hence, the overarching purpose of this study is to investigate the constraints women entrepreneurship face in South Africa. The review integrates the burgeoning literature to investigate the personal complexities faced by women entrepreneurs in South Africa and to explicate the external impediments encountered by women entrepreneurs in South Africa. The study used a systematic literature review of the available literature from 75 studies over the period 2013–2023 to scrutinise the challenges associated with women entrepreneurship. The study used the PRISMA strategy to search Scopus, Web of Science, and Google Scholar databases. The findings also revealed various personal and external challenges encountered by women entrepreneurs. The study provides both theoretical and practical implications.

Keywords: Challenges, Empowerment, Entrepreneurship, South Africa, Women.

1. Introduction

Despite the United Nations' umpteenth warning about the low participation of women in the global economy, women are still not afforded access to essential rights and economic opportunities due to gender discrimination [1]. This situation reverses the efforts to realise the United Nations Sustainable Development Goal for reduced inequality and gender equality (S.D.G. 10&5) respectively. The adversity stirred significant controversy and criticism, which attracted a call for splendid improvements regarding women economic empowerment. Entrepreneurial empowerment takes centre stage in obscuring the harrowing struggles of women in communities of various countries. However, today, women entrepreneurs account for 37% of the global economy's gross domestic product and account for around 60% of total job creation in South Africa [2, 3]. The significance of entrepreneurship and its massive contribution to the economic growth of every nation cannot be overstated. There has been growing emphasis and focus on women entrepreneurial development in various nations, including the United Kingdom (U.K.), the United States (U.S.A.), India, and China. Due to the interplay of factors, which comprises patriarchal economic, cultural, and political systems backed by dominant masculine structures, women have historically been marginalised in South Africa. These structures continue to exist in post-apartheid South Africa and need attention at all societal, political, economic, cultural and policy levels [4]. Promoting entrepreneurship is crucial since it helps the continent of Africa's economy expand. However, in South Africa, women entrepreneurs only account for 19,4% of the G.D.P. Compared with other nations in Africa, women entrepreneurs in Uganda account for 39,6%, while in

Ghana and Botswana, they account for 36,5% and 38,5%, respectively [5]. This indicates women entrepreneurship is still very low compared to other African nations. Although Africa has been recognised as the leading continent in women entrepreneurship by the World Bank, women generally remain underrepresented in the entrepreneurial sector. According to the Organisation for Economic Co-operation and Development, it is observed that despite women constituting more than half of South Africa's population, only 34% of small and medium-sized firms are run by women [6]. Women entrepreneurs are seen as the new engines of growth and rising stars since they have improved the welfare and prosperity of developing nations.

Entrepreneurship development is an efficient strategy to generate jobs and economic growth [7]. SMEs play a significant role in all nations, regardless of their level of development, in achieving the Sustainable Development Goals by encouraging inclusive and sustainable economic growth, providing decent work for all, fostering sustainable industrialization and lowering income inequality. Hence, it is essential to create an environment that promotes and supports the growth of SMEs. Additionally, Aneke, et al. [3] state that the development of entrepreneurship significantly impacts South Africa's socioeconomic contributions to various dimensions of society. According to Kanayo and van Rensburg [8] encouraging small business growth generate jobs for the community. Therefore, it is essential to support the development of growth-oriented SMEs since they may foster creativity, boost manufacturing and construction and encourage development of entrepreneurship skills. Neneh [9] state that it is crucial to establish a link between entrepreneurship and business growth because business growth is a crucial component of sound entrepreneurship. The key aspects defining growth are the expansion of sales, assets and employees [10].

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Many different programs and policies have been created by donors, international institutions, governments, NGOs, private enterprises, charities, and knowledge centres to promote and enhance women entrepreneurship. In recent years, Ojo and Zondi [11] indicate that organisations attempting to influence informal trading policies have multiplied. These organisations take on policies, demand participation and recognition of women entrepreneurship from the government, and battle for their right to do so to be allowed to do their business without harassment. Along with supporting gender equity, gender mainstreaming, and black empowerment, South Africa has taken strides to include provisions for female entrepreneurs in its constitution. According to Shava and Chinyamurindi [12] South African SMEs are critical to the nation's prosperity since they considerably serve financial objectives and are primary sources of expansion, creativity, and employment. However, Aneke, et al. [3] state that the dearth of financial services in Southern Africa is worsened by the region's generally subpar treatment of women. Hence, women become highly dependent on men and poverty-stricken. Poverty among women is essentially characterised by a lack of financial autonomy and opportunity, access to financial resources, as well as a lack of access to support systems like education and healthcare. This is still the case, as males own the majority of companies. As a result, female businesses are

becoming more transnational. About 25% to 33% of formal sector enterprises are held by women Marawu, et al. [5].

Oni [13] states that small, medium, and micro enterprises in South Africa are essential for fostering equity, expanding the economy, and creating jobs. However, despite significant improvements in the economic environment since Williams and Kedir [14] found that the proportion of women entrepreneurs in South Africa has remained low. According to one theory, an entrepreneur is occasionally someone who is "pushed into" business by poverty rather than the business's actual owner [15]. The promotion of women's and young people's entrepreneurship has been prioritised by the South African government as a means of addressing poverty and unemployment in townships and rural areas. The numerous groups of women business owners have been described in the literature, but the victimization sometimes overshadows them since many people want to perceive them as voiceless or unrepresented [16]. For some women who feel they have no choice but to trade on the street, the South African Constitution provides freedom of trade, occupation, and profession. The purpose of this study is to create a better understanding of the challenges faced by women entrepreneurs in South Africa.

2. Women Entrepreneurship

The subject of entrepreneurship continues to gain prominence in the 21st century. Entrepreneurial growth substantially impacts job growth, poverty reduction, and income redistribution in South Africa. In South Africa, entrepreneurship is defined as establishing an entity, regardless of its legal incorporation or registration status, comprising individuals primarily engaged in small business activities across various economic sectors [17]. This is because entrepreneurship is a management process that should not be ignored in any discipline; it is also the pursuit of the opportunity to solve a problem. Early research on entrepreneurship revealed that men made up the majority of entrepreneurs [18, 19]. The success of women business owners is crucial for the expansion and advancement of the economy. In underdeveloped nations, practitioners and politicians are paying increasing attention to this topic as they know that women and entrepreneurship are untapped sources of growth. More programs and resources are devoted to encouraging and growing women entrepreneurship in South Africa. However, this does not change the fact that women still own fewer enterprises than men, make less money from them, and are more likely to fail than males. In addition, non-economic objectives that involve independence, versatility in time, attitudes toward oneself, a balance between work and life, and fulfilment with life seem to encourage women entrepreneurs to start businesses out of necessity rather than simply from a love for business [20].

