

**EXPLORING FACTORS AFFECTING THE SUCCESS OF WOMEN
ENTREPRENEURSHIP IN NAMIBIA: THE CASE OF WOMEN ENTREPRENEURS IN
WINDHOEK**

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THE MASTERS DEGREE IN BUSINESS ADMINISTRATION**

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BY

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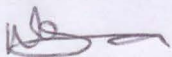
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DECLARATION

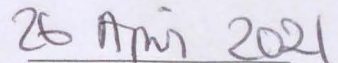
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DEDICATION

Dedicated to my family.

ACKNOWLEDGEMENTS

Firstly, I would like to thank the Almighty God for giving me strength to finish this work in good spirit. I almost gave up but God gave me the strength to soldier on. My profound gratitude goes to my supervisor, Dr Fanny Saruchera, who always dedicated time from his busy schedule to guide and support me on my study. It was indeed a great honour to work under his supervision.

I acknowledge and thank the respondents who partook in this study, without which the study would not have been a success.

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ABSTRACT

Over the past decades, the number of women venturing into business has exponentially grown, especially developing economies such as Namibia. The challenges such female entrepreneurs face has also equally been rising over the years. The purpose of the study was to explore factors affecting the success of women entrepreneurs in Windhoek (Namibia). To accomplish this, the following objectives were considered: to identify the factors affecting the success of women entrepreneurship; to determine the factors contributing to the success of women entrepreneurs; to establish the challenges faced by women entrepreneurs and to ultimately establish the strategies to improve the welfare and development of women entrepreneurs in Windhoek. The researcher used the descriptive - exploratory research design, meaning that a mixed method research approach was employed for this study, through the use of the self-administered questionnaires (60) and the semi-structured interviews. Results from the study indicated that the success of women entrepreneurship in Namibia is hindered by factors such as; gender stereotyping of women, lack of marketing skills, lack of government support, lack of knowledge, and lack of capital, among others. The study concluded that human capital, marketing, technology and speed with which to the market are the major factors behind the success of women entrepreneurs in Windhoek. The study thus recommended the support from financial institutions (banks and discount houses) for start-up capital, and government support (educating women in technology, skills and expertise), as well as support from spouses as these could create some success stories in entrepreneurship. There, also, is need for the government to be involved to make women entrepreneurs successful through business education, and supportive policies that make it easier for them to access finances.

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LIST OF ABBREVIATIONS AND ACRONYMS

CBD	Central Business District
COVID-19	Corona Virus Disease
IFC	International Finance Corporation
IFIs	International financial institutions
OECD	Organisation for Economic Co-operation and Development
SADC	Southern African Development Community
SCOT	Strengths, Challenges, Opportunities, and Threats
SMEs	Small and Medium Enterprises
U.S.	United States
UN	United Nations
VCT	Vocational Centre for Training
WB	World Bank

CHAPTER ONE: INTRODUCTION

1.1. ORIENTATION OF THE STUDY

In this entrepreneurial world, female entrepreneurs are increasingly becoming key players (Subrahmanya, 2015). This is promising, although the number is still labelled “small” (Aban & Haq, 2017; Mwanja, 2015; World Bank, 2007). Besides the several tasks assigned to women such as reproductive responsibilities, household chores and childcare, women entrepreneurs seem to be achieving success in their respective businesses and professional lives (Malaya, 2006). While these women entrepreneurs faced various challenges and stumbling blocks previously, society has begun to recognize that female entrepreneurs make a major contribution to their respective economies (Aban & Haq, 2017). As such, seeing women running their own businesses and thriving at the very same time is no longer surprising.

Recent studies have established that women who combine families with professions are seen to be more capable and competent enough to successfully manage business (Subrahmanya, 2015). Mwanja (2015) stipulates that over half of the current global population consists of women. While women were previously restricted to traditional cultures of executing household tasks, growing civilized societies have seen women coming out to engage in all kinds of activities (Aban & Haq, 2017; World Bank, 2017). Over the years, women have been seen entering into numerous fields of activity, such as academia, politics, social work, and they have also begun to operate their own businesses.

In support of Subrahmanya (2015), Aban and Haq (2017) find it befitting, thus, to research on the areas that need improvement among female entrepreneurs.

In general, female business companies are smaller in terms of revenues, income and assets compared to their male peers. In 2015, United States (U.S.) data showed that male business ventures were twice as high on average as female business endeavours in terms of revenue and assets (Mwania, 2015).

Owing to fascistic traditions and cultures, females are generally disadvantaged. Several women, for example, face difficulties obtaining bank credits as well as borrowing difficulties through informal networking systems (Malaya, 2006).

