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LED & SMME DEVELOPMENT

Women in business: A survey of women entrepreneurs



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Women in business:

A survey of women entrepreneurs

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Table of contents

1. Introduction	1
1.1 Aim and objectives of the study	2
1.2 Methodology	2
1.2.1 <i>Data collection and fieldwork</i>	2
1.2.2 <i>The questionnaire</i>	3
A. Literature review: contextualising the role and place of women in micro and small businesses	4
1. Women in the business environment	4
1.1 Social and cultural traditions	4
1.2 Gender in a business-related context	5
2. Constraints women experience in the business environment	8
2.1 Family and household responsibility	8
2.2 Unfavourable policy, and an institutional and regulatory environment	8
2.3 Lack of education, experience and access to training or information	9
2.4 Financial constraints	9
2.5 The economy and market-related constraints	9
3. Conclusion	10
B. Women entrepreneurs- survey responses	13
1. Biographic profile of the respondents	13
1.1 Age	13
1.2 Education	14
1.3 Marital status	15
2. Business profile of the respondents	15
2.1 Type of business	15
2.2 Number of years since business was established	17
2.3 Location of businesses	17
2.4 Start-up finances of business	19
2.5 Employment profile of business	20
2.6 Average turnover per year	21

3. The gendered nature of social and cultural traditions in determining the role women play in business	23
3.1 Reason for opening up businesses: choice versus necessity	23
3.2 The role family responsibility plays in businesswomen’s lives	26
4. Gender-specific question regarding being a women in the business world	28
4.1 Gender perceptions regarding businesses activities	29
4.2 Negative and positive perceptions in respect of being a woman in the business world	31
4.2.1 <i>Negative perceptions</i>	32
4.2.2 <i>Positive responses</i>	35
4.3 Specific business barriers experienced related to gender	37
4.4 Biased behaviour in the business environment	40
4.5 Reasons why women are underrepresented in the business environment	42
5. Gender in a business-related context	43
5.1 Financial aspects relating to business	43
5.2 Support structures in place for women in the business environment	47
5.3 The type of support required for business to be more successful	48
5.4 Knowledge concerning national policy imperatives favouring women	49
5.5 Future aspirations for your business	51
6. Procurement	51
7. Towards an monitoring and evaluation (M&E) system	52
8. Conclusion	53
8.1. Challenges faced by women entrepreneurs	53
8.2. Recommendations on how best to address the challenges identified	55
8.3. Framework for a simple monitoring and evaluation framework	56
8.4. Gender evaluation of business support programmes	57
8.5. Skills women have in business and mechanisms proposed to develop women’s skills in business	58
9. Reference list	60

ANNEXURE A: Business questionnaire	61
ANNEXURE B: Procurement of contracts	64

List of figures

Figure 1.1: Interviews per sector	13
Figure 2.1: Location of businesses	18
Figure 2.2: Start-up finances of the business	19
Figure 2.3: Spending patterns of business profits	22
Figure 4.1: Perceptions regarding being a woman in the business world	32
Figure 4.2: Respondents perception regarding gender influences in business challenges	37
Figure 6.1: Procurement of contracts	51

List of tables

Table 1.1: Age categories of the respondents	14
Table 1.2: Highest level of education attained	14
Table 1.3: Marital status	15
Table 2.1: Business activities	16
Table 2.2: Number years since business was established	17
Table 2.3: Employment profile	20
Table 2.4: Average turnover per year	21
Table 3.1: Reasons for starting a business	23
Table 4.1: Reasons why women are underrepresented in the business environment	42
Table 5.1: Do women experience more difficulty in accessing finance than men?	44
Table 5.2: Accessing loans from financial institutions	45
Table 5.3: Preferred institution from which to borrow money	46
Table 5.4: Current support structures in place according to the respondents	47
Table 5.5: Type of support required for businesses to be more successful	48
Table 5.6: Policies in place that favour women	49

List of abbreviations

DTI:	Department of Trade and Industry
FDC:	Free State Development Corporation
IDC:	Independent Development Trust
IDT:	Independent Development Corporation
M&E:	Monitoring and Evaluation
OECD:	Organisation for Economic Co-operation and Development
PACOFS:	Performing Arts Centre of the Free State
SEDA:	Small Enterprise Development Agency
TEP:	Tourism Enterprise Partnership
UYF:	Umsobomvu Youth Fund

1. Introduction

Entrepreneurship is in many instances seen as an important tool to fight unemployment, poverty and economic growth in the world. Successful businesses and the creation of new business ventures are critical towards contributing to the sustainability of the economy. Women entrepreneurship often plays an important but unrecognised role in the economy. Contrary to men, women are faced by specific obstacles, of family responsibilities and gender stereotyping in a largely patriarchal world, which they have to overcome in the business domain before they are able to access the same opportunities as their male counterparts.

Women's entrepreneurship has, during recent decades, been recognised as an important source of economic growth, be it in the formal or the informal sector. However, women still represent a minority of all entrepreneurs. As recognised by the Organisation for Economic Co-operation and Development (OECD), although women's economic potential and impact are substantial, reliable pictures that describe the specific impact of women in detail are still lacking (OECD 2004). In addition, women in business and women entrepreneurs are largely neglected issues both in society and in the social sciences, and research tends to focus more on men entrepreneurs than on women entrepreneurs. Often, this results in unequal opportunity between men and women from the perspective of entrepreneurship (OECD 2004). The purpose of this report therefore is to provide in depth reflection – not only from a business perspective but also from a gender perspective – on the specific challenges women experience in their own businesses.

This research was conducted on behalf of the *Free State Department of the Premier* and the *Free State Youth Commission*. The intended outcome of this survey is to provide the Department of the Premier with information on women in the business environment and on the challenges women face as business owners. This report is structured as follows:

- Firstly, the aim and objectives of the study and the methodology followed in the survey are discussed in detail,

- Secondly, there is a literature review contextualising the role played by women entrepreneurs in their own businesses,
- Thirdly, the focus is on the research that has been conducted with businesswomen in both the informal and the formal sectors.

1.1 Aim and objectives of the study

The overall aim of this study was to conduct a review and to contextualise the role that gender plays in business from the particular perspective of women entrepreneurs themselves. In addition, the study determines best practices and identifies weaknesses within the existing interventions. In order to achieve this aim, the following objectives were set:

- to determine the challenges faced by women entrepreneurs;
- to make recommendations on how best to address the issues identified during the review;
- to suggest the framework for a simple monitoring and evaluation framework for the study;
- to evaluate the extent to which existing business-support programmes are gender sensitive.
- to establish the skills available to women in business and the mechanisms to develop women; and
- to establish whether there is growth in terms of women coming into business;

1.2 Methodology

This section provides a brief overview of the methodology utilised in the research. Firstly, a desktop review was conducted to contextualise the role played by women in the business world and, secondly, a survey was done to gather empirical evidence at ground level and from a gender perspective of the impediments and challenges women entrepreneurs face.

1.2.1 Data collection and fieldwork

Data collection was done during November and December 2008. Four fieldworkers collected the data in the various suburbs of Bloemfontein, the Bloemfontein Central

Business District, the wider area of Mangaung, and in Ficksburg. In all, 56 interviews were completed, of which 25 interviews were with women entrepreneurs in the formal sector with registered businesses, and 31 interviews were with women in the informal sector. The interviews ranged from twenty minutes to an hour in duration and all of the interviews were recorded and conducted in the home language of the respondent. In general, the interviews with formal businesses were easier to conduct than those in the informal sector. Fieldworkers made appointments with women in the formal sector and the interviews took place uninterrupted. Fieldworkers experienced a number of problems in interviewing women in the informal sector. The fieldworkers found it more difficult to convince women in the informal sector to participate in the study than was the case with their formal-business counterparts. In addition, fieldworkers experienced difficulty in making appointments with women to be interviewed in the informal sector. As a result, women in the informal sector were mostly interviewed while they were working, and the interviews were often interrupted when the informal businesswomen had to attend to customers. This had an influence on both the qualitative flow and also the responses in such interviews. A snowballing approach was used to sample the various entrepreneurs.

1.2.2 The questionnaire

The questionnaire was divided into two sections (see Annexure A). The first section of the questionnaire was quantitative and structured. Respondents were required to provide basic socio-demographic details of themselves and their businesses. Information required of the respondents included their age, education, marital status and the number of people in their households. In the business section, respondents had to indicate the nature of their business, the number of years the business had been operational, the location of the business, the start-up finances of the businesses, the number of people employed in the business and the average turnover of the business. The second section of the questionnaire was qualitative and semi-structured, and it focused specifically on gender-related questions. The questions firstly focused on gender-specific questions regarding being a *woman* in the business world and secondly, the focus was on the business challenges women encountered in respect of their own businesses. Data capturing and the transcribing of the recorded interviews were done during December 2008 and January 2009.

A. Literature review: contextualising the role and place of women in micro and small businesses

The establishment of new businesses is widely regarded as an important component of modern global economic development. Countries worldwide are actively seeking means to promote business expansion and entrepreneurship. In developing countries, entrepreneurs are taking a leading role in helping governments to develop small and medium businesses that have the potential to reduce poverty significantly. Thus, small- and medium- business development is increasingly being identified as a fundamental component in development programmes. Business activities, whether they be on micro or the small scale, in the informal or the formal sectors, not only contribute to economic survival but also have positive social consequences and moreover contribute to overall development (Woldie & Adersua, 2004). Thus notwithstanding, the literature indicates that women are more disadvantaged than men in terms of business options and also business resources. In addition, the social and cultural contexts of different racial groups' women also are a key variable in determining and describing business success. Specifically in South Africa, African businesswomen are considered to be more disadvantaged than white women in terms of contributing to continuous growth via their businesses (Botha, Nieman, & van Vuuren, 2007). This literature review specifically focuses on contextualising the business environment of African women and also briefly explains the main barriers African women experience in the business environment.

1. Women in the business environment

This section contextualises African women in the business environment. First, there is a discussion on the social and cultural traditions that have a major impact on how women perceive themselves to behave in the business environment. Next, women and the gendered nature of business activities are discussed in more detail.

1.1 Social and cultural traditions

The gendered nature of social and cultural traditions is a key factor in determining the role women play in business. Women and their roles in society are largely divided

along gender lines. Other contributing factors that determine the place and perception of women in society are culture, class, race and age (Della-Giusta & Phillips, 2006). This gendered perception has a major influence on the way women and men approach business challenges. A number of studies have shown that women tend to perceive themselves less favourably in the business environment than do men, regardless of their culture, class, race and age (Malach-Pines & Schwartz, 2008). Much literature suggests that the gendered nature of cultural conditioning and traditional practices negatively influences women's choices in a business environment dominated by patriarchal systems.

Especially in developing countries, a woman's main role is seen as that of a wife and mother, and this restricts women to their maternal role and other household tasks. Furthermore, research on social roles indicates that women's self-image and their self-realisation differ radically from those of men. Acceptable traditional virtues that are socially highly regarded in women include subservience, supportiveness, fairness, equity and submissiveness. Contrary to men, women are often brought up to associate the pursuit of wealth with immorality, acquisitiveness, assertiveness and even ruthlessness (Woldie & Adersua, 2004; McClelland & Swail, 2005; Della-Giusta & Phillips, 2006). Women therefore often face an internal conflict, since the gender qualities that are expected of them in traditional terms can undermine their confidence and assertiveness in business situations (Woldie & Adersua, 2004).

1.2 Gender in a business-related context

Work-related activities tend to be divided according to gender, and the general perception exists that women prefer to engage in family-related activities (Della-Giusta & Phillips, 2006). Women-owned businesses tend to be concentrated in a relatively traditional gender-specific, 'feminized' and informal sector (Richardson Howarth, & Finnegan, 2004; Della-Giusta & Phillips, 2006). Thus, such gender division of labour has an influence on the sectoral integration of women in business. Women are inclined to be disproportionately represented in sectors such as food production, nutrition, health, beauty and family care, while in other sectors they are generally perceived as having low value (Della-Giusta & Phillips, 2006). In addition, these women-owned businesses tend to be low skilled, labour intensive and to make

minimal use of new technology. Reasons suggested in the literature for the minimal use of new technology are, firstly, that most women entrepreneurs lack the financial resources to acquire new technology. Secondly, women are more likely than are men to have limited exposure to using new technology in business processes (Richardson et al., 2004).

Women-owned businesses, especially home-based businesses, tend to perform relatively poorly in terms of economic growth. In general, women have difficulty in accessing formal means of funding to expand their businesses. Women also tend to borrow less frequently from banks and they then also borrow much smaller amounts than men (Singh & Belwal, 2008). In some cases banks tend to view women-owned small businesses as being 'too small' or risky to invest in. Especially in Africa, and even in countries that have gender neutral legislative and financial frameworks in place to assist small businesses owners, power relations remain patriarchal and bureaucratic and restrict women from accessing formal financial systems. This notwithstanding, micro-credit lenders view women as more reliable in terms of repaying their loans. Many micro-credit lenders prefer providing financial services to women, since women are considered less "risky" clients than men (Richardson et al., 2004).

Women are more likely than men to run their businesses from home or from a location close to their home. The main contributory factor for home-based businesses is women's household responsibilities. Secondly, women-owned businesses tend to be in the informal economy, have low or irregular incomes, and they do experience more difficulties than men in finding appropriate business premises. In addition, customary practices often deter or prevent women from owning or leasing premises in their own right, and they thus have no choice but to work from home or from informal business space (Richardson et al., 2004; Della-Giusta & Phillips, 2006;). Richardson et al. (2004) mention that even in cases where women are able to afford to rent premises, some landlords are reluctant to lease the premises without the approval of the women's husbands or families.

Businesses owned by women tend to be largely micro or small in scale and to have low profit margins. However, despite the small scale and low profit margins of

women-owned businesses, women often provide a substantial source of income for the household. Women are more inclined to focus on providing for their households' immediate needs rather than on maximising their incomes. Therefore, the general perception is that women-owned businesses are oriented towards stabilisation rather than ongoing expansion. The gender-specific sectors in which women are currently trading contribute to the smaller size of women-owned businesses in comparison with those owned by men. In addition, and in contrast to men, women generally have a strong aversion to taking risks, and this has an impact on the growth of the business (Richardson et al., 2004; Della-Giusta & Phillips, 2006; Dzisi, 2008; Singh & Belwal, 2008).