Women entrepreneurship growth is influenced by human capital, social capital, basic income, and retail business peculiarities [21]. South Africa relies greatly on entrepreneurship to develop its economies and social systems. Entrepreneurs can create jobs by establishing new, fiercely competitive markets and companies influencing the economy. Women entrepreneurs have a more substantial impact on a nation's financial development [19]. Women entrepreneurs disrupt the market's equilibrium by offering new goods and markets, instilling a desire for new goods in consumers, and driving out less productive companies as production increases. Developing new items is only one aspect of innovation. To merge competitor offerings into unique goods and services, one must thoroughly comprehend them. The competitiveness of a nation is determined by its capacity for growth, particularly in industries with high rates of productivity. The Marawu, et al. [5] evaluates the innovativeness of a company's goods and services by considering how new they are to customers. Although some entrepreneurs gauge their success based on their company's sales, profit is a critical factor that reveals the expansion of the business. The increase in business assets as a metric of firm growth is established by Pindado, et al. [22]. Expanding an organisation's assets may allow it to raise more money, thereby promoting expansion.

In the context of South Africa, it is observed that there is a higher representation of men compared to women in all regions in early-stage entrepreneurial engagement [20]. Men are more likely to initiate entrepreneurial ventures than women, irrespective of the prevailing degree of economic advancement

within a given nation. While occasional instances may deviate from the norm, women typically encounter more significant challenges than their male counterparts when initiating entrepreneurial ventures [9]. The increasing unemployment rates may require women to initiate small-scale entrepreneurial ventures to augment household earnings. Consequently, the idea of entrepreneurship is frequently linked to creating and managing a company, which is typically referred to as Small Micro and Medium Enterprises (SMMEs). According to Williams and Kedir [14] SMMEs are crucial to economic growth. They are seen as influential and prolific job producers, the foundations of large corporations, and the drivers of a country's economic expansion. However, in industrial economies, multinational corporations employ more people than SMME businesses. SMMEs are seen as significant platforms for attaining economic targets and inventions in South Africa in the National Development Plan (NDP). Furthermore, by 2030, SMMEs are expected to generate 90% of all opportunities and are currently the largest employers in South Africa. SMEs can succeed based on age, income, education, and employment position [23, 24]. They claim that as people get older, those who learn business skills at a young age can absorb various experiences and gain expertise about a particular economic activity. Venugopalan, et al. [25] state that successful entrepreneurs possess the following requisites: qualification, professional and sectoral experience, business expertise, and managerial abilities.

3. Theoretical Framework

The study is informed by the empowerment theory and resource-based entrepreneurship theory. The empowerment theory was coined by Perkins and Zimmerman [26]. The empowerment theory is relevant to this study by taking into consideration that this study examines the challenges faced by empowered women entrepreneurs. If government is to empower women with entrepreneurial rewards, challenges associated with women in business need to be known. The empowerment theory assists in examining the personal challenges and external problems associated with women entrepreneurs. Empowerment refers to the deliberate effort to provide an opportunity to participate in certain activities to secure knowledge and resources. It is critical to facilitate the comprehension of the economic, social and political environment. Empowerment theory gained much traction on the subject of youths, women, people with disability and previously disadvantaged people [27]. In the context of this study, entrepreneurship empowers women; hence, investigating the challenges women entrepreneurs face is integral. Ijatuyi, et al. [28] state that the entrepreneurial activities of women empower them with resource mobilisation, domination, power, and equality. Micro-enterprises ensure empowerment in terms of equality, power and domination, and resource mobilization. Almhamad and Lakatos [2] state that entrepreneurship is a substitute career path for the empowerment of women. This means entrepreneurship is recognised as an instrumental empowerment tool with the vital advantage of autonomy. Entrepreneurship is also regarded as an empowerment tool for unemployed women, critical to reducing unemployment. It can also be associated with personal development in the economic sphere. Self-employment through entrepreneurship empowers women with low incomes.

The resource-based entrepreneurship theory was founded by Barney, et al. [29]. The resource-based entrepreneurship theory is premised on the view that entrepreneurs must have adequate resources to operate their businesses effectively. While time and money are required for the easy operation of the business, more is needed. The entrepreneurs need skilled labour to be productive. The prime thrust of the theory is to give importance to human resources, as well as social and capital resources, to succeed in business [30]. In the context of this study, women entrepreneurs require human, financial and physical resources in order to succeed. Failure to obtain the identified resources can be major stumbling block to their success.

4. Method

The study opted for a systematic literature review (SLR) to provide the results that are scientifically adequate and replicable. A standardised methodology with a guideline checklist of PRISMA enhances replicability and assurance of quality. For producing the extensive review, the study utilised guidelines

of Preferred Reporting Items for Systematic Reviews (PRISMA). The study used the PRISMA methodology recommended by Marawu, et al. [5] to search Scopus, Web of Science, and Google Scholar databases. Procedures of data analysis, data extraction, search strategy and selection criteria form part of the developed review protocol was developed. We carried out the SLR as it enhances the generalizability, validity and rigour of the results [31]. In addition, the SLR provides robust and practical answers to specific review questions. Hence, we adopted an SLR to provide an analysis and consolidation of the evidence on the challenges faced by women entrepreneurs in South Africa. In conducting our SLR, we adhered to the recommendations made by Utete [32]. As SLR is based on synthesis of the results, systematic presentation, systematic search, reproducible methodology and defined eligibility criteria, it is of great benefit to both practitioners and researchers.

