

Challenges Faced by Women Entrepreneurs in Small and Medium Enterprises in Swaziland

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ABSTRACT

Although contemporary economies take women entrepreneurship seriously, the uptake of entrepreneurship activities by women remains low in Swaziland; the involvement of women-run businesses in economic development is minimal. Using a quantitative research methodology which involved the filling in of objective questionnaires by female entrepreneurs, the study sought to establish the challenges faced by women entrepreneurs in Swaziland, identify contributing factors to these challenges and consider the roles played by different stakeholders in promoting women entrepreneurship. The study revealed that most women who are actively engaged in business are aged between 30 to 49. Because of the power of education, these women believe that they are capable of running successful businesses. However, some women feel that they are weak and marginalized. All the study participants have less than 10 years of experience in business. There is inadequate Government support and most of the women lack knowledge about where they could get support. Despite having legislation that supports women's participation in economic development and the business interests of women, women remain underrepresented in national economic activities. Significant challenges faced by women in business in Swaziland are related to cultural factors, funding and lack of information. More research based strategies are required to create awareness of the business opportunities available for women entrepreneurs in Swaziland. The study concluded that women entrepreneurship is fairly new in Swaziland hence there is need for further research on the women entrepreneurship and how it benefits different stakeholders. Gender justice based socio-cultural reorientation in Swaziland could give more women the opportunity to explore their potential in business without fear of victimization and marginalization.

Keywords: *Women entrepreneurs, business challenges, opportunities, economic development, Government, stakeholders*

Introduction:

Women's participation in entrepreneurial activities occurs at different business levels and it varies from one country to another. An entrepreneur is "a person who undertakes a wealth creating and value adding process, through developing ideas, assembling resources and making things happens" (Kao, Kao, & Kao, 2002). Therefore, entrepreneurship is the means by which one can create something different and innovative, acquiring and utilising multiple resources in order to implement a different venture and exploit profit making opportunities, at times taking calculated risks (Mishra & Zachary, 2011); (Nieuwenhuizen, 2013). There is a spate of debates and myriad studies on women entrepreneurship because the phenomenon is acknowledged by many Governments as a tool with which citizens can fight the scourge of unemployment by promoting the youth and women to attain self-sustainability, self-empowerment and economic development (Nieuwenhuizen, 2013). For example, the Clinton Administration in America tried various strategies to increase the number of women contractors, and yet, despite owning 30% of the firms in the United States of America (USA), it took 15 years for women-owned firms to achieve a 5% quota of all Federal contracts ; women have lower levels of efficacy and confidence than men (Coleman & Robb, 2017).

Closer to Swaziland, in South Africa, the Government has a specific goal to facilitate women's economic empowerment by increasing the number of businesses owned and run by black women. The goal is to increase the numbers of women who manage existing and new enterprises, and increase their access to economic opportunities, infrastructure and skills training (Broad Based Black Economic Empowerment [BBBEE] Act, 2003). It is also encouraging to note that in Swaziland, women entrepreneurship is encouraged. The constitution of Swaziland states under its economic objectives that, 'the state shall afford equality of economic opportunities to all citizens and, in particular, the state shall take all necessary steps so as to ensure the full integration of women into the main stream of economic development' (Government of Swaziland, 2005, p. 37).

This kind of commitment from Government has encouraged other stakeholders to come on board with initiatives in the form of projects and programmes that support women's businesses. In Swaziland, it has been further noted that problems created by unemployment have forced development oriented organisations to provide assistance to Government and one of the areas mostly benefiting from such assistance are female entrepreneurship projects (Swaziland Integrated Labour Force, 2013).

Through one of such stakeholder initiatives, from 2011 to 2014, the United Nations Entity for Gender

Equality and the Empowerment of Women introduced a Project for Women in Informal Cross Border Trade for Swaziland [WICBT], worth approximately USD500,000.00 (United Nations Development Assistance Framework, 2013). The project aimed to create wealth, reduce poverty and minimize exclusion among WICBT through creating an enabling business environment for women in informal cross border trade. In a related development, Techno Serve, through a network of non-profit partners who provide business advisory services has empowered women to build profitable and sustainable microenterprises and these have improved the beneficiaries' livelihoods to such an extent that some of them are able to support children who have been affected by HIV/AIDS (Zuzana & Thierry, 2016). This initiative complements recent research findings which have confirmed that entrepreneurship programmes are meant to create jobs and sustainable livelihoods for the beneficiaries (Dlamini & Bimha, 2017).