Reasons for starting up an own business are often explained in terms of two opposing factors, namely necessity (push factors) and choice (pull factors) (Orhan & Scott, 2001). Push factors are described as those factors that make starting up an own business a necessity rather than a choice. This includes elements such as insufficient household income, difficulty in finding employment, dissatisfaction with previous work, and the need for a flexible work schedule as a result of family responsibilities. Pull factors relate to aspects such a need for independence, self-fulfilment, entrepreneurial drive, desire for wealth creation, social status, and power (Orhan & Scott, 2001). Although the above-mentioned push and pull factors are not specifically gender related, the literature indicates that African women are motivated by necessity rather than by opportunity to start their own businesses. In other words, African women are to a great extent forced to engage in business activities and do not start their businesses from choice. The general perception is that women are not positively or highly motivated towards business ownership, and that they generally have only gone into business by default in order to overcome their poverty (Richardson et al., 2004). The primary concern of most African businesswomen is subsistence, that is, being able to provide or to contribute financially to household survival. In addition, the lack of promotion or recognition and the presence of gender discrimination in a formal employment environment are also related to gender-specific push and pull factors.

2. Constraints women experience in the business environment

Although all businesses face a number of constraints, literature on women-owned businesses suggests that some constraints are experienced more severely by women. Some of the main constraints reflected in the literature are discussed briefly in the next section. The following are among the main constraints identified in the literature: constraints of family and household responsibility, and the constraints of an unfavourable policy, and of an institutional and regulatory environment that seriously hampers women's business opportunities. Women are moreover constrained by less education, less experience and less access to training and information. Lastly, financial constraints, as well as economic and market constraints, also have an impact on women in the business environment

2.1 Family and household responsibility

The most serious constraint facing women and standing in their way of success in a male-dominated business environment is that of having to manage both domestic and work responsibilities, particularly since household responsibility impinges on the availability of time and also restricts mobility (Della-Giusta & Phillips, 2006).

2.2 Unfavourable policy, and an institutional and regulatory environment

Policy and institutional and regulatory practices are generally biased against women. Even in those African countries where policy is already in place to promote gender equality, gaps do exist between policy and implementation (Woldie & Adersua, 2004; Singh & Belwal, 2008). In general, governments tend to tolerate customary and religious practices that adversely affect women. This gap leads to an altogether unfavourable business environment for women. In addition, owing to their domestic roles and responsibilities, women tend to lack networks beyond the family or the close community. Locality thus constrains both women's mobility and their ability to establish formal business relations, as well as to access other physical and financial assets (Richardson et al., 2004).

2.3 Lack of education, experience and access to training or information

Gender biases are reflected in education, training and access to information. African women generally have lower levels of formal education than men. In addition, businesswomen tend to have limited business and managerial experience prior to starting up their own businesses. Women tend to be concentrated in lower-paid, lower-status employment in both the formal and informal sectors, and this does not support and enable them to build skills through experience (Richardson et al., 2004; Singh & Belwal, 2008). Apart from educational barriers, women generally lack information regarding business opportunities and have limited access to business training. Women who do engage in business have indicated that basic training in management and accountancy is one of the most common constraining factors (Della-Giusta & Phillips, 2006).

2.4 Financial constraints

Financial constraints decidedly constitute the biggest obstacles confronting most small businesses - regardless of gender. Nonetheless, as suggested in the literature, financial constraints, especially in respect of start-up businesses, affect women more adversely than men (McClelland & Swail, 2005; Della-Giusta & Phillips, 2006). A number of studies mention that most women business owners use fewer financial resources than men, but that they use a wider range of financial sources to enable them to cope in difficult times. Financial coping strategies range from personal savings and informal lending schemes to loans from friends and family. As indicated in the literature, women have less access to collateral and thus have difficulty in securing loans from commercial banks. In addition, the lack of exposure to banking practice contributes to a lack of confidence in women when it comes to negotiating loans (Richardson et al., 2004). As a result women-owned businesses tend to be undercapitalised. Undercapitalised businesses have few of their own assets, and women have limited means of accessing such resources from others (Richardson et al., 2004).

2.5 The economy and market-related constraints

Market failures impact on all entrepreneurs, but the literature indicates that women-owned businesses tend to be more severely affected in both the short and the long run

by changes in the economy and by volatile markets (Della-Giusta & Phillips, 2006). The slightest changes in the economy can have a negative impact on women-owned small businesses. Inadequate market demand and the lack of access to raw materials limit women in achieving business growth. However, changes in the economy are not always the main constraint to business growth as the sectors in which women operate also contribute to slow or negative business growth. Women are more inclined than men to operate in sectors with low profit margins. Furthermore, businesses owned by women are largely confined to local markets and have to compete with a growing range of affordable imported goods in an already saturated market (Richardson et al., 2004; Della-Giusta & Phillips, 2006).

3. Conclusion

This literature review has focused on contextualising the role and place of women in micro and small businesses. From the literature discussed it is apparent that social and cultural traditions play a major role in how women function in the business world. Women-owned businesses generally display certain characteristics that distinguish them from the businesses of their male counterparts. Typical characteristics relating to women-owned businesses include the following:

- Work-related activities tend to be divided along gender lines. As a result women tend to be overrepresented in certain sectors such as food production, nutrition, health, beauty and family care.
- Women-owned businesses, especially in the informal sector, tend to perform relatively poorly in terms of economic growth.
- Businesses owned by women tend to be largely micro or small in scale, with low profit margins.
- Women tend to have less access to formal financial resources.
- Women are more likely than men to run their businesses from home.
- Reasons for starting up an own business are often explained in terms of two opposing factors, namely necessity (push factors) and choice (pull factors). Women, particularly in the informal sector, tend to open up businesses not by choice but from necessity.

The specific constraints - identified in the literature - that women experience include the following:

- Firstly, family and household responsibility
- Secondly, unfavourable policy, and unsympathetic institutional and regulatory environments seriously hamper women's business opportunities.
- Thirdly, women are constrained by less education, less experience and more limited access to training and information.
- Lastly, financial, economic and market constraints have an impact on women in the business environment

B. Women entrepreneurs- survey responses

“If you are a woman, stand up and persevere, that is when you look back and you can see why you had patience because of the fruits that you will receive”

Informal-sector respondent

Literature on women in the business environment indicates that women in the business sector experience a number of gender-related challenges, and it is moreover apparent that social and cultural traditions play a major role in the way women function in the business world. In addition, according to the literature, women in the business world display certain characteristics that distinguish them from their male counterparts. Typical characteristics relating to women-owned businesses mentioned in the literature were firstly that reasons for women starting up an own business are generally often explained in terms of two opposing factors: necessity and choice. In addition women, with a few exceptions, trade in specific sectors such as food production, nutrition, health, beauty and family care. Women-owned businesses, especially in the informal sector, tend to perform relatively poorly in terms of economic growth. The literature further reflects that women-owned businesses tend to be largely micro or small in scale and that they have low profit margins. Women tend to have more limited access to formal financial resources, and lastly, women are more likely than men to run their businesses from home.

Also identified in the literature are specific constraints keeping women from succeeding in the business world. These constraints include the following: family and household responsibility; an unsympathetic policy, institutional and regulatory environment; less education, experience and access to training and information than men; and, financial constraints and, economic and market constraints moreover have an impact on women in the business environment

The purpose of the case study conducted with women in the informal and the formal sectors was to test to what extent the above-mentioned aspects in the literature were true. This section is structured as follows:

- Firstly, there is a biographic profile of the respondents.
- Secondly, the business profile of the respondent is analysed.

- Thirdly, there is a contextualisation of the gendered nature of social and cultural traditions in determining the role women play in business.

1. Biographic profile of the respondents

This section gives a socio-demographic profile of the businesswomen interviewed per sector. Figure 1.1 gives a breakdown of the number of interviews conducted in the formal and the informal sector.

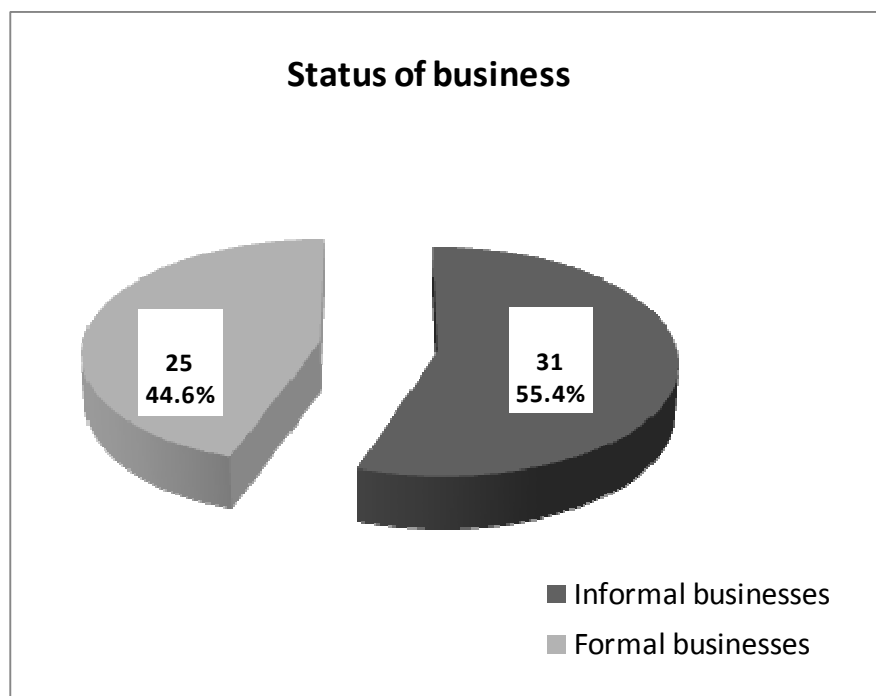


Figure 1.1: Interviews per sector

As indicated in Figure 1.1, most of the interviews were conducted with businesswomen in the informal sector (55.4%). Businesswomen in the formal sector constituted 44.6% of the survey population.

1.1 Age

The age categories of the respondents are indicated in Table 1.1.

Table 1.1: Age categories of the respondents

Age categories	Status of business					
	Informal		Formal		Total	
	n	%	n	%	n	%
16-35 years	7	25.9	5	20.0	12	23.1
36-59 years	17	63.0	18	72.0	35	67.3
60 years and older	3	11.1	2	8.0	5	9.6
Total	27	100.0	25	100.0	52	100.0

Most of the businesswomen were between the ages of 36 and 59 years old. As shown in Table 1.1, 63.0% of women in the informal sector and 72.0% of women in the formal sector fell in the adult category. More than a quarter (25.9%) of businesswomen in the informal sector were youths and a fifth (20%) of women in the formal sector were youths. Relatively few respondents, 11.1% and 8.0%, respectively, of women in the informal and in the formal sector, were older than 60 years of age. There was not a significant difference in the average ages of the two categories of businesswomen interviewed. The average age of informal respondents was 43.85 years while that of formal respondents was 43.18 years.

1.2 Education

According to the literature on women entrepreneurs, education is an important variable in the type of business sector a woman enters. The education profile of the respondents is reflected in Table 1.2.

Table 1.2: Highest level of education attained

Highest education	Status of business					
	Informal		Formal		Total	
	n	%	n	%	n	%
Less than grade 8 / standard 6	2	7.4	0	.0	2	3.8
Grade 8-11 (standard 6 to 9)	18	66.7	7	28.0	25	48.1
Grade 12 (Matric)	3	11.1	7	28.0	10	19.2
Diploma / Degree	4	14.8	10	40.0	14	26.9
Other	0	.0	1	4.0	1	1.9
Total	27	100.0	25	100.0	52	100.0

As indicated in Table 1.2, education does indeed have a major influence on the type of business sector women get involved in. Almost three-quarters of the respondents in the informal sector (74.1%) did not have Matric (Grade 12). Only 26.9% women in the informal sector indicated that they had completed their school education or some

form of higher education. In general, respondents in the formal sector were well educated, with 68.0% of the women indicating they had either completed their schooling or higher education. Although education is a very important indicator of business success, almost one-third (28.0%) of the women in the formal sector also did not complete their schooling.

1.3 Marital status

Table 1.3 reflects the marital status of the respondents:

Table 1.3: Marital status

Marital status	Status of business					
	Informal		Formal		Total	
	n	%	n	%	n	%
Married / co-habiting with life partner	17.00	54.8	16.00	64.0	33.00	58.9
Single / divorced / widowed	14.00	45.2	9.00	36.0	23.00	41.1
Total	31.00	100.0	25.00	100.0	56.00	100.0

As shown in Table 1.3, considerably more respondents in the informal sector (45.2%) than in the formal sector (36.0%) were single, divorced or widowed. The greater single status of the women in the informal sector could be an indication that they were not business-women by choice but from necessity.

2. Business profile of the respondents

2.1 Type of business

The respondents had to describe their type of business and business activities (see Table 2.1).

Table 2.1: Business activities

Business activities	Status of business					
	Informal		Formal		Total	
	n	%	n	%	n	%
Selling basic commodities	20	64.52	0.00	0.00	20.00	35.71
Providing services	5	16.13	4.00	16.00	9.00	16.07
Events management	0	0.00	8.00	32.00	8.00	14.29
Food preparation	5	16.13	2.00	8.00	7.00	12.50
Retail	1	3.23	6.00	24.00	7.00	12.50
Hospitality	3	9.68	3.00	12.00	6.00	10.71
Catering	0	0.00	5.00	20.00	5.00	8.93
Training	0	0.00	3.00	12.00	3.00	5.36
Construction	0	0.00	2.00	8.00	2.00	3.57
Other (manufacturing & petrol station)	0	0.00	2.00	8.00	2.00	3.57
Number of respondents	31	100.00	25.00	100.00	56.00	100.00

As shown in the Table 2.1 above, the respondents were involved in a variety of business activities. The business activity in which most (64.5%) of the informal-business respondents were involved, was the small-scale selling of basic commodities such as sweets, fruits, vegetables, Tupperware, beauty products and other soft goods. Less than one-fifth of the informal-sector respondents provided services to clients, for example dressmaking and hairdressing. Another 16.1% engaged in food preparation activities, such as making ‘vetkoek’ and barbecuing meat. The above-mentioned activities are typical activities related to women in the informal sector.