4.1. Review Scope and Boundaries

We established the boundaries and scope of the SLR mainly based on four exclusion/inclusion criteria namely: 1) keywords; 2) search boundaries; 3) time horizon; and 4) publication type. Firstly, the scoping of literature facilitates the identification of three roots of the keywords: 'challenges', 'women entrepreneurship' and 'South Africa'. The variations of 'challenges' encompassed 'detriments', 'limitations', 'problems' and 'conundrums'. The key terms linked to 'women entrepreneurs' incorporated 'female business owners', 'women business owners', 'women-owned SMEs', and 'female-owned SMEs'. The variations associated with 'South Africa' encompassed 'Mpumalanga', 'Eastern Cape', 'Western Cape', 'Limpopo', 'Northern Cape', 'KwaZulu-Natal', 'Gauteng', 'Free State' and 'North West'. We integrate the keywords in each category, utilising a Boolean operator to form search strings. Secondly, regarding search boundaries, we focused on published empirical articles in the South African context; hence, other non-South African-focused published empirical and conceptual articles were excluded. The review focused on the empirical articles published between 2013 and 2023. This facilitated us to interrogate the updated broad range of literature published over 10 years [33]. In addition, we used Scopus, Web of Science, and Google Scholar as databases for a comprehensive literature search. The Scopus, Web of Science and Google Scholar are deemed the best databases to give complementary coverage of interdisciplinary literature of published articles. Therefore, non-academic materials, which include commentaries, editorials, book chapters, and books, were excluded. We recognised and paid attention to peer-reviewed studies. By adhering to this strategy, we could locate the journals recognised by the scientific community.

4.2. Identifying, Screening, and Selecting Relevant Studies

Utilising the pre-determined inclusion and exclusion criteria indicated in the previous section, we embarked on the identification, screening, and selection of all relevant studies in four main stages (Figure 1). In the initial stage, to identify titles and topics of relevant articles published between 2013 and 2023, we carried out a keyword search in the databases of Scopus, Web of Science and Google Scholar. This returned 123 articles. In the first stage, we imported the articles into the EndNote X9 software for filtration purposes. In the second stage, we utilised the 'Find Duplicates' function of the EndNote X9 and 25 duplicates were removed. This lowered the original 123 articles to 88. In the third stage, we screened the articles by removing those with insufficient information, which further reduced the sample to 80 published articles. In the fourth stage, the full texts were retrieved from the thirty-seven (75) remaining articles. Then, any article that did not meet the following criteria was discarded: 1) it did not have a theoretical insight on the challenges of women entrepreneurs; 2) it had a missing search; 3) it did not meet the search terms of the review. Thereafter, we decided to incorporate 75 in the review process of the remaining 80 articles. The final sample consisted of 75 articles for SLR.

4.3. Selection Of Studies, Quality Assessment and Data Extraction

The two researchers independently reviewed the abstracts and titles (SJM and RU). An extensive review of the full-text relevant studies was carried out to ensure final inclusion. Another researcher

offered adjudication for all discrepancies that were resolved by consensus (MP). The three researchers independently conducted article quality assessments and data extractions. All the studies from which the data was extracted was recorded. The data was collected from primary studies by two authors. In the event of discrepancies, a third party brought consensus between the two authors.

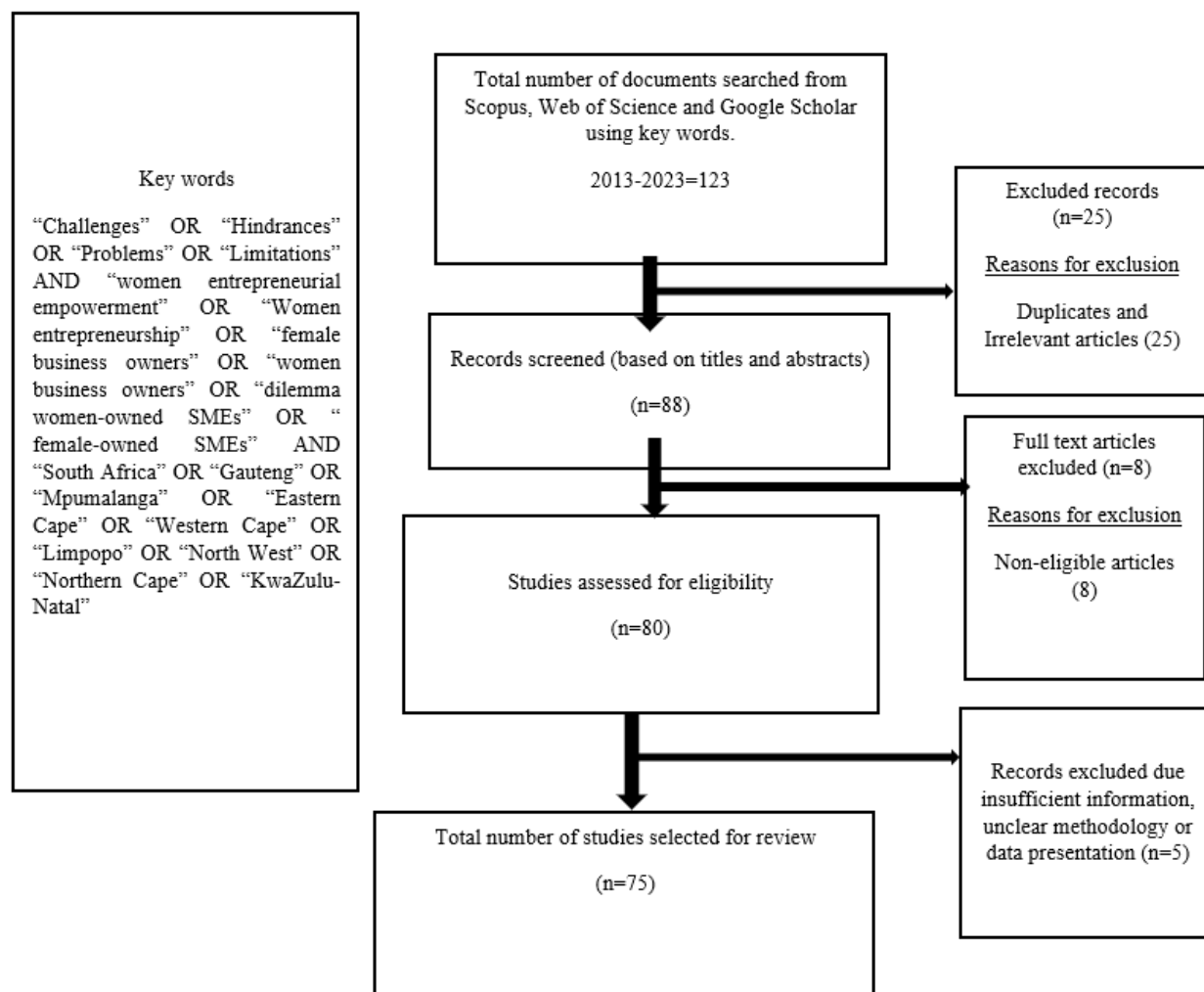


Figure 1.
PRISMA flow chart.