Statement of the Problem:

The study perceives that, despite all the efforts from either Governments or independent stakeholders, to support women entrepreneurship, the levels of adoption of entrepreneurship by women are still considered to be low and problems among women entrepreneurs still persist with no solution in sight. Management practitioners argue that policies and plans mean nothing if they are not implemented, there is need for strategy, structure, finance and will power to implement them (Schermerhorn & Bachrach, 2015; Lazenby, 2017). Adopting and implementing strategies that curtail the marginalisation of women in national economic activities and challenges faced by women entrepreneurs can steer the Kingdom towards the attainment of His Majesty King Mswati 111's vision of Swaziland becoming a First World nation by 2022.

Study Purpose and Objectives:

Thus, the purpose of the study is to look at challenges faced by women entrepreneurs in Swaziland, so that women entrepreneurs can play a more significant role in developing themselves, their families and the Swazi economy. Research shows that there is a positive, statistically significant association between national economic growth and entrepreneurship (Nieuwenhuizen, 2016).

The objectives of the study are:

- To establish the prevailing challenges facing women entrepreneurs in Swaziland.
- To identify the major contributors to the challenges affecting women entrepreneurs in Swaziland. .
- To assess how the government and other stakeholders can ease problems associated with the barriers/limitations affecting women entrepreneurs in Swaziland.

- To recommend ways in which women entrepreneurship can be improved in the country.

Importance of the Study:

Government: New information from the study will assist policy makers to develop new policies and statutes that promote women entrepreneurs. There is potential for economic development via women participation in various developmental projects

Women entrepreneurs: The study can assist this stakeholder group with the actual problems that affect their businesses and the input from the different participants widens their options when it comes to seeking solutions for addressing these challenges.

Financiers and interest groups: These would be happy to work with women entrepreneurs who have more knowledge about their investments because this reduces risk exposure even though this creates more business opportunities

Scope of the Study:

The study covered Swazi women entrepreneurs in the Manzini, Hhohho, Lubombo and Shiselweni regions of the country. The following cities and towns represented the four regions respectively; Manzini and Matsapha, Mbabane, Malkerns and Nhlangano.

Limitations of the Study:

- Issues in the study may require more time because they are of a medium to long term nature.
- Accesses to business data is limited owing to the fact that businesses treat information about their operations as highly confidential and they do not want to divulge certain information.
- There is a risk of getting inaccurate information owing to a protectionist approach on the part of participants.

Literature Review:

Types of Entrepreneurial Business and Why Women Become Entrepreneurs:

Different types of entrepreneurial businesses can be found in the informal sector, the micro-and small business sector, the medium and large business sector, franchisors and franchisees, and corporate entrepreneurship (Nieuwenhuizen, 2013); Strydom et al., 2016). The characteristics of these types of entrepreneurship businesses are summarised in table 2.1 below.

Table 2.1 Types of Entrepreneurial Business

Type of Business	Characteristics
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• The informal business sector	Any business not registered for value added tax purposes. In developing countries the informal sector accounts for between 30% and 80% of the workforce (Karl, 2000). The majority of businesses in this category are in retail-trade. According to Strydom et al.(2016), the real challenge is to ensure an enabling environment to formalise this sector to the advantage of these businesses and the economy.
• The Micro-and small business sector	These businesses are usually started and managed by individuals as micro-or small businesses. Entrepreneurs who lose the desire to develop or grow the business become a manager who maintains the business as it is. Those who go for risk and change can grow to become medium and large enterprises.
• The Medium and large business sector	At this level, a fine balance between management and entrepreneurial skills is needed. (Drucker, 2006) argues that this kind of enterprise requires effective leadership whose foundation is thinking through the organisation’s mission, defining it and establishing it clearly and visibly. The leader must establish integrity, trust and empathy and empowerment, so the buck stops with them (Atkinson, 2014).
• Franchisors and franchisees	These are businesses that buy the legal right to use other businesses’ model or names. In Swaziland this type of business is common among petroleum distribution companies and restaurants. They promote the vision of the franchisor that provides the overall management direction. This is entrepreneurship
• Corporate entrepreneurship	

	that takes place within an existing corporation through the identification of new business opportunities or ideas. It is a form of diversification
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Source: Strydom, et al. (2013: 303-309). Research in Bangladesh discovered that 31% of women entrepreneurs were self-motivated to venture into business because they wanted to be self-confident, have extra income for their families, run family businesses and to embark on a quest for economic freedom (Hani, 2015). Research in Swaziland found that economic dependence perpetuated violence against women therefore conversely economic independence could reduce the scourge of gender based violence. After entrepreneurial training, women increased their ability to negotiate relationships with partners and they earn more respect in their communities (Gender Links for Equality and Justice, 2013).