The formal-sector women were involved in a greater range of activities. The main activity in which formal-sector businesswomen were involved was events management (32.0%). Events management includes the organising of functions and the hiring out of equipment for events such as weddings or funerals. Secondly, the respondents in registered businesses were involved with formal retail activities (24%) for instance owning general dealer shops or clothing stores. Thirdly, one-fifth (20%) of the respondents were involved in the catering business. With a few exceptions (women involved in the construction sector, manufacturing and petrol station) - similar to women in the informal sector - the formal business respondents were also mostly involved in business activities associated with women.

2.2 Number of years since business was established

Table 2.2 reflects the number of years that had elapsed since the women had established their businesses.

Table 2.2: Number years since business was established

Number of years in business	Status of business					
	Informal		Formal		Total	
	n	%	n	%	n	%
Less than two years	4	12.9	5	20.0	9	16.1
2-5 years	8	25.8	7	28.0	15	26.8
6-10 years	7	22.6	8	32.0	15	26.8
More than 10 years	12	38.7	5	20.0	17	30.4
Total	31	100.0	25	100.0	56	100.0

As indicated in the Table 2.2 above most of the businesses in both the informal and the formal sector were well established, with 61.3% of informal businesses and 52.0% of formal businesses having been operational for six years or longer. The average number of years since the businesses were established was 9.9 years for informal businesses and 7.8 years for informal and formal businesses. Only 12.9% of informal businesses and 20.0% of the formal businesses were established after 2007.

2.3 Location of businesses

In line with suggestions from the literature review, women-owned businesses were either located at home or in informal open spaces (see Figure 2.1).

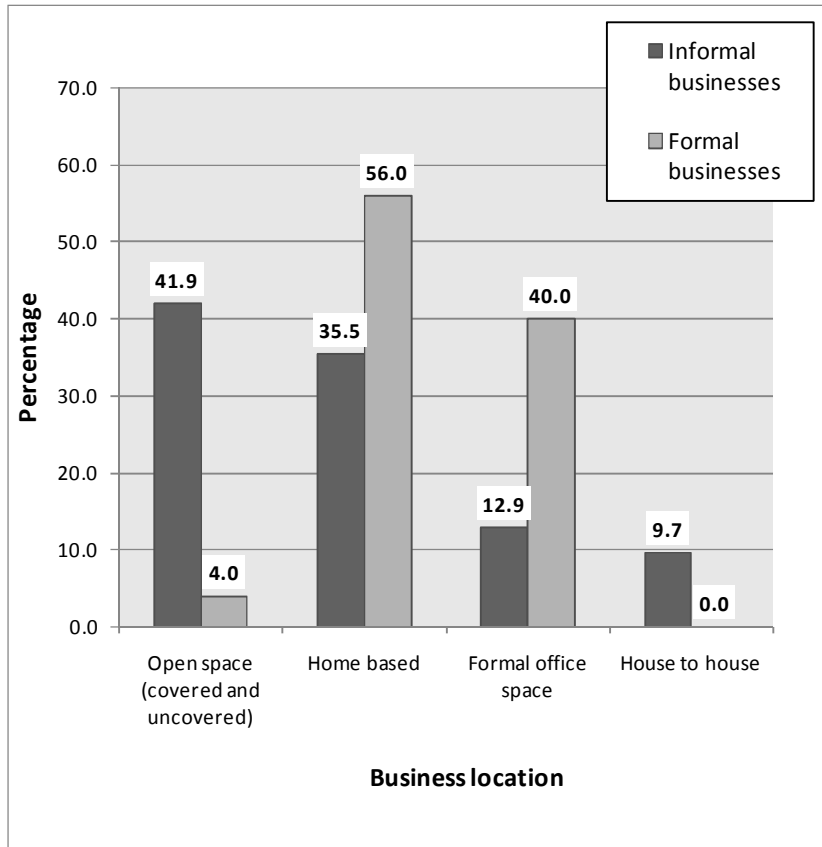


Figure 2.1: Location of businesses

There were significant differences in the location of informal and formal businesses. A large number of informal-sector respondents traded in either covered or uncovered open spaces (41.9%), such as on the pavement in central business districts, at taxi ranks and other trading areas. Home-based businesses were also popular in the informal sector, with 35.5% of the respondents trading from home. Typical home-based businesses in the informal sector are shebeens, selling food - for instance ‘vetkoek’ and barbecued meat, small tuck shops, selling basic commodities informally, and providing services such as hairdressing and dressmaking. A few informal-sector respondents worked from a formal office space or sold goods from door to door. Most formal-sector businesswomen worked from home (56.0%) or from formal office spaces (40.0%). Home-based businesses in the formal sector included events management, catering and some retail businesses. Many more formal enterprises (40%) occupied formal office space than did their informal-sector counterparts (12.9%).

2.4 Start-up finances of business

Figure 2.2 reflects the types of financing the respondents used to start their businesses

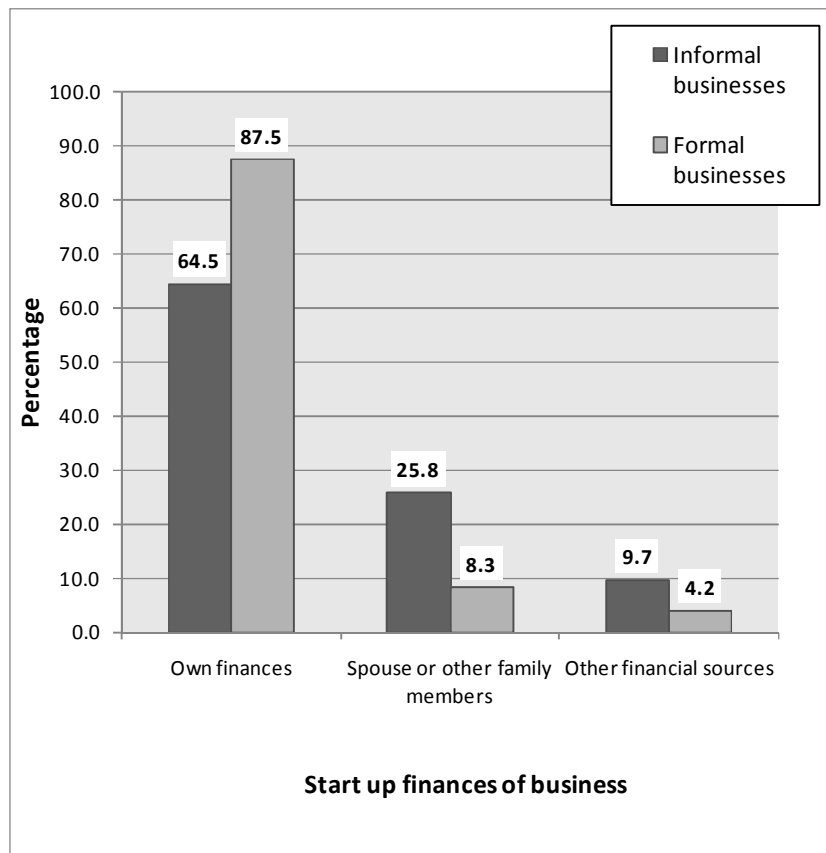


Figure 2.2: Start-up finances of the business

Most respondents in both the formal (87.5%) and the informal (64.5%) sectors started their businesses with their own finances (see Figure 2.2). A number of respondents noted that they had either saved money from their previous employment in order to start their own businesses or that they had started small with meagre savings and had expanded with time. More women in the informal sector (25.8%) than in the formal sector (8.3%) depended on their spouses and families to help them to get start-up finances for their businesses. Other financial sources included: two respondents that indicated that they had got financial help from formal lending institutions and two respondents indicated that they had not needed any capital to start up their businesses. Respondents' perceptions regarding the role financial institutions play in their lives is explored in more detail further on in the report.

2.5 Employment profile of business

Table 2.3 reflects the employment profile of the businesses:

Table 2.3: Employment profile

Employment profile	Status of business					
	Informal		Formal		Total	
	n	%	n	%	n	%
FULL-TIME EMPLOYMENT						
One person business	28	93.3	8	32.0	36	65.5
2-5 people	2	6.7	11	44.0	13	23.6
6-10 people	0	.0	2	8.0	2	3.6
11-20 people	0	.0	1	4.0	1	1.8
More than 20 people	0	.0	3	12.0	3	5.5
Total	30	100.0	25	100.0	55	100.0
PART-TIME EMPLOYMENT						
One extra person	2	66.7	4	25.0	6	31.6
2-5 people	1	33.3	5	31.3	6	31.6
6-10 people	0	.0	3	18.8	3	15.8
11-20 people	0	.0	3	18.8	3	15.8
More than 20 people	0	.0	1	6.3	1	5.3
Total	3	100.0	16	100.0	19	100.0
UNPAID HELP						
One extra person	2	33.3	4	57.1	6	46.2
2-5 people	4	66.7	3	42.9	7	53.8
Total	6	100.0	7	100.0	13	100.0

As indicated in Table 2.3, the vast majority (93.3%) of informal-sector respondents were sole traders owning a one-person business. Only 6.7% of respondents in this sector indicated that they had more than one person working in their businesses. By contrast, the most of formal-sector respondents had between two and five permanent workers, and 24.0% indicated that they had more than six permanent employees working for them.

Part-time employment depended on the needs of the business, and from time to time both informal and formal business respondents made use of part-time people. However, the women in the informal sector tended to utilise the help of family members more frequently than did those respondents in the formal sector. Some of the respondents sometimes also made use of unpaid help sometimes. Unpaid help were mostly immediate family members.

2.6 Average turnover per year

Respondents were required to indicate their average turnover either per week, month or year. The average turnover calculated to turnover per year is reflected in Table 2.4.

Table 2.4: Average turnover per year

Turnover per year	Status of business					
	Informal		Formal		Total	
	n	%	n	%	n	%
Less than R20 000	11	45.8	3	13.0	14	29.8
R20 000-R40 000	9	37.5	1	4.3	10	21.3
R40 001 - R60 000	3	12.5	1	4.3	4	8.5
R60 001- R100 000	0	0.0	4	17.4	4	8.5
R100 001- R400 000	0	0.0	3	13.0	3	6.4
R400 001 - R1000 000	1	4.2	3	13.0	4	8.5
More than a million rand	0	.0	8	34.8	8	17.0
Total	24	100.0	23	100.0	47	100.0

The average turnovers of the informal-business respondents were significantly lower than those of their formal business counterparts (see Table 2.3). Women in the informal sector (95.8%) indicated that their personal turnover per year was less than R60 000 per year. By contrast, most women in the formal sector (78.2%) had turnovers in excess of R60 000 per year. In addition, more than one-third of the respondents in the formal sector reported average turnovers of more than a million rand per year.

The average turnover per year had a significant impact on how the informal and the formal businesswomen spent the profits of their individual businesses (see Figure 2.2).

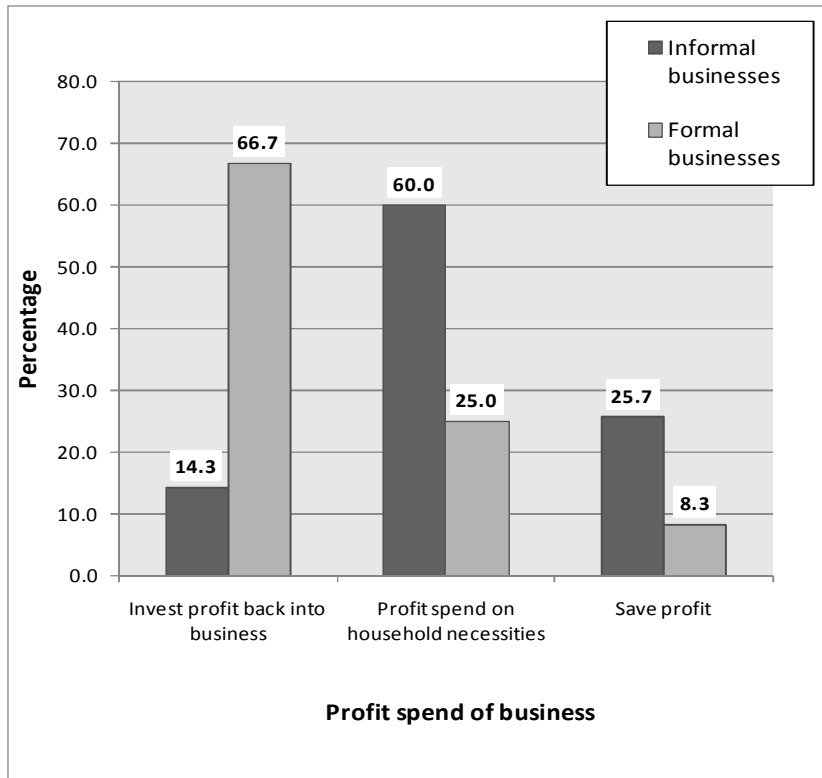


Figure 2.3: Spending patterns of business profits

Figure 2.3 indicates the spending patterns of the respondents, business profits. From Figure 2.3 it can be argued that the turnovers of the business respondents did indeed have a major impact on how the informal and the formal business respondents spent their business profits. The majority of respondents in the informal sector (60.0%) spent their business profits on their household needs, while the majority of formal respondents (66.7%) tended to reinvest the profits in their businesses. A quarter (25.7%) of the informal-sector respondents indicated that they had been able to save some of their businesses profits despite the fact that the informal sector respondents' turnovers had been much smaller than those of their formal-sector counterparts. Although the savings culture among women in the informal sector can be viewed as positive, the lack of reinvesting profits in business could also prevent business growth in the long run. In addition, the reluctance of women in the informal sector to reinvest profits in the business can be an indication of fear of taking risks.