4.4. Constitution of the Corpus of Analysis

The studies were coded with a number. The strategies and procedures developed by Marawu, et al. [5] form the foundation for the thematic content analysis. Based on inclusion criteria, the search yielded 75 studies. Thereafter, the application of exclusion criteria narrowed this figure to 75 relevant to the extensive systematic literature review. Studies that did not directly contribute to answering the research questions were excluded.

4.5. Analysis and Synthesis

We adopted a two-tiered approach, namely qualitative content analyses and bibliometrics, to extract the information from 75 published articles. Bibliometric analysis assisted us in drawing the descriptive patterns along the temporal and spatial dimensions. An Excel sheet for data extraction was used to

organise the sample features, such as key findings, methodology, theoretical approach, year of publication, and publication outlet. Thereafter, qualitative content analysis was performed to identify the main research themes and sub-themes, explicitly focusing on arguments and content. The method constituted multiple coding cycles which had been utilised in prior review studies. In qualitative content analysis, the coding scheme is an important exercise [34]. To assist in synthesising the research on challenges in women's entrepreneurship, we applied the Population-Context-Concept framework [35].

4.6. Descriptive Analysis of the Literature

The review of the literature on the challenges faced by women entrepreneurs generated several trends. This section provided the results aligned to the trends associated with the year of publication, number of authors, and methods applied, which map the present literature and identify gaps that could provide future research opportunities.

Table 1.

Summary of journals consulted, publisher, quantity, percentage and impact factor (IF).

Journals consulted	Publisher	Quantity	Percentage	IF
The Journal of Entrepreneurship	Sage	2	2.66	2.7
Journal of Economics	Francis and Taylor	1	1.33	1.7
Development Southern Africa	Francis and Taylor	1	1.33	1.4
Current Issues in Tourism	Francis and Taylor	1	1.33	8
Journal of Gender and Entrepreneurship	Emerald	1	1.33	3.2
European Journal of Innovation Management	Emerald	1	1.33	5.1
African Journal of Economic and Management Studies	Emerald	1	1.33	1.3
The Journal of Applied Business Research	The Journal of Applied Business Research	1	1.33	-
International Business & Economics Research Journal	International Business & Economics Research Journal	1	1.33	-
African Journal of Business Management	African Journal of Business Management	1	1.33	-
The Southern African Journal of Entrepreneurship and Small Business Management	Oasis	2	2.66	-
Entrepreneurship and Sustainability Issues	Entrepreneurship and Sustainability Issues	1	1.33	1.7
International Journal of Business and Management Studies	DergiPark AKADEMIK	1	1.33	-
South African Journal of Libraries and Information Science	LIASA	1	1.33	-
International Journal of Management and Enterprise Development	Interscience Publisher	1	1.33	-
African Journal of Business and Economic Research	Adonis & Abbey Publishers Ltd	1	1.33	-
Journal of Economics and Behavioral Studies	AMI Publications	1	1.33	-
Gender and Behaviour	Adonis & Abbey Publishers Ltd	1	1.33	-
Journal of Enterprising Culture	World Scientific	1	1.33	-
Journal of Economic and Financial Sciences	Oasis	1	1.33	-
International Journal of Sciences: Basic and Applied Research	Mohammad Nassar for Researches	1	1.33	-
Management Dynamics : Journal of the Southern African Institute for Management Scientists	Southern African Institute for Management Scientists (SAIMS)	1	1.33	-
Acta Universitatis Danubius. (Economica)	Danubius University Press	1	1.33	-
The International Journal of Economics and Management Engineering	The International Journal of Economics and Management Engineering	1	1.33	-
The Journal of Accounting and Management	Danubius University Press	1	1.33	-
Journal of Contemporary Management	JCMAN	1	1.33	-
Journal of Economics	Springer	1	1.33	1.7
The Strategic Review for Southern Africa	The Strategic Review for	1	1.33	-

	Southern Africa			
Academy of Entrepreneurship Journal	Academy of Entrepreneurship Journal	1	1.33	-
International Journal of Business and Social Science	International Journal of Business and Social Science	1	1.33	-
Journal of Psychology in Africa	Francis and Taylor	1	1.33	1.2
Journal of International Women's Studies	Bridgewater State University	1	1.33	-
Innovation: journal of appropriate librarianship and information work in Southern Africa	University of KwaZulu-Natal	1	1.33	-
Journal of Economic Development, Environment & People	Journal of Economic Development, Environment & People	1	1.33	-
African Journal of Gender and Women Studies	African Journal of Gender and Women Studies	1	1.33	-
Unpublished work	-	38	50.66	-
Total= 35	Total= 35	75	100	N/A

4.7. Journal Outlets and Research Disciplines

Table 1 depicts the journals and number of papers on which we carried out our review. It is evident that there are several numbers of journals from which the sample papers were published. The Journal of Entrepreneurship (2), Economics Journal (1), Development Southern Africa (1), Current Issues in Tourism (1), Journal of Gender and Entrepreneurship (1), European Journal of Innovation Management (1), African Journal of Economic and Management Studies (1), The Journal of Applied Business Research (1), International Business & Economics Research Journal (1), African Journal of Business Management (1), The Southern African Journal of Entrepreneurship and Small Business Management (2), Entrepreneurship and Sustainability Issues (1), International Journal of Business and Management Studies (1), South African Journal of Libraries and Information Science (1), International Journal of Management and Enterprise Development (1), International Journal of Management and Enterprise Development (1), African Journal of Business and Economic Research (1), Journal of Economics and Behavioral Studies (1), Gender and Behaviour (1), Journal of Enterprising Culture (1), Journal of Economic and Financial Sciences (1), International Journal of Sciences (1), Basic and Applied Research (1), Management Dynamics : Journal of the Southern African Institute for Management Scientists (1), Acta Universitatis Danubius. OEconomica (1), The International Journal of Economics and Management Engineering (1), The Journal of Accounting and Management (1), Journal of Contemporary Management (1), Journal of Economics (1), The Strategic Review for Southern Africa (1), Academy of Entrepreneurship Journal (1), International Journal of Business and Social Science (1), Journal of Psychology in Africa (1), Journal of International Women's Studies (1), Innovation: journal of appropriate librarianship and information work in Southern Africa (1); Journal of Economic Development, Environment & People (1), African Journal of Gender, Women Studies (1), and Unpublished work (38). Table 1 shows that the subject of this study has received attention from several journals. Although there is a burgeoning literature on the challenges of women entrepreneurs, only a few studies have been published in high-impact journals on this subject.