Women Entrepreneurship in Swaziland:

The emergence of women entrepreneurs in Swaziland has resulted in the formation of female entrepreneur oriented organizations. One of these organizations is The Business Women’s Forum of Swaziland which has partnered with The Federation of Swaziland Employers and the Chamber of Commerce (FSE & CC), The United Nations Development Programme (UNDP) and Techno Serve (Business Women’s Forum of Swaziland, 2011). The Business Women’s Forum of Swaziland (BWFS) is the apex representative body for female entrepreneurs and corporate businesswomen in Swaziland. The Forum aims to facilitate women’s economic empowerment by acting as a source of support, advocacy, information, networking and recognition for members of the sector (Business Women’s Forum of Swaziland, 2011). The Forum also produces a women-owned business listing for Swaziland because female business owners in Swaziland have remained largely invisible. The aim of the listing is to keep a record of women in business in the country, thereby acknowledging the contribution of women to the Swazi economy and stimulating increased attention to their enterprises. The same information can also be used when lobbying Government and other stakeholders for support.

Table 2.2: Business Women’s Forum of Swaziland Membership by economic sectors

Economic Sector	Percentage of Membership
Service: Hospitality	15%
Service: Consulting and Marketing	12%
Service: Home, Health, Clerical	24%
Retail and Distribution	29%

Agriculture	7%
Finance and Real Estate	10 %
Other	3%

Source: Business Women’s Forum of Swaziland (2011).

The United Nations Development Assistance Framework [UNDAF] (2010) which works with BWFS highlighted that women were worse off in terms of poverty prevalence rates owing to the fact that there is very low female participation in the formal employment sector. At home, women continued to be considered as minors under some laws and practices. As a result it was not easy for women to have access to Swaziland National Land (SNL), and it was equally challenging to access Title Deed Land (TDL) (UNDAF, 2010).

Problems and Challenges Faced By Women Entrepreneurs:

Studies on entrepreneurship generally tend to agree on the different challenges faced by the entrepreneurs. (Joubert, 2011) asserts that, women in Swaziland, in their endeavours to engage in the opportunities in the small to medium enterprises sector, were constrained by deeply engrained stereotypes and attitudes towards women in society. As a result, the marginalization of women persisted despite improvements in the legal status of women. The Global Economic Monitor is an organisation that measures entrepreneurial activity in 70 countries. The Global Entrepreneurship Monitor [GEM] report of 2013 indicated that in 2012, 67% of entrepreneurs in South Africa were opportunity entrepreneurs (people that are motivated by a business opportunity to start a business) and 32% necessity entrepreneurs (people who are driven to start business by their economic situation; they start a business out of necessity because they need a source of income) (Turton & Herrington, 2013) Those in the latter category lack commitment to the business and are likely to quit if their situation improves. Impediments to women businesses in Swaziland included: access to finance, suitable places to run businesses from, lack of market opportunities, lack of infrastructure and personal circumstances of individual entrepreneurs (Gender Links for Equality and Justice, 2013).

In a related study (Bajpai, 2014), asserts that, customs, social and personal problems affected women businesses and this was compounded by poor educational backgrounds and the lack of technology skills. Oftentimes, financial institutions that offer loans become skeptical about women and they begin to doubt their seriousness (Ibid). A study in the Chennai City concluded that most women businesses’ problems were linked to: size of business, owners’ marital status, experience, educational levels, and age (Vertichelvi & Vethirajan, 2015). The most common challenges identified are, the risk of establishing the business, and

skills to manage and grow the business (Nieuwenhuizen, 2016). The (African Human Development Report, 2016) described women in Uganda as a harassed gender which lacked access to information and finance, and do not have collateral, they can't collect their debts, and in some cultures women are marginalized.