3. The gendered nature of social and cultural traditions in determining the role women play in business

This section contextualises the gendered nature of social and cultural traditions in determining the role women play in business.

3.1 Reason for opening up businesses: choice versus necessity

One of the main differences between women in the informal sector and those in the formal sector is the reason they started their businesses. The literature review elaborated on two differing factors (push and pull factors) influencing women's decision to start a business. Table 3.1 reflects the respondents' replies.

Table 3.1: Reasons for starting a business

Reason for starting business	Status of business					
	Informal		Formal		Total	
	n		n		n	
Necessity	21	72.4	5	22.7	26	51.0
Choice	2	6.9	16	72.7	18	35.3
Both	6	20.7	1	4.5	7	13.7
Total	29	100.0	22	100.0	51	100.0

Table 3.1 above shows that respondents' reasons for starting a business differed considerably. Most women in the informal sector (72.4) were to a great extent forced to engage in business activities and did not start their businesses because they chose to do so. When the informal businesswomen were asked to tell the story of their individual businesses, common responses relating to necessity included:

- The primary reason for informal business women starting a business was survival, with household needs being the that comes first priority:

“I started because there was a need at home and I had to support my family and it was a necessity to start this business”

“I started this business because I needed to survive due to the fact that the money I was earning was very little and it was a necessity to start the business, and if I had money I wouldn't have started the business.”

“The reason I started the business is because of the disadvantage I have, I am a very sickly person I realised that I should start a business here at home by selling cold drink and ices to see if it won't help when I start such a business because I could see that I could not work anymore.”

“...there was no income, and then I opened the business to help with the children.”

- While most of the women indicated that it had been necessary to start a business, some also indicated that they had felt that they wanted to contribute to household income and did not want to depend only on the spouse's income:

“I was earning not enough and my husband was also working for little money, so the money was not enough to sustain us as a family. The purpose of the business is to help us since we were struggling at home, so the business is to meet our needs and that there may be food on the table.”

“...It was a necessity to start this business. I needed money since I was not working and I did not want to rely on my husband's money.”

“ ...the purpose of my business is to have income so that I can help my husband.”

- Some women also indicated they wanted to work and did not want to sit at home doing nothing

“.... reason why I started my business is because I am not working and I do not want to sit and do nothing.”

“There are no jobs anymore, so I thought doing something for yourself its better than just sitting doing nothing and say there are no jobs.”

Thus, as indicated in the above responses, women in the informal sector are generally not highly motivated towards business ownership, and only go into business in order to overcome their poverty. However, 20.7% of the respondents with informal businesses indicated that although necessity had forced them to start their businesses,

they had also wanted to do so. A further 6.9% of the informal respondents started their businesses because they chose to do so.

“I saw many people opening their own businesses so I thought if I can open my own business as well I would get the money that I need because I wanted to help my family.... It was a choice to start this business”

“I wanted to succeed in life. That is why I started this business but more especially I wanted to have a bigger house for my children.”

“The other reason is I love business I love networking.”

Contrary to the case with the informal businesses, choice (72.7) and not necessity (22.7) motivated most women in the formal sector to start their businesses. The main reason women in the formal sector started their businesses was related to entrepreneurial reasons and, to a limited extent, to wanting to spend quality time with their families:

- Entrepreneurial reasons include women’s desire and passion to open up businesses as well as the fact of identifying a gap in the market

“I’ve always been an entrepreneur person, and I always knew that I wouldn’t work for somebody for long and I always knew that I would run my own company.”

“I started the business because I wanted to. I really wanted to do it. I did it for myself. I’ve been in the profession for twenty years and it felt as though I was stalling; I can do more....”

“I have always wanted to start a business. For me it was just natural progression.... I wanted to start a business - that was my passion - and facilitating the empowerment of other people is my passion.”

“... it was because of passion and my previous background but mostly I was so passionate and luckily in the entire Free State I saw a gap in the merchandise that I sell and there is no competition up until now.”

“I saw opportunities in the market and then we started tendering and things started to happen..”

- Some respondents mentioned their desire to spend quality time with their family as being the main reason for starting up a business:

“I started the business because I wanted to spend more time with my boys and I wanted to have more free time with my boys.”

“I started my business because I have passion for it and I was tired of travelling up and down because my husband was working here and I was in East London and I felt now is the time to start my own business.”

Only 22.7% of the formal business respondents indicated they had started their businesses from necessity. The main reasons related to formal businesswomen indicated having started their businesses from necessity are similar to those mentioned by women in the informal sector relating survival and household responsibility:

“I started this business because I was no longer working, so I had to start something in order to survive.”

“I had nobody to take care of my children because I used to travel a lot while selling clothes, I was doing that in order for my children to survive, so that is how I started this business.”

3.2 The role family responsibility plays in businesswomen’s lives

The women were asked what role motherhood played in influencing their businesses. Motherhood had a different effect on women in the informal sector than on those in the formal sector. Yet many of their answers were interrelated. The main point stressed by the informal sector respondents was that they had no choice but to work, thus they worked in order for them and their children to survive. In many cases the children of informal businesswomen were a push factor forcing them to seek their own employment. Not nearly as many respondents in the formal sector maintained that they had to work in order for their families to survive. Below are some of the responses from the informal businesswomen with regard to the role that survival of their family played in motivating them to start their own businesses:

“I had to leave my children at home without food to come sell something here and they will only eat when I get back.”

“...there is nothing I can do because we really need the money.”

“I get so much energy to do many customers’ hair, because I know I got children to feed at home.”

“When they at school and did not have money for lunch box and there were some monies that were needed at school, it helped a lot that I was now able to pay for those things and for transport money.”

Women, both in the informal sector and in the formal sector, experienced some friction between the expectations of the roles they had to fulfil as women in society and those of being businesswomen. A number of women mentioned the double burden they experienced with being both businesswomen and having to fulfil the gender specific responsibilities expected of them on the household level. In addition, some women felt guilty about spending so much time away from their families. Some women in the informal sector were forced to leave their children alone at home during the day, since they had nobody to look after their children while they were trading. Below are some of the responses from informal and formal business respondents.

Women with informal businesses:

“It affects me because most of the time I cannot spend time with my children because I have a lot of work to do and I come back home late.”

“It does play a role negatively, because sometimes I come late and other times one of the children fall sick there is nothing I can do.”

“There were a lot of challenges because sometimes I would not find the person to come and stay with them and I would leave them alone the whole day and they could not do anything for themselves and they will only eat when I come back.”

Women with formal businesses:

“Being a mother and a wife is a challenge I was not at home most of the time.”

“I had to work hard and sometimes I will work till late and does not spend time at home with my children.”

“...whenever I came back from work I would come do their laundry and I knew that after hours was the best time for me to do my house duties.”

“Sometimes it is problematic because sometimes you have to go out of town if you do not have a child minder you cannot go.”

A number of respondents in both the informal and the formal sector mentioned that child-bearing did not have a major impact on their businesses. However, the reasons given for the limited impact differed considerably between the women in the informal and the formal sector. The main reason given by the women in the informal sector was that their children were a bit older or already out of the house when they started the businesses. The women in the formal sector who maintained that child-bearing did have a limited impact on the running of their businesses either had support systems in place to look after their children or did not have children at the time.

4. Gender-specific question regarding being a women in the business world

The respondents were asked to elaborate on how women run their businesses differently from men, the positive and negative aspects of being women in the business world, and further also to name the specific challenges and barriers women encounter in the business world. In addition, the women were asked whether they experienced any biased behaviour towards them on the basis of their gender and if they considered it to be more difficult for women than for men to succeed in the business world.

4.1 Gender perceptions regarding businesses activities

The women were asked how, in their opinion, women ran their businesses differently from men. The responses from the women were subjective, and the responses from the informal and from the formal sector displayed many more similarities than differences. Although some women maintained that men and women did not really approach their businesses differently, most answers reflected on the fact that women are generally brought up with different socialising skills and this does indeed have an influence on the way women approach their businesses. Some of the gendered responses are captured below:

Women with informal businesses:

“A woman is a very patient person and men are impatient and if something does not work, it totally changes things around so a woman can stick to one thing and see that that thing is a success at the end of the day.”

“...because if a man was running my business they would have given up long ago.”

“Women have patience and even when they work with difficult customers, as a woman you can be very patient and help as a parent and with a heart of a woman.”

“Women can multitask and men cannot, they just do one thing at a time or even forget that they have to do something else as well...”

Women with formal businesses:

“I am not a rigid person, I plan my time around things that are a priority to me, unlike men when its business its business and its only after four where they concentrate on other things.”

“I think we have more compassion for people. We are more determined to be successful. If I have to be honest, we as women think that we have to prove ourselves to the men. Women have a soft side and have more compassion for people and have better relationships with people - it is on a different level than the men - and we can accomplish a lot through these

skills..... I think some men can throw in the towel quite easily. They don't have perseverance and they can't multi-task."

"Women are flexible; we can focus on different things at the same time; if my husband was running this business it could be different because men are not that welcoming. ... Men are very impatient with other people."

"Women are unique in the sense that they are more human than men would be. Men are using the military style of leadership but women would understand what goes behind someone because we have other personal issues and all that, so we need to accommodate that we are all human but for the sake of production we have to pay attention to such things and then women tend to lean more towards that because they really understand like mothers and sisters and everything else they try to be on the human level in understanding the issues in the workplace"

From the above responses, the similarities between the informal-sector and the formal-sector respondents are evident. Specific personal qualities women mentioned as making them run their businesses differently were patience, perseverance and multitasking skills. The women moreover felt that women were more creative than men in their approach to business and had a better sense of detail in respect of their business activities.

Respondents in both sectors also mentioned that their households had a major influence on the way they related to their businesses. Family responsibilities call for flexitime. In some instances women in both the informal and the formal sectors felt that household responsibilities prevented them from achieving successes similar to those achieved by men.

"..women are hard workers because they think for their children."

"I think a woman tends to think of her family first; she wants to see them grow."

"...men don't worry about the children, like my husband he also has his own business, the children don't hold him back like me, in the morning I

prepare food for the children and see that they go to school, do laundry. My husband do not worry about those things.”

“... men are at an advantage because they can stay at work until late and yet we women we still have to think about our husbands that they are going to kill you if you come late and we have other responsibilities, therefore we have to be on time at home.”

A few women mentioned specific characteristics peculiar to men, which might give them an advantage in the business world. They specifically mentioned the aggressive approach that men tend to display in the working environment. Accordingly, men are more inclined to take risks, be less emotionally involved in business transactions, operate business on a larger scale, seek professional financial assistance and create business networks that give them the competitive edge. Some of the responses relating to men in the business environment are captured below:

“Women mostly do business on a small scale, just so that they can everyday errands when the husband is not there, but men even go to the length of seeing financial advisors”

“I think a great difference is that men have better networks than we do, they get opportunities and consistently when its women they are always wondering. Whether its business support or financial support, they seem to do it faster than we do and I am not sure if we are not aggressive enough or we are not supporting each other better”

4.2 Negative and positive perceptions in respect of being a woman in the business world

The respondents were asked to indicate whether they considered being a woman to be an advantage or a disadvantage in the business world. As indicated in Figure 4.1, there were many more similarities than differences between the perceptions of the informal and the formal respondents.

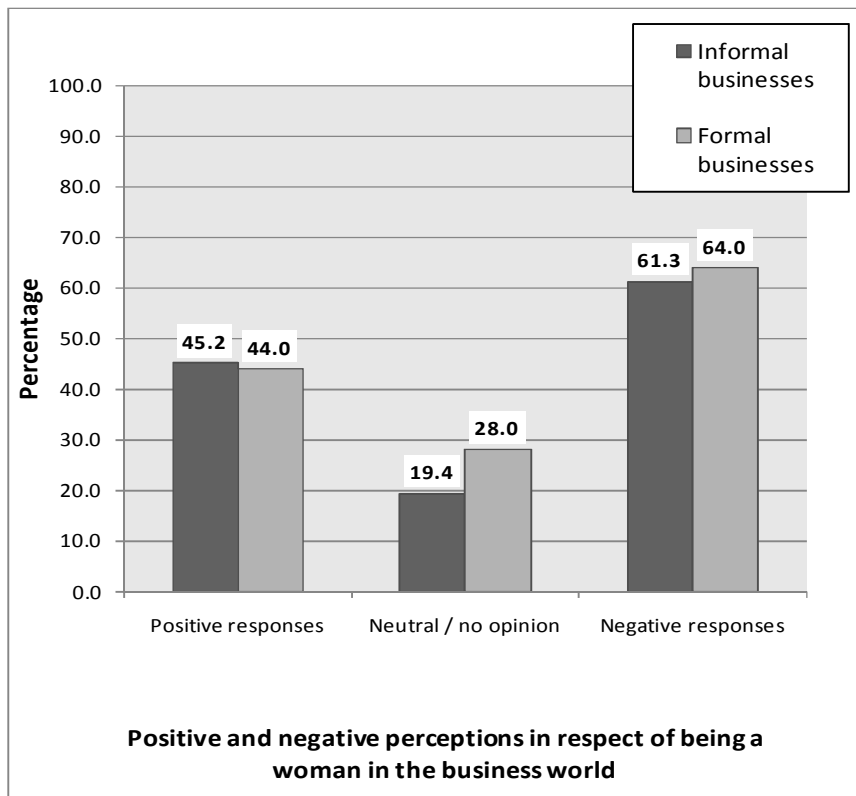


Figure 4.1: Perceptions regarding being a woman in the business world

The respondents answers ranged between negative and positive when asked if they thought that being a women in the business world was an advantage or a disadvantage. Not all of the respondents had a clear opinion on this subject. Specifically, 19.4% of the informal respondents and 28.0% of the formal respondents either had no opinion on the advantages or disadvantages of their gender in the business world or indicated a neutral response. The women that were neutral on the topic felt that business opportunities were not related to gender but to hard work, dedication, perseverance and positive attitudes.