Despite their contribution to economic development, women entrepreneurs' freedom to control and create sensible economic decisions has been greatly hindered by, among other factors, tradition, domestic participation, financing (Malaya, 2006). Research shows that countries that consider gender inequalities among entrepreneurs continue pursuing phenomenal economic growth (Subrahmanya, 2015). Like some of the previous studies (*e.g.* Mwania, 2015; World Bank, 2017), this study attempts to find real solutions, particularly on areas of insufficient skills and resources, looking for better strategies to mitigate

1.1.1 Women entrepreneurship world wide

In Organisation for Economic Co-operation and Development (OECD) countries, women SMEs are considered sources of job creation, innovation and this leads to the economic growth of the country (OECD, 2012). For example, South African women entrepreneurs are the key to revealing economic growth (Herrington, 2015). Women are faced with a

plethora of predicaments in SADC when commencing and managing their businesses. Many of these women perceive that significant barriers remain for them in establishing and growing their ventures (Commonwealth, 2018). Notwithstanding these challenges, the number of women beginning and managing their ventures has grown rapidly over the past decade and studies have demonstrated that despite this fact, discrimination and other barriers have remained a challenge by women entrepreneurs in their attempts to commence new businesses (Tran, 2015).

Universally, SMEs are mechanisms of growth because they play a strategic role in poverty alleviation, job and wealth provision of regional symmetry through industrial dispersal and reduction of rural-urban migration (Mpunwa, 2020). In developing countries, however, SMEs are distinguished to be underperforming while flourishing and affluent SMEs include Japan, South Korea, China, USA, Australia, Switzerland and India (Sha, 2015). Women SMEs in Nigeria are facing overwhelming challenges, which include inadequate infrastructure, developmental instability, macroeconomic environment and inadequate access to capital (Sha, 2013:10). Small businesses in Uganda are failing due to poor accounting standards employed by many firms (Sha, 2013:22). In Tanzania, empirical evidence reveals that SMEs failure is due to financial sectors that do not give them the start-up capital they require due to deficiency of both collateral security, and bankable projects (Ogbokor, 2013).

1.1.2 The Namibian Situation

While it is conspicuous in the discourse is that women entrepreneurship has been a concern, a significant challenge in Namibia has been the lack of empirical studies of women entrepreneurs and the insufficient quality of statistical data (Alvarez & Busenitz., 2014). It has become axiomatic that not much research has been executed on the success factors of women entrepreneurs (Thomas & Coghlin, 2015). Most research published, have a single pragmatic focus (Santarelli, 2015), disregarding structural, cultural and historical factors and the non-existence of feminist analysis (Mathius & Pischke, 2016).

Women in the Windhoek, like their counterparts in many developing countries, have been faced with many challenges. These range from an underprivileged, deficiency in health and didactic. The level of unemployment among the female populace is far higher than their male colleagues despite their plethoric roles in the family as mothers, breadwinners, careers and community managers (Ngum, 2013). These encumbrances have affected how women have been engaging as entrepreneurs in Windhoek. Economically prosperous nations are those that utilise their assets to the maximum capacity. The most crucial resources of any state are those of human capital, and since women constitute over half the population in Namibia, they are the one resource that needs to be brought to the economic mainstream (Stevenson, 2014).

1.2. STATEMENT OF THE PROBLEM

It is widely appreciated that a significant number of women in the City of Windhoek in the Khomas Region, mainly from previously disadvantaged societies, have been running SMEs (Rankhumise, 2014). They have been facing multifaceted challenges that hinder

their progress in their enterprise activities making it difficult for them to find work and ominously reduce the consequences of unemployment in their respective societies (Cumming 2012; Doefer 2012; Herrington 2015; Jana 2015).

The Commonwealth (2012) states that Namibia has witnessed extraordinary growth in the number of start-ups during the past decades. This is especially true because 40 000 SMEs are presently registered in Namibia. Concurrently it has been observed that 75% of these Women SMEs do “crash-land” during the first twenty-four months of their survival and in most cases before “take-off” (Commonwealth, 2018). Indeed, accessible data shows that approximately 75% of the SMEs belong to this taxonomy (Ogbokor, 2013).

Several studies articulate that growth as well as the effects of monetary and fiscal policies on entrepreneurship. Several studies have been developed to determine the first relationship as well as to show the effects of some social variables on women entrepreneurship, such as social capital (Lin 2012; Birley 2011; Bahmani-Oskooee et al. 2014), and economic policy objectives (Cumming, 2012). However, there seems to be not much unique literature assessing the factors influencing the success of women entrepreneurship in Namibia. It is equally appropriate to note that the increasing failure of women entrepreneurs in Windhoek is substantially higher than the upsurge in the rate of new business creations. This study, therefore, assesses the determinants influencing the success of women entrepreneurship in Namibia.

1.3. PURPOSE OF THE STUDY

The purpose of the study was to make both a quantitative and qualitative assessment of the factors influencing the success of women entrepreneurship in the Khomas region. The implication for positive change was to enhance the growth of women SMEs in Namibia.