Entrepreneurship Success Factors:

The main factors contributing to the success of enterprise are integrity, leadership and calculated risk (Mishra, 2013). The author further explains that, integrity entails knowledge, skills and understanding of the business environment and creativity (Mishra, 2013; (Schermerhorn & Bachrach, 2015). Leadership is about good human relations and having a positive attitude that motivate others and encourages them to work harder (Brevis &Virba, 2014; Strydom et al., 2016). Calculated risk entail the ability to make decisions considering available opportunities, risks and other assessment criteria to achieve the optimum benefits (Lazenby, 2016); Strydom et al., 2016). It has been noted that sub-Saharan African countries have lost over 33% of their development outcomes due to gender inequality. A key success factor in women entrepreneurship could therefore be, to encourage African countries to adopt policies which accelerate gender equity and women empowerment (African Human Development Report, 2016).

Research Methodology:

Using a survey design for the study, quantitative data were collected on a representative basis (Maree, 2016), from a conveniently selected sample of 50 business women from the country's four regions of Shiselweni, Manzini, Lubombo and Hhohho. A sample is a subset of the population and it is used when it is not feasible to conduct the entire population of study (Bryman, et al., 2015). A survey is a cross-sectional research design in relation to which data is collected predominantly by self-completion of questionnaires or by means of self-structured interviews on more than one case and at a single point in time in order to collect a body of quantitative or quantifiable data (Zikmund & Babin, 2010); (Bryman, et al., 2015). The reason the researchers preferred the survey method is because the researchers believed it was a faster means of collecting data and it came with efficiency and accuracy at the same time.

Secondary data sources used for the study include management books on entrepreneurship, journal articles, Government statutes and regulations, project reports, and reports on seminars and workshop proceedings.

Primary data was collected from fifty respondents who agreed to complete responses to structured and objective questions. However, the questionnaire was tried out on three stakeholders who did not participate in the study. Comments made were used to fine tune the questionnaire. For example, researchers had to drop the term "empowerment" because entrepreneurs

said it had political connotations. Researchers went to the participants with letters informing the participants about the purpose of the study, how they had been selected, why their participation was considered important and the respondents were given assurance about privacy and confidentiality matters.

The study faced some resource and logistical constraints but the fact that the student researchers were familiar with the local terrain and culture facilitated the smooth collection of data from all the four regions. This study is weakened by the fact that the study is based on women in business alone and no information was collected from key stakeholders such as Government and independent sponsors.

Analysis of the Data:

Table 4.1 Summary of respondents by region of birth [N=50]

Place of Birth (% frequencies)					
Shiselweni	Manzini	Hhohho	Lubombo	Other	Total
36	24	22	16	2	100

Source of data: Field Work (2018)

According to Table 4.1 the majority (36%) of women entrepreneurs in Swaziland were born in the Shiselweni region, followed by Manzini region (24%), Hhohho region (22%) and then Lubombo (16%). 2% of the respondents were born outside Swaziland

Table 4.2 Age Group of women entrepreneurs

[N=50]

Age Group(% frequencies)					
29 years and below	30 to 39 years	40 to 49 years	50 to 59 years	60 years and above	Total (%)
18	26	34	16	6	100

Source of data: Field Work 2018

Table 4.2 above shows that women entrepreneurs in Swaziland are concentrated in the 30 to 49 years age group (60%), (18%) are below 29 years of age and (22%) are above 50 years old. The majority group is the most active group, out of school and no longer concentrating on bearing children, most of the ladies below 29 will still be busy at school and looking after young children while those above 50 are not very active because of age. Age or lack of maturity to handle business issues was identified as one of the problems in the Chennai City study (Vetricelvi & Vethirajan, 2015).

Table 4.3 Level of Education [N=50]

Respondent's highest level of education (% frequencies)					
No formal education	High school	College	University	Post graduate	Total
18	18	24	36	4	100

Source of data: Field Work 2018

Table 4.3 shows that the majority (64%) of Swaziland women in business have good education, they have college, university and post graduate certificates. Surprisingly an equal number of respondents (18%) said that one needed to have only a high school education or no formal education to go into business. This finding is in line with Vertrichelvi and Vethirajan (2015) and Hani (2015) who identified good education as an ingredient for success in women's businesses.

Table 4.4 Marital Status [N=50]

Marital status of respondents (% frequency)				
Single	Married	Divorced	Widowed	Total
36	36	16	12	100

Source of data: Field Work 2018

An equal number of our respondents were found to be either single or married women (36%). The count of divorcees was 16% and only 12% were widows. In a similar study by (Vertrichelvi & Vethirajan, 2015) it emerged that the married entrepreneurs encountered most business problems as well as those running large businesses.