4.2.1 Negative perceptions

Negative comments outweighed positive remarks in respect of gender perceptions in the business world. The negative responses of informal-business respondents were firstly related to the lack of physical resources and secondly to how women were perceived not as being the equals of men in the business environment. The most common negative complaint mentioned by informal respondents regarding physical resources was one regarding difficulties in accessing financial resources. The

respondents were not sure what financial help was available or where to ask for such help. The respondents in the formal business category also complained of experiencing difficulties in accessing physical resources. However, whereas the women in the informal sector mostly experienced difficulty in accessing finances, the respondents in the formal sector experienced difficulties related to tendering, making business connections, registration of their businesses and not having enough staff to do the work. In all of these cases, the women felt that it was easier for men to access these resources. Some of the responses relating to physical resources are captured below:

Informal respondents:

“I do hear there are opportunities where we can get money but I guess I am just too scared to go for them.”

“It is not easy because most of us do not know where to get those kinds of helps in business.”

Formal respondents:

“Being a woman has not helped because even when you go to the departments to look for a job, they will tell you that you are not on the database and if you are on the database they tell you that your turn will come, so where I work I realised that things work through connections and there are people that work at the communication departments that have connection with other people and, when they make money, they share with them or they make quotations and when they have to allocate the business they already know who they have selected so that is why we are struggling to get the job.”

From my point of view we (women) really struggle. We struggle to get business, especially in the government department. They say they want to empower women HDI, but if they really want to empower women..... I should have long ago been far away from what I am now.”

The largest numbers of negative responses recorded by the formal-business respondents and to a certain extent also by respondents from the informal sector were related to gender conceptualisations of women in society. In particular, women in the formal sector experienced prejudice in respect of their being women, and felt that they

constantly had to go out and prove themselves in society. A number of respondents mentioned that the business world still generally tended to perceive men as being more intelligent, better in business transactions and very much still the business providers of choice. Some respondents in the formal-business category also found that other businesswomen viewed women-owned businesses as a threat to their own businesses. Especially women in traditionally male-oriented businesses found it very difficult to prove themselves in a man's world. One respondent also indicated that running her business as a woman restricted her operational time, and that, owing to crime, she was unable to stay open late. Women in the informal sector mentioned the same concerns as their formal-sector counterparts. Respondents in the informal sector indicated they were getting fewer opportunities than men, that men undermined their business skills. Some women also experienced fears that they might not be accepted in society because of being in business. The following are responses relating to gender conceptualisations and socialisation.

Informal respondents:

"We are used to the fact that men are the ones that are given the opportunities. Even these houses, we could not get them as women, so I still have that fear that they will not accept me because I am a woman."

"I am not disadvantaged because I haven't tried hard enough, if I can try hard enough then I would see changes, but again males tend to undermine a woman in a business even my boyfriend has this tendency to ask if I will be able to. Why isn't a woman allowed to work?"

"You can be marginalised especially by male partners. That is why I prefer to stick to my own thing alone, the fact that you are a woman men just label you as unfit and unable to work. You go to maternity there is this thing that they put in boxes which actually discourages women to do what they can do best."

Formal respondents:

"Yes, they always underestimate you on an intellectual level. They always seem to think that you are stupid, that you don't quite understand exactly what they are trying to say. That is a huge problem for me. I think compared to most men out there, I could give them a go for their money."

“I think women are still on the disadvantaged side, you have to know somebody for you to can access service, especially in the government side and women can sometimes be very petty and easily threatened. I have been in that situation many times where I can find out of business women in the Free State but I don't get anything because somebody in power feel threatened and they try to sabotage anything that comes their way so we are still battling.”

“Most people tend to undermine your business just because you are a woman because at times you find that you are the only woman among men that are running the same business as yours.”

“Some men out there don't really trust women that they can really perform especially in the building industry , you find yourself knocking at one door and you can see that they are not really convinced until you are given a chance to really prove yourself and put your foot down and say this is what I want.”

4.2.2 Positive responses

Not all of the respondents felt that their gender was disadvantaging them in the business world. As indicated in Figure 4.2, 45.2% of the women in the informal-business sector and 44.0% of women in the formal sector gave some reasons why they felt that being a woman in the business world was to their advantage. The main advantages of being a woman, according to the respondents in the informal sector, was their ability to communicate better than men, their flexibility in business approaches and the support women generally get from the community and other support structures. A few informal-business respondents also indicated that owning their own money made them more independent and gave them an opportunity of contributing to household income. The following are comments made by the informal respondents:

“There was a time when we tried registering a business even though it was not successful. But when we arrived there, they told us that I should be the leader of the business because women are the first ones to be given business opportunities so that is where I realised that women can build a great empire because doors are being opened for them.”

“It has really helped because when people see a woman standing up to work they tend to support her and they can see that she is dedicated.”

“It has helped me a lot, because I appreciate even the little things that I have as long as my children are fed, being patient and lots of suffering. Another thing: being a woman, people easily trust you unlike a man”

The women with formal businesses similarly indicated that their ability to communicate, and their dedication and socialisation skills were huge advantages in the business world. In addition, some women also indicated that they received greater support from both the community and government than if they had been men. However, contrary to their informal-sector counterparts, the respondents in the formal sector were more aware of government assistance and of the advantages it held for woman in general. See some positive responses of the women in the formal sector below:

“Being a woman helps you to be in positions that you never thought you will be at. Women can run businesses and they can be leaders and they can think of the laws that does not oppress, which is helpful to other people.”

“It has helped me because being a woman you need to know and understand their role at home and in the business because a woman can sense the needs of other people, so that helps in the business because now they can meet the needs of other people. There was a time when I went to the municipality to sell my food and the people there were very supportive and wanted to buy my food because I am a woman.”

“I believe our government is committed to assist women and they get excited when you present yourself and say I am a contractor myself or I have my own business. If they see that you are confident and you really want to work they are ready to help you.”

“It has given us opportunities in a way because when people come to my place and see it the way it is, they get amazed that it's a woman, it's a sign of being brave to take a risk like this as a woman and do this so I get a lot of support just because of that.”

4.3 Specific business barriers experienced related to gender

The respondents were asked whether they thought there were specific challenges or business barriers that women experienced to a greater degree than men. Their answers are reflected in Figure 4.2.

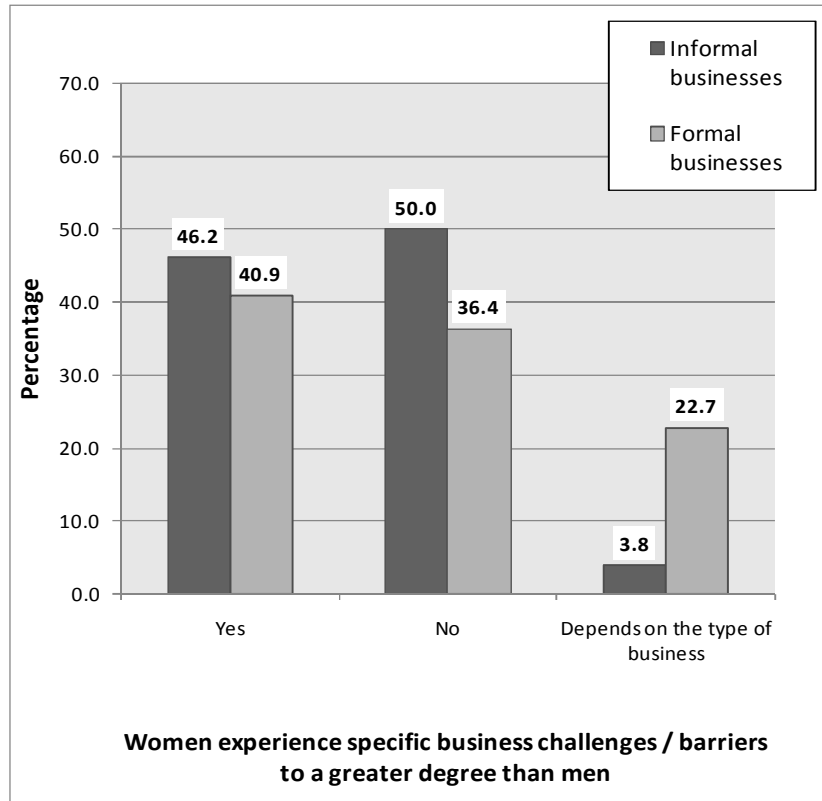


Figure 4.2: Respondents perception regarding gender influences in business challenges

Although the most respondents indicated, in the previous section, that they experienced much negativity as a result of being a woman in the business world, they were not all that certain if women experienced a greater degree of business challenges and barriers than men. Less than half of the respondents who answered this question felt that women indeed experienced a greater number of specific business challenges and barriers than did men. Most women in both the informal sector (53.8%) and the formal sector (59.1%) either indicated that they did not think that women experience a greater degree of business challenges than men or that the specific context of the business should be taken into consideration before such an assessment can be made.

Specific barriers mentioned by the respondents were:

- Firstly, the main challenges faced by the women were the result of cultural upbringing and socialisation. These cultural challenges not only have an influence on them on household level, but also transcend the world of business and filter down into the business world. Some women specifically mentioned challenges faced in respect of sexual harassment and abusive behaviour. In addition, a number of women, especially in the formal sector, felt they were undermined not only in the business world, but also by their spouses who had no faith in their abilities. Women in the informal sector generally experienced challenges resulting from cultural upbringing and socialisation that were of greater intensity than those of their formal-sector counterparts.

Informal-sector respondents:

“When a man wants a business, it is easy for them to be given the business and men like to take advantages on women and they think they can convince us with words and when a man wants the business that belongs to a woman they come wanting to be in a relationship with her and then they will get the business. I have a friend who got the tender of construction and the other man wanted to sleep with her first.”

“There are barriers that we do experience more than men, for example going door to door because sometimes you go to a house and you find that the house is full of men only and at the time you are selling women things so that forces you to know which house you can enter and which one you cannot enter and sometimes you don't enter into a particular house and you are missing out on the buyers not knowing. You are a woman and you cannot just go to a house with so many abusive people out there so those are the barriers we experience.”

“Women have lots of challenges and responsibilities so it becomes hard for us for our business to grow, for example when I leave here I get home and I am tired, I need to cook, and do the laundry.”

“Yes because at times you will want to open a business but then your husband disagrees and tell you that you are a woman and you won't achieve and you won't be able to make it.”

“Yes, because sometimes there will come a person to buy and not want to pay because they undermine you just because you are a woman. But they would not do that if it was a man.”

Formal-sector respondents:

“if you wanted something, everywhere you go they want your husband's signature- and if your husband doesn't want to sign, you are bound to fail.”

“The challenges that I meet is that you would find at times people would call late in the evening, to meet me for a job request. I am scared to go because my husband might get jealous, so it limits me in doing my business, sometimes men would come and my husband would think they are here for some personal reasons and it would only be business, those are the barriers I experience.”

“Men...MEN... they can just close their little office and go and have a drink with their friends at five or seven o' clock at night and not worry about anything.... walk into the house... put themselves on the couch, have a cigarette, have their supper... and everything's taken care of! The woman needs to make sure that their house is clean, that the domestic worker is there, that you're busy running you're office, you need to look after your children.... There's lots of challenges and responsibilities. Men don't have any responsibility! Women have 24 hours responsibility!”

- Secondly, respondents mentioned challenges related to how the business environment was structured to favour men. The specific problems mentioned related to administrative difficulties experienced by women, tender-related problems, and favouritism.

Informal-sector respondents:

“When it comes to business things, as a woman it is difficult to get help from the government just because you are a woman and they end up wanting a whole lot of things that you do not have.”

“The other thing is because most of our businesses are a small scale at end of the month; you have little money, unlike men because their businesses are on greater scale.”

Formal-sector respondents

“They say the government has got a lot of money and they must spend the money and whatever. And you do your quotations and you have a reasonable percentage and you still don't get it. I don't want to accuse anyone, but I don't know who is getting the tenders! I don't know if it is the men or the friends or the whatever...”

“You know what? I don't want to speculate but for me in terms of construction, women will be given paving and houses maybe about 200 or 300 but men will be given more than a 100 and they will be given tarring, the tarring of the road and its also just believing that they know because its technical and they probably think we do not have the technical expertise around certain type of work.”

“Yes, at times when a woman wants a tender she cannot get it because they think she won't be able to handle it because she is a woman, so we are undermined because people think we cannot do a man's job.”

- Lastly, a number of respondents, especially in the informal sector, were under the impression that men could more easily access finances than could women.

Informal-sector respondents

“For example when I go to the bank to borrow money they are going to ask where I work and want you pay slips and other things that I do not have, unlike a man they do have those documents that will be needed.”

“Yes, three are challenges to us women because when you want to a business when you go to people to lend you money they also want to benefit from that, they use you...”

Formal-sector respondent

“A lot of times given, our history, finances are more difficult to access as a woman than if you were a man”

4.4 Biased behaviour in the business environment

The respondents were asked whether they experienced any biased business behaviour because of their gender. Not all of the women indicated having experienced biased

behaviour in the business environment, but the responses of those who had, corresponded and were moreover interrelated with the above-mentioned discussion on the challenges women were more prone to experience than men. Most respondents who answered this question, specifically mentioned that cultural traditions remain the greatest factor influencing biased behaviour. In addition, one woman in the informal-sector specifically mentioned biased behaviour on the basis of her race, and a number of other informal respondents noted negative behaviour towards them from the community. A few of the women in the formal sector mentioned that not only did they experience biased behaviour from men, but also from fellow businesswomen. The respondents' perceptions stressing the important part that of cultural upbringing and social behaviour play in the business environment are captured below:

Informal-sector respondents

“Yes I do, mostly because of the skin colour and I experience that a lot at the Bed and Breakfasts, many of the people make bookings, they don't know you and have never seen you, so when they arrive and they see that it's a woman and a black woman, you just see that they would rather be somewhere else by their body language.”