1.4. OBJECTIVES OF THE STUDY

The principal objective of the discourse was to assess the factors influencing the success of women entrepreneurship in Namibia. The study intended to attain the following specific objectives:

1. To identify factors that drive women into entrepreneurship in Windhoek
2. To determine factors contributing to the success of women entrepreneurs in Windhoek
3. To identify the challenges faced by women entrepreneurs in Windhoek
4. To suggest strategies to improve the welfare and development of women as entrepreneurs in Windhoek

1.5. SIGNIFICANCE OF THE STUDY

The primary goal for this discourse was to contribute to the new empirical findings in entrepreneurship in Namibia. It also provided knowledge to the imminent Woman SMEs to avert some of the challenges articulated by the SME proprietors and manager. This study, again, could assist policy-makers as it exposed both controllable and uncontrollable challenges experienced by Namibia's women entrepreneurs. Furthermore, the study could give the decision-maker a picture of the attributes leading to the growth of the businesses

and as such, embryonic entrepreneurs and those who are pugnacious to make progress in their business could make a reference point in this study. Once the businesses are succeeding, that could lead to the economic growth of Namibia.

1.6. DEFINITION OF KEY TERMS

Small to Medium Enterprise - a small business established to introduce a new product, services or create a new market.

Innovation - the creation of new ideas systems and technology to improve services and products in the market.

Entrepreneurship - a process by which entrepreneurs pursue opportunities without regard to the resources they control (Rankhumise, 2014).

Entrepreneur - refers to a person who focuses on an opportunity in either a new or existing business to create value while assuming both the risk and the reward in the form of profit (Petty, 2016).

Factors - cognitive anchors which propel and support woman entrepreneurs such as education, experience, knowledge and training (Orge, 2015).

Gender - Gender is used to distinguish between the male and female behavioural pattern within an environment (Commonwealth, 2018). It also refers to the web of cultural symbols, normative concepts, institutional structures and internalised self-images which, through a process of social construction, describe masculine and feminine roles and articulate these roles within power relationships (Morrison, 2015).

1.7. LIMITATIONS OF THE STUDY

The researcher faced the challenge of getting a more significant sample from the target population. Most women delegated their businesses to family members who, in some cases, happened to be men. This had the potential of misleading the researcher into believing that men do own those businesses.

Collection of data experienced some difficulties since most women entrepreneurs would most frequently be away outsourcing inventory items for their businesses and this led to the researcher visiting study areas repeatedly hence consuming most of her research time. Some women were semi-literate and were not willing to cooperate with the researcher. The researcher had limited time to conduct the research, due to the multiplicity of roles by many of these women targeted for the survey, and therefore depriving them of participation time. Therefore, the researcher had to take a considerable amount of time trying to explain the importance of the study to those respondents who did not understand the importance of the study.

1.8. Structure of the study

Five chapters (except the initial pages that include the title, declaration, dedication, abstract, acknowledgment, table of contents, list of figures, list of tables, abbreviations and acronyms) are presented in this research project report. As a result, in order to fulfil the researcher's mission, the thesis was structured as follows:

Chapter One introduces the introduction on women entrepreneurs' performance. Moreover, in the same chapter, meaning, description of key words and study limitations will all be presented.

Chapter Two provides a summary of related literature with a special emphasis on overall factors that undermine the success of women entrepreneurs in Windhoek-based companies. A conceptual framework detailing the relationship between the variables (independent and dependent variables as well as interceding and moderating variables) will be discussed in the chapter.

The research methodology is found in **Chapter Three**. This involves the design of the study, target population, procedure of sampling and sample size. The chapter also includes data collection techniques, data validity, data collection, data reliability, methods of data processing, consideration of ethical problems.

Data analysis is presented in **Chapter Four**.

Chapter Five provides a discussion on findings from the study and, finally, the conclusion and recommendations and suggestions for further studies are presented in **Chapter Six**.

1.9. CHAPTER SUMMARY

This chapter served as an introduction to the study, and covered the following areas: introduction, orientation of the study, statement of the problem, purpose of the study, objectives of the study, significance of the study, definition of key terms, as well as the limitations of the study. The following chapter is going to look at literature (both theoretical and empirical) employed by the researcher to accomplish the study.

CHAPTER TWO: LITERATURE REVIEW

2.1 INTRODUCTION

This chapter covers the orthodox perspectives for women entrepreneurs, factors driving women into entrepreneurship, reasons for their success, the challenges these women entrepreneurs face, as well as the strategies that can be employed to improve women entrepreneurs' welfare and development. Alam et al. (2011) do argue that, over the past few decades, there have been several studies investigating the motives and explanations for men undertaking projects, as well as factors that affects their businesses. There, however, is limited research involving female entrepreneurs, in such areas as: reasons making women choosing to leave the business world or to rather become lifetime entrepreneurs; constraints female entrepreneurs face whenever choosing to establish their own companies, and ICT use trends among female entrepreneurs (Alam et al., 2011). In balancing their traditional roles as wives and primary caregivers of children, several women begin their own businesses to offer extra flexibility as well as life balance (Naser et al., 2009). There have been several accounts of the achievements of most female entrepreneurs who make it big in the business world despite endless challenges and wars (Naser et al., 2009). Therefore, it is time to recognize those variables that affect the success of women entrepreneurs in the Namibian economy.