Table 4.5 Years of Experience as Business Women [N=50]

Experience gained as business woman(% frequency)				
Below 3 years	3 to 6 years	6 to 9 years	10 years and above	Total
24	22	22	32	100

Source of data: Field Work 2018

All the women entrepreneurs in Swaziland are relatively inexperienced. All of them do not have experience spanning above 10 years.

Table 4.6 Location of Businesses [N=50]

Geographical location of business (% frequency)

Shiselweni	Manzini	Hhohho	Lubombo	Total
34	24	32	10	100

Source of data: Field Work 2018

Shiselweni hosts 34% of the women businesses in Swaziland, followed by Hhohho (32%), Manzini (24%) and Lubombo region has only 10%.

Table 4.7 General treatment given to women entrepreneur in Swaziland

Item	Please indicate if you do agree or do not agree with the following statement by checking True(yes) or False(no)	True/yes(%)	False/no(%)	Total(%)
1	I think women are marginalised in Swaziland	60	40	100
2	I think women are believed to be naturally weak in Swaziland	50	50	100
3	I think there are fewer women entrepreneurs in Swaziland than men	68	32	100
4	Women entrepreneurs still struggle for funding	68	32	100
5	Successful women struggle to balance their family lives	54	46	100
6	I think women always have to do more than men to prove they are capable	66	34	100
7	Women believe in their capabilities	64	36	100
8	I have had support outside my own family	64	36	100

Source: Field Work 2018

Item 1 in Table 4.7 shows that women in Swaziland are believed to be marginalized and 60% of the respondents alluded to this fact while 40% of the respondents believed otherwise. The finding is in line with (Bajpai, 2014)'s observation that African women entrepreneurs are affected by customs, social and personal problems that involved playing motherly and family roles while men focus on business. Joubert (2011) said that the marginalisation of women persist even though there have been improvements in the legal status of women. This implies that something is wrong with the policy implementation processes. Additionally, (United Nations Development Assistance Framework [UNDAF], 2013) notes that, women continue to be considered as minors before some laws thus their chances to access resources are diminished.

Item 2 in Table 4.7 shows that half of the respondents think that society believes that women are naturally weak in Swaziland, while the other half does not agree to that. This finding actually confirms the African Human Development Report (2016) which described women in Uganda as a harassed gender who lack access to business finance and other resources. This can be associated with research findings by Hani (2015) who argued that entrepreneurial challenges which are faced by women include: their conservative social attitude, gender discrimination and lack of skills and training. The findings also comprehend an argument by Joubert (2011) that women are constrained by deeply ingrained stereotypes and attitudes towards women in society.

Item 3 in Table 4.7 shows that 68% of the women surveyed believe that there are fewer women entrepreneurs in Swaziland than there are men. The remaining 32% believe that this statement is untrue. This finding shows women believe that they are being dominated by men.

Item 4 in Table 4.7 shows that 68% of the respondents said that women still struggle to get access to funding for their ventures while 32% said that getting access to funding was not a problem. The Business Women Forum of Swaziland (2013) clearly stipulates that its role is to mobilise support on behalf of women in business from Government and other stakeholders. Between 2011 and 2014 the UN invested about USD 500,000 in the empowerment of women in a project called Women in Informal Cross Border Trade for Swaziland [WICBT] (UNDAF, 2015), a clear sign that Swazi women need financial support. Gender Links for Equality and Justice (2013) also identified funding and suitable places to do business as the most challenging barriers for women in business in Swaziland. The disparities in these findings imply the problem of information asymmetry which needs to be addressed. If the whole system is transparent information should freely circulate among stakeholders.

Item 5 in Table 4.7 shows that more (54%) women who do well in their business ventures tend to struggle with balancing their family lives with work life. The remaining 46% said successful women can juggle work and life.

Item six in Table 4.7 shows that 66% of women in business have to do more than their male counterparts to prove that they are capable while the remaining 34% say men have to do more. Women are generally believed to depend on men hence they to remove themselves from this dependency syndrome they have to work extra hard (Gender Links for Equality & Justice, 2013). Because women have demonstrated that they are equally capable, the Government in Saudi Arabia finally gave women freedom to drive and to go and attend football matches (BBC News, 13 January 2018).