“Yes there are bias behaviour, because when you are a man and you go to some company you can get positions very fast, but when you are a woman they will take time to help you and it is still like that in the community, they undermine you just because you are a woman.”

“Yes, I think so, because in a community if you are a woman having a business they do not take you so serious. In our culture woman are not considered to run successful business like men because they are considered of lower grade, and men are thought of the head of the family and have to work and fend for the family.”

Formal-sector respondents

“Yes we do experience that in the sense that when you work with men there are some men who still don't want to believe that women can do it, I have an experience with one professional who felt he can deal with my subordinator better than me and I had to call him to order and tell him that he has to talk with me before doing anything but I could see that biasedness was really in him but you have to put your foot down.”

“Yes because there is that notion that women are their own enemies, they don't like each other, when another woman makes progression or do something that I have done or in the scale that I have done it, before accepting they first resist and fight with themselves instead of supporting each other until they see other women coming then they will follow. Men don't have a problem no matter who you are, a woman or man but if your services are good they come and they do not have hidden agendas”

4.5 Reasons why women are underrepresented in the business environment

Respondents were asked to provide reasons why they thought women were underrepresented in the business environment. Most respondents in both the informal and the formal sectors agreed that women were indeed underrepresented in the business world. Less than 10% of the respondents challenged the statement. The women who challenged the statement indicated that many women were responsible for household incomes and were therefore well represented in the business world. Reasons why women thought they were underrepresented in the business environment are summarised in Table 4.1.

Table 4.1: Reasons why women are underrepresented in the business environment

Reasons why women are under-represented in the business environment	Status of business					
	Informal		Formal		Total	
	n	%	n	%	n	%
Cultural conditioning / social expectations	18	69.2	24	92.3	42	87.5
Women lack confidence and fear risks	6	23.1	12	46.2	18	34.6
Women are lazy / comfortable with male providers	8	30.8	4	15.4	12	23.1
Patriarchal inequality	4	15.4	8	30.8	12	23.1
Business / Financial related	5	19.2	2	7.7	7	14.6
Do not know	3	11.5	0	0.0	3	6.3
Total	26	100.0	26	100.0	52	100.0

As indicated in Table 4.1 above, most informal-sector (69.2%) and formal-sector (92.3%) business respondents felt that cultural conditioning and the societal expectations to which women have to adhere were the main reasons why women did not succeed in the business world. Specific social and cultural perceptions mentioned by the women were the following:

- Women saw themselves as less likely than men to take risks, either because they feared to fail or because they feared rejection. However, twice as many

women in the formal sector (46.2%) than in the informal sector (23.1) shared this view. Related to women's fear to take risks was their lack of confidence in their own abilities, because of socialisation. The lack of good education and the lack of business knowledge were also mentioned as contributing towards women's fear to take risks.

- Women were seen as lacking the desire, being too lazy or too impatient to start their own businesses. In particular, respondents in the informal sector (30.8%) mentioned that women tended to be very comfortable with being dependent and relying on their husbands' income.
- Patriarchal perceptions and the stereotyping of women's role in society were mentioned as a third major factor contributing to their being under-represented in the business world. Accordingly, women role is restricted to family and household responsibilities and does not extend to succeeding in the business world. Men are expected to look after their wives and be the providers of household income. More women in the formal sector (30.8%) than in the informal sector (15.4%) indicated patriarchal reasons as contributing to the under-representation of women in the business world.

A few informal-sector respondents (19.2%) noted specific business obstacles such as accessing finance as the main reason why women were under-represented in the business world.

5. Gender in a business-related context

This section specifically focuses on the business-related problems and obstacles women experience in accessing finance and business support.

5.1 Financial aspects relating to business

Table 5.1 reflects the respondents' perceptions of whether they considered it easier for men than for women to access finance.

Table 5.1: Do women experience more difficulty in accessing finance than men?

Women experience more difficulty in accessing finances than men	Status of business					
	Informal		Formal		Total	
	n	%	n	%	n	%
Yes	11	47.8	10	50.0	21	48.8
No	6	26.1	8	40.0	14	32.6
Do not have enough experience to know	6	26.1	2	10.0	8	18.6
Total	23	100.0	20	100.0	43	100.0

Approximately half of all the respondents were under the impression that it was much easier for men than for women to access finance from formal lending institutions. Both the informal-sector respondents and the formal-sector respondents agreed that the technical requirements of banks in respect of loans were an obstacle preventing them from accessing finance. This includes the lack of assets to use as collateral, not having proof of income, and difficulties in understanding administrative procedures. Respondents who indicated that gender did not play a role, indicated similar obstacles, but felt that the individual and not the gender of the person determined whether they would be able to access finance. Some of the gender-related responses are captured below:

Informal-business respondents

“It is difficult because, when you are not working, the banks require proof of payment; I have never borrowed money because I do not meet the requirements.”

“Yes, women do experience difficulty because men are able to access money any time they want.”

“I have never made a loan or tried to make one because it would just give me a headache.”

Formal-business respondents

“Yes, women do, because in a household, as a woman, you can never have a good credit record. Women contribute more than men in a house because when kids want clothes they come to you and when they want food they come to you again. The small things that we do affect our credit record and you cannot be like men because men don't use much money, men have a good credit record.”

“A lot of women say that it’s difficult to access finance. But I do know that there are a lot of funds that are put together for women, but its like what’s the point because it does not fit my requirements and I do not fit into what they are looking for, even though it’s for me but it does not address me.”

A number of respondents also mentioned that socialisation and patriarchal traditions also played a role in women accessing finance. For example, women, in contrast to men, are too scared to take risks. In addition, when women are married in community of property, women often do not have the right to sign contracts on behalf of their husbands, but the husbands have power to do business deals without consulting their wives.

When the respondents were asked whether they had been successful in accessing finances from formal lending institutions for their businesses, most either answered that they had not or that they had never attempted to borrow money from a bank (see Table 5.2).

Table 5.2: Accessing loans from financial institutions

Successful in accessing loans from financial institution	Status of business					
	Informal		Formal		Total	
	n	%	n	%	n	%
Yes	4	17.4	6	33.3	10	24.4
No	8	34.8	4	22.2	12	29.3
Have never tried to get a loan	11	47.8	8	44.4	19	46.3
Total	23	100.0	18	100.0	41	100.0

As indicated in Table 5.2 above, almost half of all the respondents had never before tried to obtain financial assistance. The main reasons given for this relate to answers given in the previous section. In addition, only three respondents indicated that the reasons for their not getting a loan were gender related. Thus, although women mentioned, in the previous section, that gender generally played a role in women struggling to access finance. Most women did not think that gender obstacles had played a role in their own lives regarding accessing finance. The women had either never thought about borrowing money before, were not willing to take the risks associated with borrowing money, did know the procedures in respect of borrowing money, or felt that they did not meet the qualification criteria for borrowing money. In

addition, more women in the informal sector (34.8%) had had loan applications rejected than had businesswomen in the formal sector (22.2%). Very few of the respondents in both the informal and formal sector had been able to secure any loans from financial institutions. Respondents who had been able to secure loans had either had some collateral in place or their husbands had assisted them to obtain the loans.

The respondents were asked, from whom they would borrow money (see Table 5.3) if they would have to seek financial assistance.

Table 5.3: Preferred institution from which to borrow money

Preferred institution from which to borrow money	Status of business					
	Informal		Formal		Total	
	n	%	n	%	n	%
Banks	14	56.0	13	56.5	27	56.3
Family and close friends	7	28.0	4	17.4	11	22.9
Community	2	8.0	0	0.0	2	4.2
Institutions such as SEDA, FDC and U Umsobomvu Youth Fund	1	4.0	4	17.4	5	10.4
Microlenders	1	4.0	2	8.7	3	6.3
Total	25	100.0	23	100.0	48	100.0

Most informal-sector respondents (56.0%) and formal-sector respondents (56.5%) said that they would prefer to secure a loan from formal financial institutions. Informal sector respondents would rather borrow from banks because they thought that it would be easier to repay the loan; they did not have any social connections with the bank; and the interest rates at banks were not as high as with microlenders. The main reason why formal-sector respondents preferred bank loans was that they either already had an established business relationship with a specific bank, that the interest rate was lower than other sources, and that it was less complicated than borrowing from friends and family.

Significantly, more respondents in the informal sector (36.0%) than those in the formal sector (17.4%) said that they would be willing to borrow from friends, family and from the community. The reasons respondents provided for preferring to borrow from friends, family and the community were that they thought it was easier than other sources, nobody else would be willing to help them, or that they had already received some money from family members. More respondents in the formal sector (17.4%) than in the informal sector (4.0%) preferred financial assistance provided by

institutions such as SEDA, FDC and UMSOMBOVU. These financial institutions were seen as providing reasonable interest rates and being more flexible with repayments of loans than banks. Reasons why respondents would approach microlenders were firstly because the women had nowhere else to turn, and, secondly that microlenders did not ask too many questions nor require all the administrative and financial guarantees that banks did.

5.2 Support structures in place for women in the business environment

The respondents were asked if they got any support for their businesses from the government, the private sector, the local community and from family and friends. Table 5.4 reflects the support structures that are in place for the respondents.

Table 5.4 Current support structures in place according to the respondents

Support structures	Status of business					
	Informal		Formal		Total	
	n	%	n	%	n	%
Local community	16	51.6	15	60.0	31	55.4
Family and friends	14	45.2	10	40.0	24	42.9
Government	1	3.2	15	60.0	16	28.6
Private sector	0	0.0	8	32.0	8	14.3
Number of respondents	31	100.0	25	100.0	56	100.0

Most respondents received business support from within their local communities and from family and friends. The respondents in the informal sector noted that the community in which their businesses were located played a fundamental role in the financial success of their businesses. The formal-sector respondents were more mobile than their informal-sector counterparts, and as such had a broader customer base in the community. Family and friends played a greater role in the success of the informal businesses than was the case with the formal-sector businesses. A number of respondents in the informal sector mentioned that family and friends helped them with the operational side of the business as well as in times of financial hardship. The formal-sector respondents had some friends who made use of their services, but the role of family was usually restricted to that of emotional support. In addition, some respondents in the formal sector clearly stated that they preferred not to do business with family members.

The lack of government and private-sector business support to informal-sector respondents – especially in comparison with the amount of support actually being received by the formal-sector respondents – is a matter of concern. According to the results, 60% of all the respondents in the formal sector received business support from government whereas only one of the informal-sector women indicated having received any support from government. Departments mentioned by the respondents as providing business support were the: Office of the Premier, local municipalities, the departments of Arts and Culture, Education, Treasury and Housing. A few respondents also received support from parastatal organisations such as PACOFS and Eskom. The fact that the informal-sector respondents did not receive government support is firstly an indication that they did not know of the support available to them, and secondly, they did not know where to go or what procedure to follow in order to obtain government support. In addition, the lack of involvement of both the private sector and the government with the informal sector has a severe impact on the growth and turnover of informal businesses.

5.3 The type of support required for business to be more successful

The respondents were asked what type of support they would require to be more successful in their businesses (see Table 5.5).

Table 5.5: Type of support required for businesses to be more successful

Support required	Status of business					
	Informal		Formal		Total	
	n	%	n	%	n	%
Financial assistance	17	54.8	8	32.0	25	44.6
Government support	3	9.7	6	24.0	9	16.1
Marketing (more clients)	3	9.7	5	20.0	8	14.3
Physical resources such as equipment	2	6.5	4	16.0	6	10.7
General support (not specified)	1	3.2	3	12.0	4	7.1
Venue space	1	3.2	3	12.0	4	7.1
Don't know / have not thought about it before	3	9.7	0	0.0	3	5.4
Training needs	2	6.5	0	0.0	2	3.6
Other	0	0.0	2	8.0	2	3.6
Number of respondents	31	100.0	25	100.0	56	100.0

The respondents both in the informal sector (54.8%) and the formal sector (32.0%) indicated that they required financial assistance in order to be more successful in their businesses. However, significantly more women in the informal sector were in need

of financial assistance. Other support needs included government support, marketing skills in order to attract more clients, physical resources such as equipment, venue space and support in general. Two of the informal-sector respondents specifically mentioned that they needed to acquire more skills in their businesses to more successful.

5.4 Knowledge concerning national policy imperatives favouring women

Table 5.6 gives an indication of the respondents' knowledge concerning national policy imperatives in place that favour women.

Table 5.6: Policies in place that favour women

Knowledge of policies in place that favour women	Status of business					
	Informal		Formal		Total	
	n	%	n	%	n	%
Yes- have knowledge	3	10.7	12	54.5	14	28.0
Heard about policies, but have no knowledge	6	21.4	4	18.2	11	22.0
No- do not know of any policies	19	67.9	6	27.3	25	50.0
Total	28	100.0	22	100.0	50	100.0

As shown in Table 5.6 above, most of the informal-sector women (89.3%) indicated that they had either been unaware of any policy imperatives that favour women or that they had somewhere heard about such policies, but had no knowledge concerning them. A number of informal-sector respondents said that although they had heard on radio, television or by word of mouth heard of policies that favour women, they had never attempted to find out more about the policies nor had they applied to be beneficiaries. The three respondents in the informal sector who had knowledge about the policies mentioned SEDA and the Umsobomvu Youth Fund.