Past studies have shown that women SMEs face a couple of unique challenges, many of which hinder the growth of their business activities. Some of these difficulties will be discussed below. Women are more expected to start businesses and trade at a later age. Childbearing and rearing are the leading cause of this phenomenon (Cumming, 2012). A

census carried out in Durban Metropolitan in 2015 found that while men in the business sector were mostly between the ages of 21-30 women were slightly older between 41-50 years (OECD, 2015).

Once married a woman undertakes more duties in addition to her usual (day-to-day) business and these responsibilities that are coupled with often-insufficient support from her family, may have an antagonistic effect on her business (Mpunwa, 2020). The United Nations (2015) emphasised that in both developed and less developed countries, women entrepreneurs are recurrently home based due to multi-tasking roles or due to socio-cultural norms and attitudes that confine their mobility. They (women) often have less time than men to chase larger businesses (United Nations, 2015).

Many women enter businesses late in life, and most of them are having pressure due to marriage responsibilities (Tran, 2015). These increase their vulnerability to stress-related illnesses like hypertension and diabetes. The condition under which they work can also contribute to stress. Lund (2013) sites that in Namibia, there are extremes of heat and cold. More still, other areas are plagued with water and sanitation issues. Depending on what type of business a person has, this may pose different health challenges (Burke, 2015). The health status of women in informal trade is weak, and this hinders their ability and precludes them from leading the kind of life they deserve (Burke, 2015). Educated women are more aware of nutrition and are better informed about simple health precautions than uneducated women (Cumming, 2012).

Some studies have shown that women who have been trained with business skills are in a better position to make more profit and sales since business training education determines the amount of income and sales made by traders (Herrington, 2015). Training is not all about the knowledge and skills gained. It is a continuous learning process, coupled with the ability to acquire innovative ideas (Kristiansen et al., 2005). In Namibia, business training is a means through which women's capabilities and skills are essential to start a business (Mpunwa, 2020).

2.2 ORTHODOX PERSPECTIVE FOR WOMEN ENTREPRENEURS

The orthodox lexis entrepreneurship was employed to designate the dominant entrepreneurship embedded in Weber's rubric on the correlation between culture and entrepreneurship (Alchalwaya & Havenga, 2018). By observations made in Western cultures, this ideology outlines the effect of entrepreneurship in the Maasai, Herero, Wambo and Nama community. These cultures were deemed to have wanted to develop enterprises as a source of income if capital was present, and education for these cultures would attract variation and diversification of revenue generating tasks. Research done by Dana (2013) unveiled that one of the reasons why so few of the indigenous women tend to venture into local business is because of the enormous complexities encapsulated in running extended families, relatives and friends. This research further established that traditionally, the Namibian economy revolves around families, livestock and cattle, and in most instances, one can observe that cattle come before children (Dana, 2013).

According to Van de Ven and Engleman (2004), conservative viewpoints on entrepreneurship are related to a variance theory of change. Van de Ven and Engleman

(2004) contend that a difference theory elucidation of the entrepreneurship phenomenon is where an outcome-driven elucidation analyses the degree to which a set explains variations in variables.

2.3 FACTORS THAT DRIVE WOMEN INTO ENTREPRENEURSHIP

Some researchers have investigated the reasons why women have withdrawn from the mainstream labour market to enter the field of entrepreneurship (Burgelman, Maidique, & Wheelwright, 2014). This monograph concurs with Smith (2013) who states that push factors such as small family income, displeasure with salaried jobs, trouble in finding work and the need for a flexible work schedule because of everyday family jobs have all been recognised as crucial exit reasons for women in the mainstream labour market (Elgar, 2014). The authors also cited entry or pull factors to comprise: the need for independence, self-fulfilment and the wish for wealth, social status, and power. Burgelmann, Maidique and Wheelwright (2014) exploited 25 in-depth interviews with women entrepreneurs in France, Paris, and Lyon to identify their motivation for leaving the mainstream labour market. The reason women most often gave for becoming entrepreneurs was that they had family members who were entrepreneurs, resulting in a natural succession into this type of income earning an area.

Another prominent reason for the embracing of entrepreneurship by women is the “glass ceiling”, which has been delineated as an undistinguishable barrier precluding women from proceeding into upper management positions in corporations (Moore, 2016). This disagreement has been advocated by this monograph (Halliday & Thomas, 2014). Entrepreneurship’s desirability in permitting women to manage their enterprises and giving

them a chance to earn income while addressing family issues have also been quoted as motivating reasons to exit the mainstream labour market and embrace entrepreneurship (Fielden & Davidson, 2015).

2.3.1 Existing support systems for women informal traders

There is mounting evidence throughout the globe that SMEs play a significant role in every national economic growth (UKEssays, 2018). In developing economies, states in transition, and also in developed market economies, SMEs are now becoming increasingly a topic of high interest. Demirguc-Kunt (2011) is of the view that SMEs are indeed the driver of economic growth in such market economies as Namibia. SMEs contribute significantly to economic development and job creation owing to their private control, entrepreneurial spirit, versatility and ability to adapt, and also their capacity to respond to challenges and changing environments (UKEssays, 2018; Demirguc-Kunt, 2011). The private sectors of several developing economies have been lacking the middle stage of growth until recently. Much of their campaigns have been devoted by investors, politicians and experts to smaller businesses with more than 500 employees, larger corporations or multinationals (UKEssays, 2018).