Item 7 of Table 4.7 shows that women do believe in their capabilities. 64% of the women agreed with this, while 36% believe that women have little faith in their capabilities. Results of training in entrepreneurship by Gender Links for Equality (2013) demonstrated that women gained self-confidence, self-esteem and relationship control once they became actively involved in business.

Item 8 in Table 4.7 confirms the majority of women in business (64%) have received support from non-family members. This situation is influenced by the mushrooming of donor organisations that promote women in different ways such including training in life skills and women empowerment (Gender Links for Quality and Justice, 2013), Entrepreneurial spirit and self-sustainability (Techno Serve, 2013), start-up capital and entrepreneurship training (Open Southern Africa Labour and Development Research Unit, 2016) and many others.

The results in Figure 4.1 below revealed that 50% of the women entrepreneurs sampled believed that a woman can start a business at any stage in life while 18% believed that a business is started when growing up. Another 18% believed that the ideal time to start business is after tertiary. The remaining 14% believed in starting a business immediately after one has finished high school education.

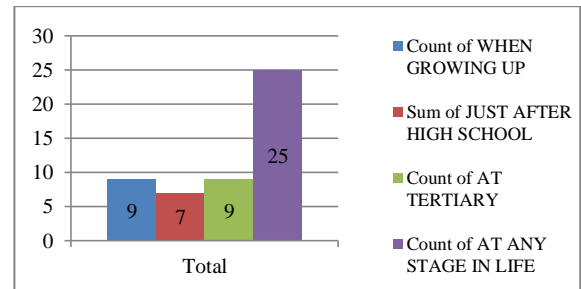


Figure 4.1: The stage at which women start business

Source of data: Field Work 2018

Figure 4.2 below shows a summary of major contributors to the challenges faced by women entrepreneurs in Swaziland. The majority of the women (32%) believe that start-up capital is the major contributor, 26% feel competition from established companies is the problem, 16% of the respondents cited the lack of support (that is, being the only believer in their project) as being the major contributor to their struggle and sometimes failure in business. Another 16% responded to the lack of self-confidence as a major contributor. The remaining 10% indicated that the lack of family support was the main contributor to the challenges they face.

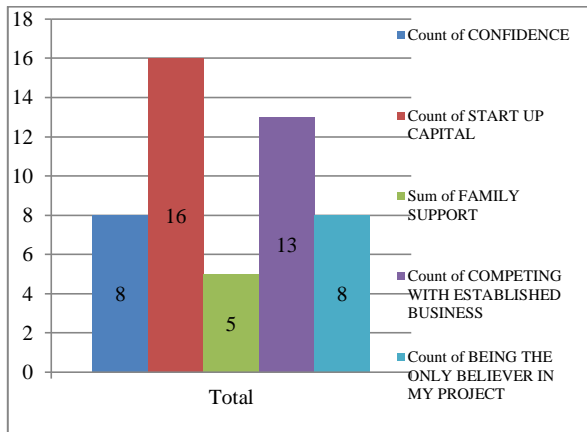


Figure 4.2 Major contributing factors to challenges faced in starting business

Source of data: Field Work 2018

Table 4.8 Type of Support Received

Types of Assistance received (% frequency)			
Financial	Business management	Networking opportunities	Total
56.3	28.1	15.6	100

Source of data: Field Work 2018

Table 4.8 shows the different forms of support that women in business had received. 56.3% said they had received financial assistance, 28.1% had been assisted in managing the business and 15.6% said they got an opportunity to network with other members of the business community.

Figure 4.3 below displays a summary of organisations sighted as being supportive to women entrepreneurs. Only 32 of the 50 women responded to this question indicating there was little knowledge about potential programs and sponsors of programmes that promote women entrepreneurs in Swaziland. 11 of the respondents mentioned Government, 8 sighted NGOs, 5 said private companies and the rest others.