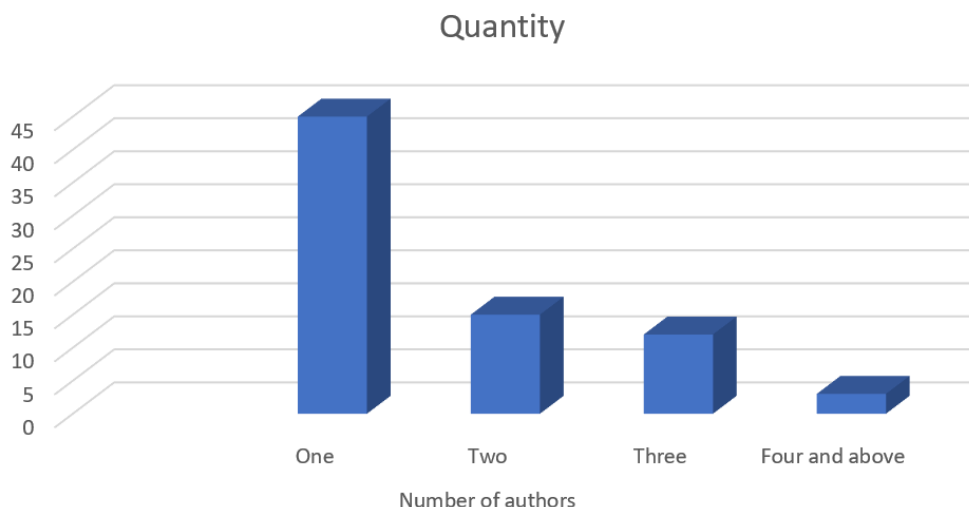


Figure 2.
Publication trends and number of authors.

Each study in our review sample was written by different number of authors. While studies that had been written by two authors were fourteen, those written by three authors were twelve. About forty-five studies had been written by single authors, and only three studies were written by four authors and above.



Figure 3.
Years of publication.

The number of studies on challenges faced by women entrepreneurs was published from 2013 to 2023, as shown in Figure 3. Between 2013 and 2015, about sixteen studies were published. For the period between 2016 and 2019, twenty-seven studies had been published. From the year 2020 to 2023, thirty-three studies were published.

4.8. The Thematic Analysis of the Literature

The thematic analysis recommended by Utete [32] and systemised Marawu, et al. [5] were utilised to analyse the data. We analysed and synthesised the results of the review sample studies into an

integrative framework (Fig 1). The framework is comprised of personal and external challenges that affect women in business. The sections that follow cover the different personal challenges and external constraints.

5. Results and Discussion

According to Lenka and Agarwal [36] 63% of women typically participate in small-scale entrepreneurship in traditional industries like retail and services because they typically own informal, home-based firms. There is a strong consensus in the reviewed literature regarding the formidable constraints faced by women entrepreneurs, as shown in Figure 4. South Africa has various schemes for promoting women entrepreneurs, but on the ground their implementation is virtually zero. Hence, monitoring and evaluation of these schemes may be helpful, particularly with regard to the way they execute their duties.