The researcher argues that there have been minimal incentives which attract and enhances the establishment of SMEs in Namibia. The South African White paper finds out that most of the survivalist enterprises were run by people who could not find jobs and comprised a large women population. It (the White Paper) supports the growth of women in the business sector by proposing a variety of support strategies for them (Skinner et al., 2006; Smith,

2019). In September 1995, the DTI in South Africa set up the Centre for Small- Business Promotion to support SMEs at the national, provincial and local all levels of government.

2.3.2 The notion of independence and control over their lives

The past several decades have seen growths in the plethora of women entrepreneurs, a trend that is expected to endure and has been well documented by numerous sources in the monographs (Warbington, 2000; Pope, 2002; Browne, 2001; Clark & James, 1992). Clark and James (1992) mourned the fact that women entrepreneurs were mainly small, undercapitalised and afforded their employees principally part-time work. The authors conceded that these confines were primarily attributable to their low levels of start-up capital and the fact that their motivation for operating their businesses was not principally financial. This argument could be extended to elucidate what has often been delineated as a 'double bottom line' for women entrepreneurs not being unilaterally concentrated on economic gains, but on other factors used to delineate success, such as independence and autonomy in the pronouncement-making process of their work. Belcourt (2010), made a study on the factors that cause a woman to become entrepreneurs. The study used qualitative analysis of 36 Canadian women. The discourse concurs with this monograph that the idea of independence and control over their own lives seemed to be the principal motivation for this woman. The difference between the Belcourt (2010) research and the current monograph is that the research employs a mixed research approach rather than a qualitative analysis.

2.3.3 Intrinsic and Extrinsic motivational factors

The motives behind women's exiting of the mainstream labour market and choosing to enter the entrepreneurship field have been explored by multiple researchers. The motivational *push factors* such as insufficient family income, displeasure with salaried jobs, struggle in finding work and the need for a flexible work schedule because of family household concerns have all, according to the Commonwealth (2012), been recognised as crucial exit reasons for women in the mainstream labour market (Commonwealth, 2018).

Commonwealth (2018) further cited *entry or pull factors* such as; the need for independence, self-fulfilment and the desire for wealth, social status, and power. They utilise 25 in-depth interviews with women entrepreneurs in France, Namibia, Paris, and Lyon (larger industrial areas in France) to determine their motivation for leaving the mainstream labour market. The reason women most often gave for becoming entrepreneurs was that they had family members who were entrepreneurs, resulting in a natural succession into this type of income earning area. A pilot study was not done since the questions in this study have been used and rigorously tested in other research studies (Fayolle, 2016).

Buther and Moore (2010) carried out a study focusing on the motivational factors that cause a women to leave large firms to become entrepreneurs. The quantitative study of 129 American women concluded that most women left large firms for entrepreneurship due to intrinsic and extrinsic factors. The main limitations of the study were the social and demographic characteristics of the sample, which was not fully representative of women

entrepreneurs. The marked difference of the research to this monograph was that this study focusses on the woman entrepreneurs in Windhoek.

2.4 FACTORS CONTRIBUTING TO THE SUCCESS OF WOMEN ENTREPRENEURS

2.4.1 Useful Force Model of a Successful Woman Entrepreneur

Based on the Figure 1 below, the Macroeconomic of the small business is likely going to affect the initial idea of developing a business idea (Mehralizadeh, 2014). This study is based on the Effective Force Model of a Successful Woman Entrepreneur. The small enterprise development ingenuities in woman SMEs directed mainly by the State, strong private emphasis on relatively rigid established organizational structure and policies (Jana, 2016). The State care becomes very much necessary in the timely provision of capital for the establishment of an SME unit beginning from the erection of machinery, and the creation of the unit and working capital deficiency hinders the Woman SMEs from the commencement of (Jana, 2015). So, to circumvent the delay –waiting for approval or loan sanction, SMEs could be on condition that the bridge on loans at concessional rate avoid units becoming sick (Doepfer, 2012). Besides, state subsidies will also enhance the morale of the women entrepreneurs who struggle a lot against the social and economic hurdles which they come across as a routine in their business ventures (Fayolle, 2016).