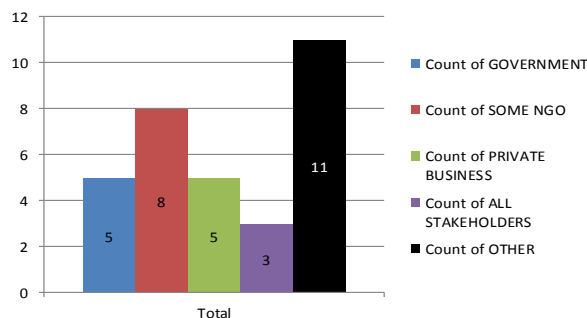


Figure 4.3: Organisations supporting women entrepreneurs

Source of data: Field Work 2018

Table 4.9: Effects of external assistance and adequacy of Government support

Answer yes or no to the following two questions	Yes	No	Total
Has your business experienced positive change after assistance?	68.8	31.2	100
Is the Government doing enough to support women businesses?	38	62	100

Source: Field Work 2018

Table 4.9 shows that 68.8% of the women who had received help said there were some improvements in their businesses but there was no change in the remaining 31.3%. The table also shows that 62% of the participants feel that Government was not doing enough to support women owned enterprises in Swaziland. Only 38% of the women entrepreneurs believed that Government supported them adequately.

Table 4.10 Non Governmental and State Organizations Involved in Women Empowerment in Swaziland.

State Non Governmental organisations that support women entrepreneurs in Swaziland

Name of Organisation	% frequency
1. Business Women Entrepreneurship Development	12
2. Business Women’s Forum	10
3. FSE &CC	8
4. Imbita	8
5. Lilima	2
6. N/A	28
7. Hlanyelo Fund	2
8. Sebenta	4
9. SEDCO	18
10. World Vision	8
Total	100

Source of data: Field Work 2018

Table 4.10 shows the different organisations that have assisted women in business, most of them NGOs (Business Women Forum, Business Women Entrepreneurship Development and World Vision). The rest are State Owned Organisations, SEDCO being the largest contributor (18 %). A surprising finding is the N/A category (28%) which represents women who did not know of any organization that supports women businesses.

Figure 4.4 is a summary of reasons given by women on why they became entrepreneurs. These include seeking independence (40%). 24% said they were driven by unemployment or the scarcity of jobs, 20% started a business because of the single parent life style and 16% were pushed by the need to sustain their livelihoods.

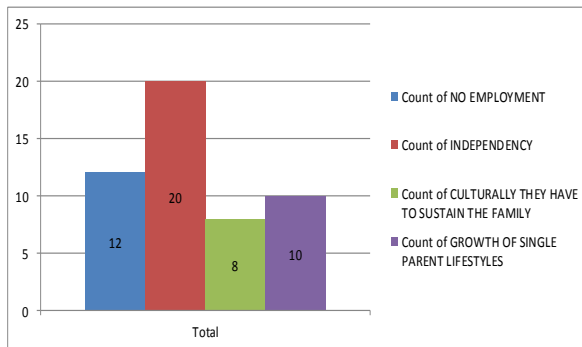


Figure 4.4: Reasons why most women became entrepreneurs

Source: Field Work 2018

Conclusion:

The objectives of the study were to:

- establish the prevailing challenges facing women entrepreneurs in Swaziland.
- identify the major contributors to the challenges affecting women entrepreneurs in Swaziland. .
- assess the roles of government and other stakeholders to ease the barriers/ limitation affecting women entrepreneurs in Swaziland and
- recommend ways in which women entrepreneurship can be improved in Swaziland

The following conclusions were arrived at based on the above study objectives.

Prevailing Challenges faced by women entrepreneurs:

Notwithstanding efforts by Government, non-Governmental organisations and state owned enterprises to promote women entrepreneurship in Swaziland and the interest and commitment demonstrated by the women themselves, the study can conclude that women entrepreneurs are still underrepresented in national economic activities. They are marginalised and not adequately supported for various reasons. The study can also conclude that there is perceived potential in women entrepreneurs based on their high levels of education. It can also be concluded that major challenges faced are to do with a culture that restricts women from exploring their potential, a general lack of knowledge about business, particularly the belief that one does not need formal education to run a successful business, and funding challenges that can be associated with the former.

Major contributors to the challenges faced by women in business:

It can be concluded that the women in business concept is still new in Swaziland and the biggest challenge is women have got no experience in running businesses. One more contributor to the challenges faced by women was that women get into business out of desperation because they have no alternative. This means that they might not be committed and if they get better things to do they will quit business.

Role of Government and other stakeholders:

Responses given to various questions that touched on Government's role showed that Government is supportive of women enterprises. However, the fact that women are still struggling and feel marginalised made the study conclude that Government still has to do something in order to close the gap between business women's expectations and what they are actually getting from Government. It can be safely concluded that there are weak and few programmes that support Government's good objectives and intentions with regards to women entrepreneurship as enshrined in the laws of the Kingdom.