By contrast, more than half of the formal-sector respondents had been aware of policy imperatives favouring women. A further 18.2% of the formal-sector women had heard of the policies, but had no knowledge concerning them and 27.3% of the respondents had never heard about any policies that favour women. Those respondents who had knowledge of such policy imperatives, specifically mentioned the FDC, Umsobomvu Youth Fund, SEDA, DTI, IDT, Industrial Development Corporation (IDC), and the Tourism Enterprise Partnership (TEP). When the respondents were asked to rate the

policies, some were unable. The reason for this is that even though had good knowledge of the policies, they had however never been beneficiaries. Below is a short summary of the policies on which women did have opinions:

- The IDT were viewed positively since the organisation focused on grants and not loans. Thus a huge advantage of the IDT was that beneficiaries did not have to repay any debt. The IDT was also proactive in organising workshops, helped with viable business plans and were quick to respond in respect of applications. Funding was also not difficult to access once viable business plans had been approved.
- The TEP was mentioned in a positive light. Specific comments relate to the fact that the TEP was interested in supporting black women and that beneficiaries would actively participate in the programme.
- The Umsobomvu Youth Fund was viewed as being favourable towards empowerment of women. Respondents mentioned that Umsobomvu was a good organisation, very helpful and had a low interest rate.
- Funding from the IDC was viewed as being more difficult to attain. The IDC focused on large amounts and applicants needed to be professional and to have good knowledge of business matters.
- SEDA was not viewed in a positive light. A few respondents mentioned having applied to SEDA for funding but that they had been unsuccessful. In addition, even though SEDA might approve you as provider, tenders and work were not guaranteed. One respondent thought that SEDA functioned in a disorderly fashion and should get its house in order.
- General negative views were that some respondents believed that these policies always over-promised and under-delivered. The good policies were few and far in between. The long waiting period of applications was mentioned as a specific concern, as were difficulties experienced in respect of administration and the application process. In addition, programmes did not follow up on their promises or refer applicants to places that could possibly help them.

5.5 Future aspirations for your business

When the respondents were asked what their future aspirations for their businesses were, *everyone* aspired towards growth of their businesses. The respondents each either wanted to expand their business by employing more people or by diversifying their products. A large number of respondents also mentioned that they would like to upgrade their business premises. The informal businesswomen trading in outdoor locations specifically expressed the desire to trade under a roof.

6. Procurement

Figure 6.1 gives an indication of the procurement of government contracts for the six months period between April and August in 2008 financial year.

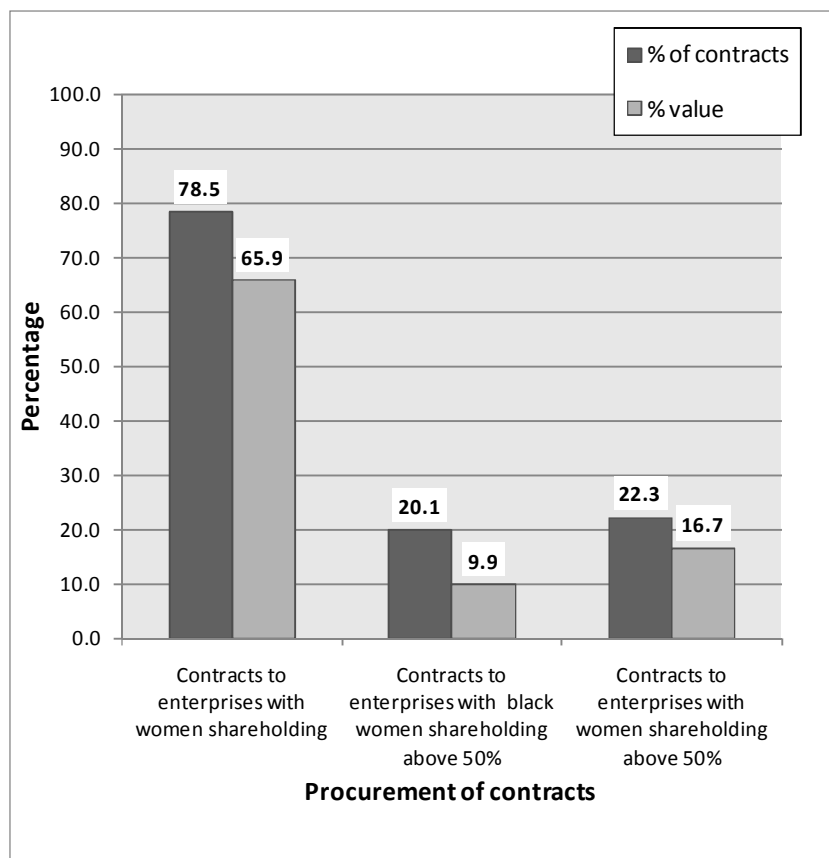


Figure 6.1: Procurement of contracts

Annexure B provides a summary of procurement data for all departments in the Free State provincial government between 1 April 2008 and 31 August 2008

The following should be noted:

Although there has been significant progress in terms of procurement to females, the share of the values of the contracts is significantly smaller than the share of the overall contracts. This is even more so in the case of contracts to enterprises where black women own more than 50% of the enterprises. In this case 20.1% of the contracts went to such enterprises but only 9.9% of the value of contract. In reality this means that contracts to enterprises where females own more than 50% of such contracts are only half the size of other contracts.

7. Towards an monitoring and evaluation (M&E) system

The Terms of Reference requested ideas on how to develop a monitoring and evaluation system to monitor growth in respect of women in business. There are three levels - also with different time frames- at which monitoring and evaluation could potentially take place:

Input level:

- Women-owned enterprises that access government tenders on an annual basis (some reflection in this report is appropriate in this regard)
- Women-owned enterprises accessing support from Seda and UYF and the type of support received on an annual basis.

Reflections on key questions in this report

- This report has laid the foundation for key questions that could be followed up in future or be expanded.
- An annual women-in-business survey of about 50 informal and 50 formal women which comprises 5-10 key questions could well lay the foundation for such a M&E system. This will probably also be fairly cheap and affordable.

More quantitative aspects of M&E

A repetition of studies, such as the present one, every five years might also provide valuable information about changes in this environment.

8. Conclusion

“I am a woman, I am independent, strong and I can do it”

Informal-sector respondent

“Please, I plead to the government to give us a chance to succeed and to show the people outside that we as women can also run a business. I really plead for them to do that.”

Formal-sector respondent

This report has contextualised the role women play in the business environment. This was done by means of both a desktop literature review and in-depth interviews with business-women in the informal and formal sector. The following conclusions regarding of the Terms of Reference of this study can be made:

8.1 Challenges faced by women entrepreneurs

- *Social and cultural traditions:* The greatest challenge women face is that of breaking the mould of social and cultural traditions. Social and cultural traditions have been indicated in the literature review as constituting the biggest barrier to overcome. Negative comments outweighed positive remarks in respect of gender perceptions in the business world. Negative responses from business respondents were related to the way women were perceived as not being equals in the business environment. In particular women in the formal sector felt prejudice towards their being women and that they thus constantly have to go out and prove themselves in society. Respondents in the informal sector indicated that they were getting fewer opportunities than men, that men were undermining their business skills; some women also feared that they might not be accepted in society because of their business status. Women in both the informal and the formal sector mentioned that the business environment was structured so as to favour men. Accordingly, there is still a strong tendency to perceive men as being more intelligent, better in business transactions and thus the business provider of choice. Social and cultural traditions were seen as the main reason for the under-representation of women in the business environment.
- *Push factors influencing women’s decision to enter the business environment:* One of the main differences between women in the informal sector and those in formal sector lies in the reasons for starting a business. Most women in the

informal sector were to a great extent forced to engage in business activities and did not start their businesses out of choice. Contrary to the informal businesses, most women in the formal sector started their businesses because they chose to do so and not from necessity. The main reasons for women in the formal sector starting their businesses are related to entrepreneurial reasons.

- *Family and household responsibility:* Women both in the informal sector and the formal sector experienced some friction in respect of the expectations of the role they were supposed to fulfil as women in society and those of being business-women. A number of women mentioned the double burden of being business-women while also having to perform gender-specific responsibilities expected from them at the household level. In addition, some women felt guilty for spending so much time away from their families.
- *Lack of knowledge on policies that favour women:* The lack of business support from government to respondents in the informal sector is a matter of concern, especially in comparison with the support given to respondents in the formal sector business category. Most of the women in the informal sector were unaware of the existence of policies that might assist them in furthering their careers as business women. Contrary to their informal sector counterparts, the respondents in the formal sector were more aware of government assistance and of the advantages of such assistance to women in general. According to the results, 60% of all the respondents in the formal sector received business support from government; only one of the informal sector women indicated having received any support from government.
- *Lack of education, training and information:* Women's lack of education, especially in the informal sector, has a severe impact on the growth prospects of women-owned businesses. Only 26.9% women in the informal sector indicated that they had either completed their school education or some form of higher education.
- *Financial constraints:* Women tend to start their businesses with either their own finances or with help from their families. Less than ten percent of women in this study had access to formal sources of financial support when they started their businesses. In addition, women in the informal sector tended to

have much lower business turnover per annum than did women in the formal sector. Considerably more women (66.7%) in the formal sector than in the informal sector (14.3%) reinvested their profit back into their businesses. Approximately half of the respondents were also under the impression that men generally have better access to formal sources of financial support than women. In addition, since financial institutions generally require physical assets as collateral, women are disadvantaged in that legal ownership of property is often held by men. Both the informal-sector respondents and also the formal-sector respondents agreed that the technical requirements of banks on loans are an obstacle in respect of accessing finances.

8.2 Recommendations on how best to address the challenges identified in the course of during the review

<i>Challenges</i>	<i>Recommendations</i>
<i>Social and cultural traditions</i>	There is a need both to challenge gender stereotypes and reassess prevailing assumptions about women entrepreneurs. Action should be taken to reduce the adverse and unequal perceptions of women based on social and cultural traditions. Gender-sensitive awareness programmes could help to develop an environment of gender equality.
<i>Push factors influencing women's decision to enter the business environment:</i>	Reasons why women engage in entrepreneurship seem to be a complex mix of constraints and opportunities, external factors and subjective ambitions. Many women lack business confidence since they only enter entrepreneurship because they have no choice. Although women gain some confidence with more experience in the world of business, initiatives that focus on networking and on getting women to meet others business owners are important in fostering business confidence and success. Women should thus be encouraged to develop a spirit of entrepreneurship in order to have continuous improvement of their businesses.
<i>Family and household responsibility</i>	There is a great need to investigate the nature of family responsibility and the influence childcare has on women entrepreneurs. Further research is necessary in order to identify both prevalent coping strategies and also the constraints relating to family and household responsibility. This research is necessary before adequate, effective strategies with positive outcomes which will benefit the woman, her family and her business.
<i>Lack of knowledge on policies that favours women</i>	Education and awareness policies and programmes in place that favour women are of the utmost importance. This is especially necessary for women trading in the informal sector.

<i>Lack of education, training and information</i>	Recognition of the importance of education and training programmes to ensure sustainable growth in businesses. Skills training is necessary to enable successful entrepreneurship development. Skills training and education should cover fundamentals such as marketing, accessing resources and finances, book-keeping, entrepreneurship skills and general business management skills. Such programmes should be linked to mentorship and aftercare (follow-up) support programmes. Create a national network of resource and business support centres for women entrepreneurs.
<i>Financial constraints</i>	Access to credit and formal financial services. Training programmes focused on how to access financing should be offered to women entrepreneurs on a regular basis. Training programmes should include information on different types and sources of finances and the preparation and development of business and financial proposals. Women entrepreneurs need to be more informed about banks and their financial services in order to be able to assist them to develop a better understanding of how to approach and negotiate with banks, to access finances. Assisting women's financing needs have the potential to improve the growth rate and success of businesses. In addition, given the women's savings records and repayment reputation in general, financial institutions should be encouraged offer a wider range of loan options, with variable interest rates and repayment terms. Loans should be based on the varying needs of the businesses.
<i>Research</i>	More research is needed that focuses on the specific barriers to the growth of women's enterprises. Research should also focus on the quantitative nature of women-owned businesses in order to identify strategic actions to ensure that women have easier access to the resources and assistance they need.

8.3 Framework for a simple monitoring and evaluation framework

Three levels at which monitoring and evaluation can take place has been identified in this study:

- ***Input level:*** The following aspects should be considered at an input level from the monitoring and evaluation framework. The number of women owned enterprises that access government tenders on an annual basis and the number of female enterprises accessing support from Seda and UYF and the type of support received on an annual basis should be increased .

- Reflection on key questions in this report: This report has laid the foundation for key questions that can be followed up or expanded in the future. It is recommended that the survey be repeated annually in the form of a survey of approximately 50 women each in the informal and formal sectors. Five to ten key questions could well lay the foundation for such a monitoring and evaluation system.
- More quantitative aspects of monitoring and evaluation: A repetition every five years of studies such as this one might also provide valuable information about changes in this environment

8.4 Gender evaluation of business support programmes

The following is a brief summary of the policies of which the women did have knowledge and also an opinion on:

- *Independent Development Trust (IDT):* The IDT was viewed positively. The main advantage of the IDT was that the organisation focused on grants and not loans. In addition, the IDT was pro active in organising workshops, helped with viable business plans and were quick to respond back with applications. Respondents also mentioned that funding was not difficult to access once viable business plans had been approved.
- *Tourism Enterprise Partnership (TEP):* The TEP was mentioned in a positive light. Specific comments related to the fact that the TEP was interested in supporting black women and that beneficiaries could actively participate in the programme.
- *Umsobomvu Youth Fund:* The Umsobomvu Youth Fund was viewed favourably in respect of empowerment of women. Respondents mentioned that Umsobomvu was a good organisation, very helpful and charged a low interest rate.
- *Industrial Development Corporation (IDC):* Funding from the IDC was viewed as more difficult to attain. The IDC focused on large amounts and applicants needed to be professional and have a good knowledge on business matters.
- *Small Enterprise Development Agency (SEDA):* SEDA was not viewed in a positive light. A few respondents mentioned that did apply to SEDA for

funding but were unsuccessful. In addition, even though SEDA might approve you as a provider, tenders and work are not guaranteed. One respondent thought that SEDA functioned in a disorderly fashion and should get its house in order.

General negative views were that some respondents believed that these policies tended always to over promise and to under deliver. The good policies were few and far between. The long waiting period for the approval of applications was mentioned as a specific concern, as were difficulties experienced in the of both the administration and the application processes. In addition, programmes did not follow up on their promises or refer applicants to places where applicants could be helped.