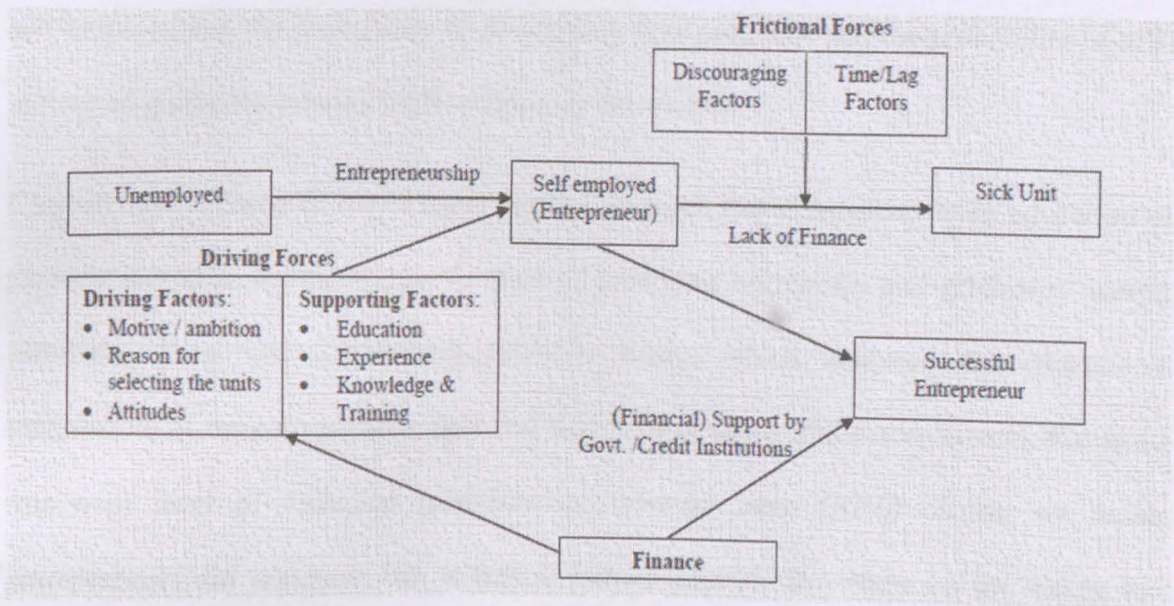


Figure 2.1: The effective force model of a successful woman entrepreneur

Source: Ramadani (2015)

2.4.2 Individual Characteristics

According to Cragg (1988); Rutherford and Oswald (2000) women enterprise success determinants have often been divided into three categories: the individual characteristics of the proprietor, corporate features, and ecological characteristics. The individual characteristics include attributes like the age, education, managerial know-how, industry experience and social skills of the women entrepreneur. The researcher concurs with the view that individual characteristics contribute to the positive or negative growth of the business. A study by Charney and Libecap (2010) established that entrepreneurship education generates autonomous enterprising persona. Furthermore, the authors found that entrepreneurial human capital increases the formation of new ventures, the likelihood of

self-employment, the probability of developing new products, and the probability of self-employed graduates owning high-technology businesses.

Charney and Libecap (2010)'s study further revealed that entrepreneurship education of persona increases the sales growth rates of emerging corporates and graduates' assets. Similarly, Ying and Zhouqiaqin (2014)'s study, which analysed the educational pragmatism of the entrepreneur, revealed that 72% of successful entrepreneurs who had a minimum level of technical qualification, whereas most (67%) of the not viable entrepreneurs did not have any technical human capital. She sums up by stating that entrepreneurs with business, technological and educational background are in a better position to appreciate and scrutinise hard reality and deal with it intuitively, which seems to play a critical role in entrepreneurial effectiveness.

Research conducted by Kumah, Zhanga, Ying and Zhouqiaqin (2014) noted that, 50% of women entrepreneurs are seldom with specific business knowledge, training or management experience before starting a business. This kind of non-commercial background and limited management experience of women has a significant influence on entrepreneurial activity (Kumah et al., 2014). On the other hand, Alchalwaya and Havengwa (2018) posited that women entrepreneurs have more tolerance than their male counterparts, and they appear more positive about their businesses.

2.4.3 Knowledge and training

Sharma (2014) brings in the idea that generally, women are regarded as lacking formal education, which is founded on practical, skill-based and development training to attain business objectives and grow the same. However, worth noting is the assertion that university degrees offered in many universities are not adequate to furnish the pragmatic, hands-on approach needed in modern-day business operations, as Havengwa (2018) further postulates.

Alene (2020) states that education is apparently connected to awareness, abilities, inspiration, self-confidence, capacity to solve problems, determination, and discipline. It is anticipated that higher education will increase the capacity to cope with challenges and exploit opportunities (Welsh *et al.*, 2017). Furthermore, entrepreneurs with higher education credentials are required to make better quality choices to run a business in a manner that decreases the risk of failure.

Women entrepreneurs in Namibia and the rest of Africa tend to operate small businesses, and it is, therefore, problematic for them to access information related to technology, concessions, training, alternative markets, and innovative schemes (Saini, 2014). In many cases, elders in the family keep them (women) away from training prospects as the stereotypical view of women in African societies is far from over, regardless of the excessive Anglo-Americanisation of many cultures from such societies (Goyal & Parkash, 2011; Saini, 2014). Training chances are usually sporadic, and such training is usually affected by too much concentration on child-care and daily responsibilities (chores), and this avoids them from attending necessary conferences (Sharma, 2014). Only a small percentage of Namibian women entrepreneurs make use of technology, and their

knowledge remains restricted to the word processing software without advancing toward statistical and accounting software packages (Goyal & Parkash, 2011). Their low levels of administration skills result in lower accomplishment and negligible motivational levels as well (Arunachalam, 2014; Saini, 2014).