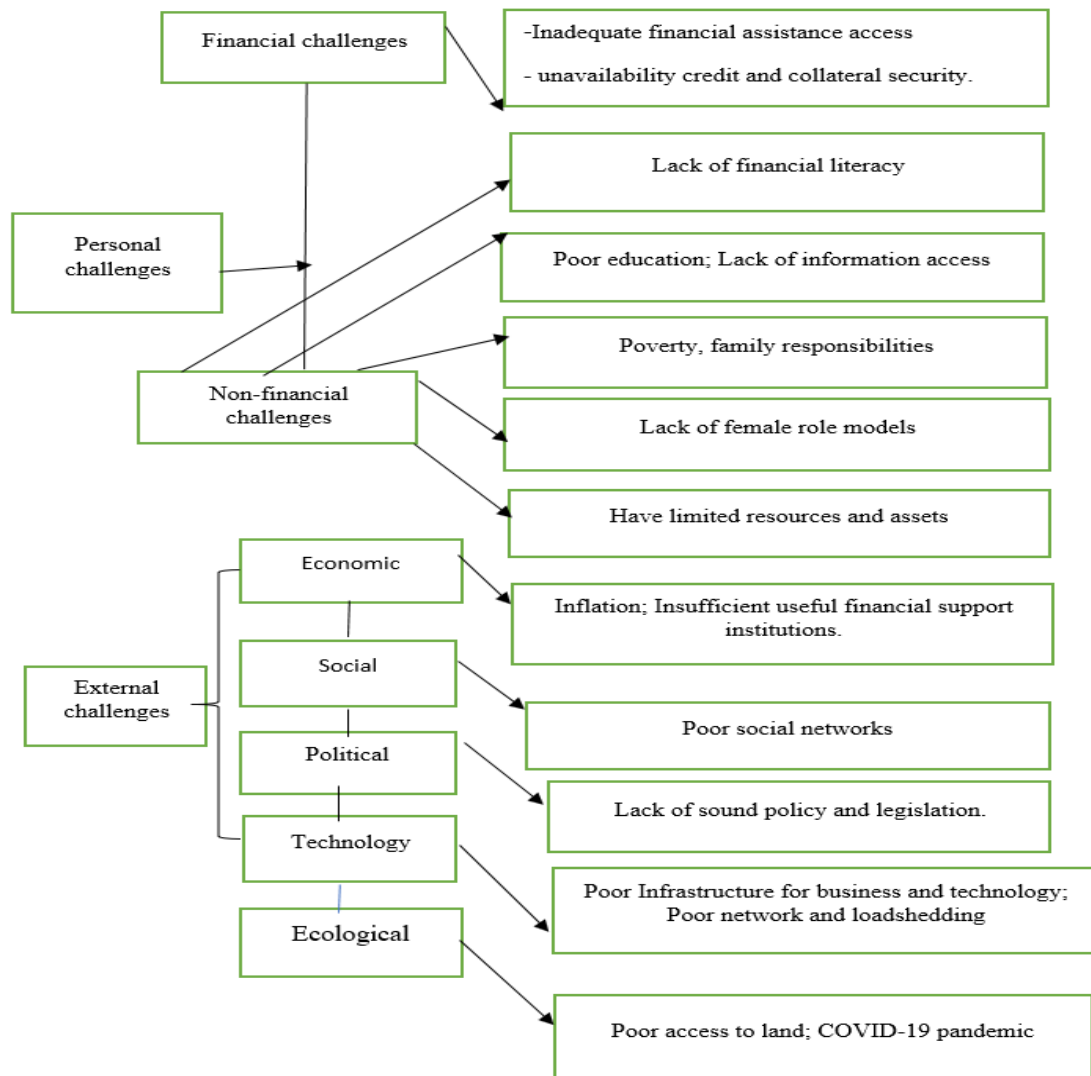


Figure 4.
Themes.

5.1. *Lack of Access to Information*

Women's lack of awareness and utilisation of entrepreneurship potential hinders the potential for growth in business. Women face multiple challenges in the entrepreneurial realm, including a scarcity of female role models and business networks within their communities. Due to a dearth of female role models who are entrepreneurs, lack of expertise, wealth, and conflicting demands, women confront difficulties in becoming successful in business [16]. Some factors include elevated household responsibilities, a disadvantaged social status, and culturally induced insecurity [37]. Contrary to South Africa, Dubai Business Women Council (DBWC) and MasterCard promote entrepreneurship among women in United Arab Emirates [38].

5.2. *Access to Training and Education*

Women-owned businesses tend to be informal, have limited access to the market, and lack management skills [18]. These additional challenges compromise business growth and hamper women's participation in value-added activities and mainstream economy access. Besides improving critical thinking skills, education helps business owners prepare, plan, account for, and manage the business. Educational inequality between men and women poses a significant obstacle to women's sound business management, especially those in South African rural areas. According to Derera, et al. [39] women with lower levels of education are less likely to start their businesses, which may explain the lower survival rate among women-owned SMEs. South Africa still needs to exhibit higher education levels and less business-oriented networks. The elements influence women entrepreneurs' ability to perceive and identify business opportunities. The percentage of women entrepreneurship driven by opportunity had declined from 71.6% in 2016 to 65.7% in 2017, whereas there was an increase in entrepreneurship motivated by necessity during the same year [5].

Compared to men, the literacy of women in South Africa is still low which can be traced to apartheid. The women entrepreneurs lack advisory and training services on technical and managerial skills to resolve the challenges. Rarely are women business owners utilised as a case study or example. Neither the men nor women students learn about the talents and natural abilities of women. For this reason, they are not able to do proper business research and basic accounting. Contrary to the South African situation, India made great strides in providing sound training and developing women entrepreneurs through academic programs and public policy, which primarily boost their confidence and encourage self-reliance [8]. Unlike South Africa, the United Kingdom (UK) provides sound institutional support to women entrepreneurs at the start-up phases. However, the child benefit cuts force most women to engage in entrepreneurship, which 'mumpreneurs' [40]. The UK formed the Women's Business Council which helps women to acquire relevant competencies to operate their own businesses [41]. In India, Schemes of Delhi Commission for Women (SDCW) and Entrepreneurship Development Programmes (EDPs) provides skill development and training for women who wants to engage in entrepreneurship [42]. In Saudi Arabia, non-government organizations, such as The Abdul Latif Jameel (ALJ) Community Services Program, provide training programs for women engaging in entrepreneurship [43]. In the United Arab Emirates, Ro'Ya ('Vision' in Arabic) provides mentorship and coaching to aspiring women entrepreneurs [44].

5.3. *Lack of Collateral and Limited Information on Female Credit Risk*

Most women-owned SMEs in South African nations operate in the informal economy, limiting their access to conventional loan markets [20]. In South Africa, legal barriers often prevent women from owning and inheriting property. Another example is restrictions on the right to own and inherit property. In addition, sectoral factors, such as a lack of physical assets in services, lack of savings, or lack of employment experience, must be considered. Gender differences in asset ownership are among the most influential factors affecting women's access to credit. This is also a significant reason for loan rejection [45]. However, an environment with low start-up costs, limited corruption, and strong patent protection is conducive to women entrepreneurship. Women-owned SMEs are often disadvantageous

when applying for loans or avoiding engagement due to limited access to information. Often, women need more or any collateral and incomplete business records, making it difficult for them to qualify for credit [6]. In addition to being unaware that credit will facilitate faster growth, create more jobs, and increase profitability, women business owners may not perceive the importance of credit. As a result, the 'no need for credit' category may be smaller than reported [3]. In general, there has been a decline in lending to women-owned businesses in the last decade. This underscores the need for new lending models and more women-focused lending institutions. However, recently, the governments and private enterprises in South Africa have implemented programmes and funds aimed at providing access to funding women-owned businesses. However, only some are aware, and some need to learn how to apply for those funds.

Most women-owned businesses in South Africa lack or do not have a credit history, have incomplete or missing financial statements, have limited savings, and experience lower profitability [21]. This creates uncertain engagement within businesses on diverse digital banking services to strengthen female investors' social networks and enhance their availability of knowledge sources to support female entrepreneurship. The fact that women-owned SMEs tend to be smaller, making them less likely to be able to obtain credit is one of the reasons why these companies are less appealing to lenders. Banks do not regularly meet the following conditions, leading to increased administrative costs depending on the size of loans [46]. Firstly, due to political bias and discrimination, women-owned small businesses are discouraged from borrowing because of several reasons for policy unfairness [11]. Secondly, on the other hand, female-owned businesses sometimes do not seek financing. Thirdly, the expectation of rejection, due to their high anticipation of rejection, women are less inclined to apply for loans. SMEs owned by women are turned down more often than those owned by men [8]. Fourthly, complicated procedures and application processes, as women have fewer opportunities for management training and business expansion, may cause them to find the loan application process complex and discourage them from applying for a loan. Fifthly, aversion to risk, compared to men, women, especially in lower segments, can act more cautiously regarding business risks and how much financing they are willing to accept [26].