8.5 Skills women have in business and mechanisms proposed to develop women's skills in business

- *Skills women have in business:*
 - *Well-established businesses:* Most of the women have been in business for more than six years. Although the profit margin was relatively small for women in especially the informal sector, these women similar to their formal-sector business counterparts, display high endurance levels in respect of carrying on with business activities. In addition, despite the women's low profit margin, a substantial number of them nevertheless still managed to save money.
 - *Personal qualities:* Specific personal qualities mentioned by women as making them run their businesses differently were: communication and socialisation skills, flexibility in business approaches, patience, perseverance and multi-tasking skills.
- *Mechanisms proposed to develop women's skills*
 - Gender-sensitive programmes are required in order for women to challenge both gender stereotyping and the gendered nature of their social and cultural upbringing – all of which prevent them from reaching their full potential in the business environment.
 - Training and mentorship programmes might be helpful to women entrepreneurs to enable them to communicate, negotiate and thus to manage business relationships more effectively.

- Education and awareness programmes focusing on specific policies that are in place to favour women.
- Skills training and education should include basic marketing training, information on accessing resources and finances, book-keeping training, entrepreneurial skills training and general business management skills.
- Training programmes on different types and sources of financial support, and on the preparation and development of business and financial proposals.
- Follow-up support programmes.
- The creation of a national network of resource and business-support centres.

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ANNEXURE A

BUSINESS QUESTIONNAIRE

This research is conducted on behalf of the *Free State Department of the Premier* and the *Free State Youth Commission*. The intended outcome of this questionnaire is to provide the Department of the Premier with information on women in the business environment and the challenges women face as business owners. Your participation is totally voluntarily and you do not have to answer any questions you are not comfortable with.

DEMOGRAPHIC DETAIL OF RESPONDENT

1. **Name** _____ **of** _____ **respondent:**

2. **Contact number :** _____

3. **Age:**

16-20 years	1	16-20 years	3	36-40 years	5	46-50 years	7	56-60 years	9
21-25 years	2	21-25 years	4	41-45 years	6	51-55 years	8	61+ years	10

4. **Highest education:** _____

5. Marital status	Married	1	Single	3	Widow	5
	Life partner / living together	2	Divorced	4	Other	6

BUSINESS INFORMATION

6. **Name of Business:**

7.1 Describe your type of business:

7. **Status of Business:** Informal (not registered) 1 _____ Established 2

(registered)

8. **Number of years in business** _____
(When did you start this business)

9. **Where is business located** (*indicate if from home*): _____

10. **Type of business structure:** _____

11. **What percentage of the business is women-owned:** _____

12. **With what finances did you start your business:**

13. **How many people are employed in your business:**

Full-time		Part-time (explain)		Unpaid help (explain)	
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14. **Average turnover**

(*indicate specifically per year / month / week*):

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QUALITATIVE INTERVIEW

15. **Tell me the story of how and why you started your business**
(*make sure the following aspects is covered in the story*)

<i>Reason for starting business</i>	
<i>Why specific type of business and not something else?</i>	
<i>What is the purpose of your business?</i>	
<i>Was business established out of necessity or choice?</i>	
<i>What type of challenges did you encounter when you started your business?</i>	

16. **How do you spend your profit of the business?**

17. **How do you think women run their businesses differently than men (please give examples)**

- 18. How has been a women:**
- a) **Helped** you with your business opportunities (give examples)
 - b) **Disadvantaged** your business opportunities (give examples)
 - c) In general do you think it is more difficult to succeed in business than a man? Please elaborate
 - d) Do you think there is specific business **challenges / barriers** women experience to a greater degree than men? Please elaborate on the type of challenges / barriers specifically to your business?
 - e) Do you experience any bias / prejudice from the business community because you are a woman? *Specifically, is there a difference in biased behaviour between you and women owned businesses and men owned businesses?*
- 19. Why do you think women are under-represented in the business environment?**
- 20. Do you think women experience more difficulty in accessing finances than men? Explain why / why not?**
- If you have ever been successful in borrowing money from a formal financial institution (bank) – what were the reasons?
 - If you have not been successful – what were the reasons?
 - *Were any gender related reasons applicable?*
 - If you have to borrow money, from whom would you borrow money? *(for example banks, micro lenders, family, friends)*
 - Why would you borrow money from this specific type of source and not somewhere else?
- 21. To what degree do you think childbearing and child rising has played a role in your business**
- 22. Do you get any business support from:**
- a) Government
 - b) Private sector
 - c) Local community
 - d) Family / friends
 - e) Other
- Please elaborate on the type of business support you are getting? Are these institutions taking you serious despite being female?*
- 23. What type of support do you require for your business to be more successful?**
- 24. Are you aware of national policy imperatives which favour women entrepreneurs?**
- a) *If yes, which ones and how would you rate them?*
- 25. What are your future aspirations for your business? (Where do you see your business in two years time?)**
- 26. Do you have anything you want add regarding your status as a woman in the business environment?**

Thank you for your time. Your participation is highly appreciated

ANNEXURE B: PROCUREMENT OF CONTRACTS

2008/04/01 to 2008/08/31
Department of Agriculture

Summary:	Number of contracts	Contract value ZAR	Premium ZAR	% Contracts	% Value
Total number of contracts	318	16,460,710	0		
Number of contracts awarded to Black Enterprises (including Black Woman) 0.01-25	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Enterprises (including Black Woman) 52.01-50	2	21,435	0	(0.63)	(0.13)
Number of contracts awarded to Black Enterprises (including Black Woman) 50.01-100	124	9,657,859	0	(38.99)	(58.67)
Number of contracts awarded to Black Woman- owned Enterprises 0.01-25	1	5,501	0	(0.31)	(0.03)
Number of contracts awarded to Black Woman- owned Enterprises 25.01-50	9	1,881,526	0	(2.83)	(11.43)
Number of contracts awarded to Black Woman- owned Enterprises 50.01-100	45	478,750	0	(14.15)	(2.91)
Number of contracts awarded to White Woman- owned Enterprises 0.01-25	0	0	0	(0.00)	(0.00)
Number of contracts awarded to White Woman- owned Enterprises 25.01-50	0	0	0	(0.00)	(0.00)
Number of contracts awarded to White Woman- owned Enterprises 50.01-100	2	47,781	0	(0.63)	(0.29)
Number of contracts awarded to Non-HDI Enterprises	190	6,733,634	0	(59.75)	(40.91)

2008/04/01 to 2008/08/31
Department of Education

Summary:	Number of contracts	Contract value ZAR	Premium ZAR	% Contracts	% Value
Total number of contracts	340	38,319,299	189,554		
Number of contracts awarded to Black Enterprises (including Black Woman) 0.01-25%	9	1,194,565	0	(2.65%)	(3.12%)
Number of contracts awarded to Black Enterprises (including Black Woman) 52.01-50%	30	3,931,438	22,811	(8.82%)	(10.26%)
Number of contracts awarded to Black Enterprises (including Black Woman) 50.01-100%	90	10,362,459	165,383	(26.47%)	(27.04%)
Number of contracts awarded to Black Woman- owned Enterprises 0.01-25%	13	2,455,549	0	(3.82%)	(6.41%)
Number of contracts awarded to Black Woman- owned Enterprises 25.01-50%	23	3,524,958	113,669	(6.76%)	(9.20%)
Number of contracts awarded to Black Woman- owned Enterprises 50.01-100%	37	6,922,187	71,525	(10.88%)	(18.06%)
Number of contracts awarded to White Woman- owned Enterprises 0.01-25%	20	2,442,813	1,859	(5.88%)	(6.37%)
Number of contracts awarded to White Woman- owned Enterprises 25.01-50%	10	2,647,727	35,952	(2.94%)	(6.91%)
Number of contracts awarded to White Woman- owned Enterprises 50.01-100%	24	1,241,202	300	(7.06%)	(3.24%)
Number of contracts awarded to Non-HDI Enterprises	183	21,577,324	1,061	(53.82%)	(56.31%)

2008/04/01 to 2008/08/31
Department of the Free State Premier

Summary:	Number of contracts	Contract value ZAR	Premium ZAR	% Contracts	% Value
Total number of contracts	3	69,508	0		
Number of contracts awarded to Black Enterprises (including Black Woman) 0.01-25%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Enterprises (including Black Woman) 52.01-50%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Enterprises (including Black Woman) 50.01-100%	2	40,059	0	(66.67)	(57.63)
Number of contracts awarded to Black Woman- owned Enterprises 0.01-25%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Woman- owned Enterprises 25.01-50%	1	24,340	0	(33.33)	(35.02)
Number of contracts awarded to Black Woman- owned Enterprises 50.01-100%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to White Woman- owned Enterprises 0.01-25%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to White Woman- owned Enterprises 25.01-50%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to White Woman- owned Enterprises 50.01-100%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Non-HDI Enterprises	1	29,449	0	(33.33)	(42.37)

2008/04/01 to 2008/08/31
Department of Health Services

Summary:	Number of contracts	Contract value ZAR	Premium ZAR	% Contracts	% Value
Total number of contracts	11	15,026,805	0		
Number of contracts awarded to Black Enterprises (including Black Woman) 0.01-25%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Enterprises (including Black Woman) 52.01-50%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Enterprises (including Black Woman) 50.01-100%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Woman- owned Enterprises 0.01-25%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Woman- owned Enterprises 25.01-50%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Woman- owned Enterprises 50.01-100%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to White Woman- owned Enterprises 0.01-25%	1	69,479	0	(9.09)	(0.46)
Number of contracts awarded to White Woman- owned Enterprises 25.01-50%	1	1,430,490	0	(9.09)	(9.52)
Number of contracts awarded to White Woman- owned Enterprises 50.01-100%	5	5,094,725	0	(45.45)	(33.90)
Number of contracts awarded to Non-HDI Enterprises	4	8,432,111	0	(36.36)	(56.11)

2008/04/01 to 2008/08/31
Department of Safety, Security and Liaison

Summary:	Number of contracts	Contract value ZAR	Premium ZAR	% Contracts	% Value
Total number of contracts	162	2,586,327	0		
Number of contracts awarded to Black Enterprises (including Black Woman) 0.01-25%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Enterprises (including Black Woman) 52.01-50%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Enterprises (including Black Woman) 50.01-100%	101	1,908,678	0	(62.35)	(73.80)
Number of contracts awarded to Black Woman- owned Enterprises 0.01-25%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Woman- owned Enterprises 25.01-50%	29	90,069	0	(17.90)	(3.48)
Number of contracts awarded to Black Woman- owned Enterprises 50.01-100%	12	120,113	0	(7.41)	(4.64)
Number of contracts awarded to White Woman- owned Enterprises 0.01-25%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to White Woman- owned Enterprises 25.01-50%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to White Woman- owned Enterprises 50.01-100%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Non-HDI Enterprises	61	677,649	0	(37.65)	(26.20)

2008/04/01 to 2008/08/31
Social Development

Summary:	Number of contracts	Contract value ZAR	Premium ZAR	% Contracts	% Value
Total number of contracts	7	3.242.236	0		
Number of contracts awarded to Black Enterprises (including Black Woman) 0.01-25%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Enterprises (including Black Woman) 52.01-50%	1	1.074.266	0	(14.29)	(33.13)
Number of contracts awarded to Black Enterprises (including Black Woman) 50.01-100%	1	99,750	0	(14.29)	(3.08)
Number of contracts awarded to Black Woman- owned Enterprises 0.01-25%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Woman- owned Enterprises 25.01-50%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Woman- owned Enterprises 50.01-100%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to White Woman- owned Enterprises 0.01-25%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to White Woman- owned Enterprises 25.01-50%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to White Woman- owned Enterprises 50.01-100%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Non-HDI Enterprises	5	2,068,220	0	(71.43)	(63.79)

2008/04/01 to 2008/08/31

Department of Sport, Arts, Culture and Technology

Summary:	Number of contracts	Contract value ZAR	Premium ZAR	% Contracts	% Value
Total number of contracts	965	16,092,999	164,714		
Number of contracts awarded to Black Enterprises (including Black Woman) 0.01-25%	4	100,590	0	(0.41)	(0.63)
Number of contracts awarded to Black Enterprises (including Black Woman) 52.01-50%	122	2,000,387	0	(12.64)	(12.43)
Number of contracts awarded to Black Enterprises (including Black Woman) 50.01-100%	590	7,625,763	164,613	(61.14)	(47.55)
Number of contracts awarded to Black Woman- owned Enterprises 0.01-25%	4	19,918	0	(0.41)	(0.12)
Number of contracts awarded to Black Woman- owned Enterprises 25.01-50%	44	547,568	0	(4.56)	(3.40)
Number of contracts awarded to Black Woman- owned Enterprises 50.01-100%	334	1,901,100	3,242	(34.61)	(11.81)
Number of contracts awarded to White Woman- owned Enterprises 0.01-25%	1	4,395	0	(0.10)	(0.03)
Number of contracts awarded to White Woman- owned Enterprises 25.01-50%	12	243,722	0	(1.24)	(1.51)
Number of contracts awarded to White Woman- owned Enterprises 50.01-100%	16	93,051	0	(1.66)	(0.58)
Number of contracts awarded to Non-HDI Enterprises	238	6,274,741	101	(24.66)	(38.99)

2008/04/01 to 2008/08/31
Department of Provincial Treasury

Summary:	Number of contracts	Contract value ZAR	Premium ZAR	% Contracts	% Value
Total number of contracts	324	3,552,778	0		
Number of contracts awarded to Black Enterprises (including Black Woman) 0.01-25%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Enterprises (including Black Woman) 52.01-50%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Enterprises (including Black Woman) 50.01-100%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Woman- owned Enterprises 0.01-25%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Woman- owned Enterprises 25.01-50%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Black Woman- owned Enterprises 50.01-100%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to White Woman- owned Enterprises 0.01-25%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to White Woman- owned Enterprises 25.01-50%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to White Woman- owned Enterprises 50.01-100%	0	0	0	(0.00)	(0.00)
Number of contracts awarded to Non-HDI Enterprises	324	3,552,778	0	(100.00)	(100.00)