2.4.4. Access to information

Lack of knowledge has been described as one of the major factors influencing the success of women entrepreneurs in developing countries (Nasri & Muhammad, 2018). Accordingly, businesses with access to information are believed to develop faster than their competitors because the use of data will enhance and deepen customer relationships, boost company reputation, improve market connectivity and enable them to compete with other companies (Giday, 2017). In addition, having a social network is a valuable asset that can help an entrepreneur gain access to data as well as to resources such as credit. Social networks can play a larger role in helping companies resolve challenges associated with transaction costs, contract compliance and regulation (Alchalwaya & Havengwa, 2018). Businesses who have data therefore perform better than their competitors.

2.5. CHALLENGES FACED BY WOMEN ENTREPRENEURS

A study propounded at MIT (Massachusetts Institute of Technology) focused on the challenges facing SMEs (Dziri, 2014). This framework assumed that individuals, who pursue businesses ordinarily, must go through various stages of entrepreneurship, among other things with identifying a business idea, start-up activities and inception of the firm. In the context of business idea, there are factors which influence the growth of the enterprise. These key challenges faced by women entrepreneurs can be categorised into the

following: access to finance; access to human capital; access to technology; and access to the market. SMEs further contribute to employment generation and providing services (Dziri, 2014).

2.5.1 Gender stereotyping of women

Davidson et al. (2010), argues that South Asian women entrepreneurs in London were expected to perform passively, and their assertiveness shocked customers and suppliers alike. Furthermore, men are generally regarded as task-oriented, risk-takers, persistent, independent, confident, leaders, and masters of their enterprise (Alchalwaya & Havenga, 2018). Women are thought of as being less competent in taking up encounters (Ahl, 2006). Female entrepreneurs in Namibia report lack of self-confidence, willpower, weak cognitive outlook, and a distrustful attitude that creates a phobia of committing errors (Goyal & Parkash, 2011). Subsequently few women operate in male-dominated habitats, they face sex-based stereotypes of not owning the features of entrepreneurship and, therefore, experience complications in developing business linkages, fortifying resources, and gaining lawfulness for their business ventures (Godwin, Stevens, & Brenwer, 2016).

2.5.2 Fear of risk-taking

This research concurs with other scholars that women entrepreneurs are dwindling in their residence and they take fewer risks, have lower self-confidence and achievement-orientation even after receiving training (Arunachala, 2014; Goyal & Parkash, 2011; Sharma et al., 2012; Saini, 2014). Namibian society's attitude toward women starting up their businesses and officials' contrary viewpoint on female entrepreneurs (related to

corrupt officials, procedural delays in water, electricity, and shed allocations) (Saini, 2014) deter women from venturing into their businesses (Goyal & Parkash, 2011). Consequently, Godwin et al. (2006) declare that, in order to gain legality, many women entrepreneurs in Namibia and male-dominated habitats partner with men.

2.5.3 Family Obligations

Most Namibia women's first accountability remains the home (OECD, 2012). South Asian female entrepreneurs in the UK also do not use childcare systems that do not cater to their cultural, language and dietary needs and used family members' assistance as an alternative (Forson, 2006). Cheng (2018) establishes that the monograph of women entrepreneurs in India are from extended families and, therefore, do not have the child-care challenges characterising their western counterparts. Nevertheless, the family is vital in the lives of Indian women, and these responsibilities act as barriers to their achievement (Arunachalam, 2014; Goyal & Parkash, 2011; Kumar & Rao, 2014; Saini, 2014). Furthermore, women in India do not willingly receive financial advocacy from banks as the awareness is that they will close their enterprise to cater to their families' needs (Saini, 2014; Sharma & Lal, 2015). Sharma et al. (2012) state that many of the interferences facing women entrepreneurs in India have been obliterated, although some complications remain. These are some of the encounters indicated in the literature that Indian women entrepreneurs face in their quest to preserve and expand their business ventures (Sharma, Dua, & Hatwal, 2013).

2.5.4 Access to infrastructure

This study concurs with research conducted in South Africa, which shows that there is a lack of access to standard infrastructure, and this has caused most challenges faced by a woman in the informal sector. Specifically, shelter against the sun and rain features reliably as a priority, as do water, sanitation, and access to storage facilities (Lund, 2010). Concerning housing, in the Johannesburg Central Business District (CBD), only two out of every ten vendors (21%) had a cover. In Durban, more men than women traders had covered stalls - 33% associated with 19% (Lund, 2010:35). The mainstream of women entrepreneurs in the Durban area did not have water, electricity, or refuse removal, but nearly seven out of ten (68%) did have access to toilets facilities (Lund, 2010). The need for better access to infrastructure is also identified in the White Paper of Department of Trade and Industry (Tiwari & Tiwari, 2010) Another monograph showed that 86% of the participants were not aware of any additional infrastructure for women traders since 1995. It indicated that in the rural areas the men and females were equally affected, but the position of women was further compromised by their inability to own landed properties (OECD, 2012).