In some cases, there are high bottlenecks to access the credit facilities for women. In addition, the poor listing of multiple schemes that can help women entrepreneurs is another key factor. Furthermore, there is a lack of sound networking among agencies, wherein women entrepreneurs approaching one financial institution are not informed about other options. Poor quality information about available microfinance leaves innumerable women entrepreneurs in limbo particularly regarding their decision-making. Contrary to the situation in South Africa, the UK government also formed the Business Link, which funds women entrepreneurship. In India, the Small Industries Development Bank of India (SIDBI) provides loans for female businesspersons [6] the Prime Minister Rozgar Yojana (PMRY) provides loans to women entrepreneurs between the ages of 18 and 45 years of age without any collateral security and third-party guarantees [36]. In addition, Trade Related Entrepreneurship Assistance and Development (TREAD) and Incentives to Women Entrepreneurs Scheme (IWES) in India provide business grants to the tune of 30% of the cost of starting businesses to potential and new women entrepreneurs [47].

In Saudi Arabia, King Abdul Aziz Women's Charity Association's Al-Barakah Loans Center finances the projects undertaken by widowed, divorced and low-income Saudi women [43]. In addition, the government launched the Centennial Fund in Saudi Arabia, which gives funds to young Saudi women entrepreneurs [48]. This is aimed at providing financial independence by assisting them to start their businesses successfully. Abdul Latif Jameel and The National Commercial Bank (NCB) in Saudi Arabia give interest-free loans to women entrepreneurs of small projects who graduated from its training program [49]. In China, the Small Grants Scheme (SGS) – Youth Development and Women Groups provides funds to assist women-based entrepreneurial projects. This assistance can be accessed by all women in the Chinese community [50]. Ural Women's Association in Russia provides support related to financial access, benefits, and allowances [5].

5.4. Ecological Challenges

Zizile and Tendai [17] assert that women could not own land because of their nature of submission to male authority and lack of education. Because they have limited access to banking services and credit, women find getting land and conducting business challenging. The Commission on Gender Equality found that the problem of women's access to land in Southern Africa (WLSA) was a legal and factual issue [20]. This study discovered that no concrete initiatives to support women's access to land had been put in place due to the findings. According to Chinomona and Maziriri [18] customary law, conservative attitudes, and conduct hinder women from fully exercising their land rights for business, even if some nations have passed legislation guaranteeing equal access to land for men and women. During the outbreak of the COVID-19 pandemic, female-owned businesses were prone to file for bankruptcy. However, businesses in consumer industries did not incur many adverse effects. Women possess less capital than men-owned businesses, which contributes to higher closure rates [39]. Many female-owned companies lack sufficient resources to recover from the pandemic.

5.5. Political And Legal Challenges

South Africa still lacks sound policy and legislation that supports women's entrepreneurship. A lack of well-defined frameworks and property rights for women in South Africa could prevent them from starting their businesses and engaging in innovation. South African women tend to have limited economic opportunities compared to their male counterparts despite the present gender diversity policies [32, 51]. Women are consistently underrepresented in enterprise and industry [48]. When it comes to managing their businesses, women entrepreneurs face a variety of political challenges, including a lack of government support for trading, poor tenure security, restrictive legislation, limited government communication, and, in some cases, restricted from participating in business forums [19, 20]. According to Makandwa, et al. [37] women business owners can actively interact with the government at many levels and sizes to influence the consequences of policy decisions designed to control their entrepreneurial economic activity.

5.6. Social Challenges

5.6.1. Family Responsibility, Tradition and Culture

Women face duties such as family caregiving, are influenced by cultural factors, and may experience a lack of confidence in their ability to establish and sustain successful enterprises [52]. Moreover, they often bear the responsibility of household duties, which can hinder their progress. Additionally, women tend to occupy lower societal positions and exhibit lower levels of assertiveness and confidence in their entrepreneurial capabilities [27, 53]. According to Jiyane, et al. [54] variations in the cultural context pertaining to women's economic engagement contribute to considerable disparities in the proportion of women involved in early-stage entrepreneurial activities across different GEM nations. In some cases, married women are being blocked from engaging in any business by their husbands [14]. This finding is similar to the study on French entrepreneurs, out of 57% of all entrepreneurs, only 18% of women had children [55]. This indicates that children may hinder entrepreneurship for women more than men.

As a result of social conventions, women and men play different roles in society, at work and at home. The role of women in communities where they are expected to marry young, raise children, and take care of their families can be disadvantageous. These responsibilities hamper women's ability to start and grow an enterprise, constraining their mobility and reducing the time they devote to their businesses [56]. Women entrepreneurship is mostly influenced by patriarchy and preconceptions. Because they have unequal access to resources and opportunities, SMEs owned by men and women tend to develop differently on a national and international scale. In addition, sociological and cultural considerations must be made, including the emotional toll that cultural norms take and inherent and cultural hurdles [15]. Women in South Africa have been particularly active in the retail and services sectors, owing to lower entrance barriers and the cultural norms. Similar to South Africa, despite having sound access to finance in France, women are still confined to traditionally gendered businesses [46]. In

Russia, the Ural Women's Association indicates that Russian Women Entrepreneurs mainly engage in retail trade and manufacturing industry and very few in services [8].

5.7. Economic and Technological Challenges

The success of women entrepreneurship is hindered by poor infrastructure and loadshedding. The incurrence of inflation in South Africa erodes the purchasing power of stock, confuses pricing and increases the general growth of women's businesses. In addition, South Africa still lacks sufficient useful financial support institutions for women entrepreneurs. One of the biggest challenges for female entrepreneurs in South Africa is the lack of capital and financial resources and a lack of clarity on their business goals [18]. The support of the family is also crucial for economic success [19]. The unavailability of credit is also a major barrier for small and medium-sized businesses in South Africa. Swartz, et al. [57] state that women-owned businesses tend to rely more on external financing than their male counterparts. A strong and healthy business environment, including physical and virtual infrastructure, is essential [13]. Women often lag behind in adopting technology due to a lack of training and information, as well as high acquisition and maintenance costs. Without new technologies, it is difficult for women to expand their businesses [38].