Implications for women businesses:

The study clearly indicates that Swaziland has not yet practically attained the gender equality status. All the major findings of the study imply that a lot of change must take place to escalate women in business's initiatives which have a lot of potential to contribute to national economic development.

Recommendations:

Two sets of recommendations are proposed for the study. Recommendations for practice focus on practice strategies that can be implemented to improve the participation and contribution of women businesses to the national economy, their families and empowering themselves as individuals. The second set of recommendations is about generating new knowledge and information through research.

Recommendations for Practice:

The fact that 18 of the 50 women that participated in the study could not identify organisations that support women in business in Swaziland is a clear sign of lack of publicity and marketing by both, Government and those who support Government efforts in promoting women in business. There is need for an aggressive approach to promoting women entrepreneurship. This can involve public testimonies by women that have been successful in business, wider distribution of information pamphlets and brochures and pronouncements through public media regarding the advances being made towards achieving the Government's goal to incorporate women in national economic activities.

Prevailing challenges facing women entrepreneurs demonstrate that the support given to women entrepreneurs was inadequate, women entrepreneurs are still underrepresented in national economic activities, and they are marginalised. The study recommends that the Government must make sure the systems that are put in place to promote Government's commitment to support businesses are functioning properly because having good policies is one thing and implementing another. A review of the constitution on issues of land ownership must be prioritised. Policy implementers must work with all

stakeholders to operationalize Government policies in ways that are fair and transparent. This must result in information being circulated widely to reach all stakeholders.

Secondly, with proper orientation and grooming, women cannot be seen going into business for wrong reasons such as the push factor of high unemployment rates. The study therefore recommends that women should be groomed and trained about business from early stages in their education curricula so that they develop a natural liking for being entrepreneurial and become willing and able to empower themselves. In line with this, a call for a gender sensitive and equity based approach is required on the part of all those involved in business mentorship programmes. For example results have shown that women are highly educated. Yet recent research in the USA showed that women are highly educated but they do not have skills in areas such as engineering and computer sciences. These are the areas that require more entrepreneurial skills (Coleman & Robb, 2017). Swaziland should also develop strategies to avoid challenges which are associated with a culture that restricts women from exploring their potential and general lack of knowledge about business, particularly the belief that one does not need formal education to run a successful business. The study recommends a total cultural reorientation to deal with customs, social and personal issues hindering women entrepreneurs from excelling in business. Commitment to change these factors has to start from those occupying high level offices so that the new culture is learned, adopted and spread by those responsible for implementing Government policies and community leadership.

The women in business concept is still new in Swaziland as demonstrated by the lack of experience among all respondents. There is no way these women will gain experience apart from waiting and being patient. The psychological law of service and waiting recommended by (Maister, 2005) is proposed for these women. It states that, 'it is hard to plan catch up ball'. However, if money, time and attention are to be spent in improving the perceived service encounter, then the largest payback may come in the early stages of entrepreneurship. Since occupied time feels shorter than unoccupied time as business women wait to gain experience, they need to get started now and they need to be working while they wait. In so doing they gain tremendous exposure and experience which cannot be measured by the passage of time.

Recommendations for further study:

Commenting on the issue of funding youth entrepreneurship (Dlamini & Bimha, 2017) noted that avenues for accessing finance to start business was still a big problem in Swaziland. For example stakeholders were willing to participate and contribute something towards educating people about business

but the moment those who need financial support produced their requests for funding, all disappeared into thin air. People are willing to support but not in terms of financial support. Research is needed to establish if there is any link between some of the problems identified in the study and noncommittal by potential financiers of women entrepreneurs. This was excluded from the current study.

The role of Government and other stakeholders can also be researched to establish how countries that have successful women entrepreneurial programmes achieved success and to benchmark local practices with such. It is also recommended that Government must not be the only stakeholder which is obligated to offer support. Thus, the recommended further research must incorporate stakeholders from Government, NGOs, women in business, potential beneficiaries who have not yet joined the world of business and colleges offering entrepreneurial curricula.

Last but not least the watchdog organisations for women in business such as BWFS have made their presence felt but they are not effective. Their roles in advocacy, strengthening funding, networking and capacity building, to name just a few, do not seem to be generating the desired results. This is another area that requires further research because the researchers believe that capacitating watchdog organisations can bring about more knowledge through wider information dissemination and the dissemination of more accurate and useful information. The current study did not have this as part of its scope.

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