5.8. Theoretical Implications

Through the findings of the current study, the theory of empowerment has been advanced as the key aspects of empowerment that needed attention were identified as skill and training, technology, knowledge and information sharing, and provision of finance. In the context of this study, absence of the identified aspects is a crucial demotivator to the would-be women entrepreneurs. With respect to resource-based theory, the results indicated that the resources availed to potential women entrepreneurs ought to be multi-faceted depending on the state of the environment in which entrepreneurs seek to conduct their businesses. There is no one-size-fits-all. Women entrepreneurs who just started their business ventures may require more resources, such as training regarding business idea implementation, sourcing of finance identification, and promotion or advertising. The established women entrepreneurs have unique challenges that differ from those of new ventures. Traditional societies, especially in rural areas, often expect women to adhere to patriarchal ideologies that limit their freedom and access to resources. This expectation perpetuates a cycle of social reproduction where women's status remains stagnant, hindering their economic empowerment. Empowerment theory is extended by specifically grouping the empowerment efforts into non-financial and financial support. Different support should be given to women entrepreneurs in the stages of their businesses, which are usually relatively needed.

5.9. Practical Implications

Various women in South Africa pursue entrepreneurship out of necessity rather than opportunity. Addressing the barriers that hinder economic progress and participation of women in entrepreneurship provides them a reprieve. There is a dire need to support the economic contribution of women to steer the economic growth of South Africa through the provision of financial assistance. A gender-sensitive mindset should be inculcated and ingrained in everyone to ramp up the participation of women in entrepreneurship. It is critical to empower women to assume equal parts and fully participate in the economic development of South Africa. This creates a sustainable and equitable economic recovery and growth for everyone. To prevent continuous setbacks in accomplishing gender equality in entrepreneurship, potential women entrepreneurs should be afforded access to physical and financial resources. In addition, the tendencies of endorsing stereotypes about women in economic development practice need to be broken and eliminated to pave the way for women to exercise their abilities in entrepreneurship. In addition, reforms should be made to make childcare more accessible and affordable so that women may concentrate on entrepreneurship. To improve the participation of women in entrepreneurship, systems that support entrepreneurship need to be redesigned to accommodate the contribution of women in economic development. Furthermore, the government should ensure that

adequate security is provided, especially in industries hit hard by violence where women are highly vulnerable, especially transport and construction industries.

Women entrepreneurs should be involved in planning and policymaking processes so that they can get an opportunity to share their challenges. It is imperative to establish women-centric networks and platforms that facilitate collaboration and connections in order to improve women entrepreneurs' access to mentorship opportunities and networks. Networking is key to sharing business ideas and helping each other in finance and training. The networking of women entrepreneurs must be encouraged, and women entrepreneur networks can become a key source of entrepreneurship activities and a linchpin for promotion and development. This encourages other potential women to engage in entrepreneurship as they can quickly get assistance. Women entrepreneurs should also locate new market niches for their discoveries and create cutting-edge delivery, promotion, and distribution strategies to commercialise goods and services.

Vocational training should be provided to women entrepreneurs, especially in new ventures, on financial and leadership competencies. To close the education and skills gap, it is critical to provide access to education and training programs suited to the requirements of female entrepreneurs. Government and non-governmental organisations should prioritise projects that give female entrepreneurs business training, mentorship, and technical assistance, particularly in underserved areas. Furthermore, improving digital literacy and providing access to technology can empower women to use digital tools and platforms to build their businesses. Collaboration with educational institutions and industry professionals can also assist build curricula and training programs that are relevant to the changing demands of women entrepreneurs and the business landscape. In addition, the government should ensure that prospective women entrepreneurs are upskilled with technical and soft skills to run the business smoothly.

There is a need for the local government to mobilise more financial resources to improve women entrepreneurship in South Africa. The government should incentivise the advancement and recruitment of women in entrepreneurship by providing them with business grants and subsidies to stimulate the desire to run a business. There is a strong need for the formal financial industry to craft an efficient and effective strategy to promote the accessibility of women entrepreneurs' financial institutions. The banks must take robust steps to encourage women entrepreneurs to take credit service which can flourish their businesses. The study found that women are hesitant to take up the procedural formalities required by the banks before providing the loans. The banks must make the application of loans for women entrepreneurs easy and quick. The bank staff ought to closely assist loan applications of women entrepreneurs. The study found that most women in South Africa tend to be more risk-aware than men, which erodes their confidence to fully commit themselves to entrepreneurship. Hence, the government must provide professional programs to build self-efficacy and confidence.

6. Conclusion

The review of the literature indicated several substantial constraints encountered by entrepreneurs in South Africa and usually trace the contours of gender. In terms of financial hindrances, the women entrepreneurs face challenges of inadequate financial assistance access, credit and collateral unavailability, insufficient useful support institutions and limited resources and assets. Regarding social challenges, women entrepreneurs encounter family responsibilities, lack access to information, poor social networks and education. In relation to political challenges, women entrepreneurs face severe lack of sound policy and legislation that support them. Concerning technological challenges, women entrepreneurs face poor infrastructure for business and technology, poor network and load shedding and poor implementation of policies. In terms of ecological factors, women entrepreneurs encounter poor access to land to carry out their business activities. The main limitation of this study is that in-progress studies with relevant results were excluded from this review. Hence, future studies may carry out a similar study to accommodate the excluded in-progress studies, which could have been completed by

then. In addition, future research should adopt a more analytical perspective, exploring the root causes of these challenges and assessing the impact of various interventions in greater detail.

Institutional Review Board Statement:

Sinqobile Joseph Mkhwanazi: Writing – original draft, Conceptualization; Software, Resources, Validation.

Reward Utete: Methodology, Formal analysis, Writing – review & editing, Validation, Supervision, Project administration, Methodology and Conceptualization.

Transparency:

The authors confirm that the manuscript is an honest, accurate, and transparent account of the study; that no vital features of the study have been omitted; and that any discrepancies from the study as planned have been explained. This study followed all ethical practices during writing.

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