2.6 STRATEGIES TO IMPROVE THE WELFARE AND DEVELOPMENT OF WOMEN ENTREPRENEURS

2.6.1 Enhance women's access to capital

Though it appears riskier issuing out loans to women entrepreneurs, banks still have to employ some mechanisms so that they also have access to capital (Gatakaa, 2013; Smith, 2013). The International Finance Corporation (IFC) (2011) states that financial institutions

can offer training that is coupled with increased financial access to these business women. International financial institutions (IFIs), for instance, will extend tailored lines of credit for banks coupled with training for female entrepreneurs, and also for commercial bank management and staff. Programs that encourage and increase joint registering of properties to support female borrowers (Cumming, 2012). For review, the lower access of women to resources can be resolved by amended legislation requiring that married women have to be included in the register of assets (Smith, 2013). This will grant them reasonable rights to land, making it possible for them to apply it as collateral (Cumming, 2012). Similarly, to fix inheritance concerns, laws may be modified. Public sector programs that promote private sector funding to women entrepreneurs and investment funds to resolve the challenges faced by women, in both developed and emerging nations, when starting up a new business (Cumming, 2012).

On the other hand, governments should establish country-specific diagnostic tests and policies to include the gender perspective of initiatives for financial inclusion; establish a responsive regulatory framework; and strengthen the constitutional access of women to assets in order to improve access to security and asset management (Smith, 2013). They should also enhance the capability of females to develop their businesses; facilitate standardisation; broaden financial infrastructure like credit agencies and collateral registries to improve access and minimize borrowing costs; enhance access for SMEs to small claims courts as well as effective dispute resolution processes; create capacity for commercial banks to adequately serve their needs (Khan, 2015). Research needs have to be extended to integrate financial access, professional training; to name national female

SME leaders; and to create more equitable public-private partnership mechanisms by encouraging women's associations to engage effectively in political dialogue (Khan, 2015).

2.6.2 Access to technology

Due to variations in the political climate, women entrepreneurs inevitably must steal a march on competitors by advancing and cultivating technology to meet the challenge of change (Burgelman, Maidique, & Wheelwright, 2014). Efficacious women entrepreneurs will have to be technology driven and eager to adapt to a changing environment. In a dynamic environment, innovation by women SMEs is a crucial survival strategy (Chresbrough, 2015). Women entrepreneurs must be capable of reducing variations (particularly in the back-office functions) across the service value network (chain) to technology and innovation (Narayanan, 2016). The consequence of this attainment was two-fold. The researcher agrees with Subrahmanya (2015) who asserts that firstly, access to technology by women entrepreneurs presented a new operating space and an aptitude to extend the provision of services across time and space. Secondly, it furnished mechanisms that resulted in augmented productivity through systematising the back-office functions where technology could achieve functions formerly processed manually (Subrahmanya, 2015). This strengthened the conception that the means of increasing productivity (or attaining increased business value) is reached by diminishing the use of labour and maximising the use of technology, machinery or both.

This study desires to concur with Subrahmanya (2015)'s view that open technology women entrepreneurs, like web-related technologies and free and open source software, have contributed expressively to innovations by corporations. The open nature of knowledge

and fewer cost barriers such as licensing give corporations easier access to information (Adibah, 2015). All the corporations managed by women entrepreneurs reported being heavy users of free software. More than 50% of Nest's projects now depend on GNU/Linux operating system, the most prevalent free software operating system (Bauer, 2011).

Women entrepreneur corporations become part of an epistemic public built around these technologies and access knowledge from it. There is close attention of women entrepreneurs' corporations working on web techniques in the cluster. All the generic software elucidation agents in the cluster work with web technologies (Adibah, 2015). Most of them claim expertise in free software tools for web development (Bauer, 2011). These tools differ from a simple tool to publish content on the web to software development framework to advance multifaceted software for business needs (Bauer, 2011). Accessibility of free software for all these desires assists women entrepreneur's corporation to provide various solutions, from websites to high-value e-commerce and social networking solutions, straightforwardly and speedily. Free availability of tools helps firms to move up the value ladder. It is observed that companies start as a pure website design company (Adibah, 2015).

2.6.3 Human Capital

Human capital has been long recognised as one of the factors that facilitate women entrepreneurs to have productive enterprise. It is the availability of such human capital that furnishes the women entrepreneurs with the required human resources for marketing, financial, a business plan as well as prepared for a higher confidence level (Bauer, 2011).

There is need to support the human capital through training. Employing various training programs has been recognised as a major contributory factor to enhance skills and entrepreneurial development for women (Ariff & Abu Bakar, 2003). Nevertheless, female entrepreneurs are challenging to move forward and attain success in their business because there is still inadequate training and exposure gained on entrepreneurship and enterprises (Adibah, 2015). It encompassed features of marketing, business management, financial management, product development, quality control, how to make loans, etc. Through attending training or short courses, it will assist women entrepreneurs in flourishing in their ventures by entrenched them with vital features such as risk-taking, self-confidence, creativity and innovativeness (Teoh & Chong, 2007).

Roomi and Harrison (2008) asserts that women entrepreneurs who were not capacity developed will have deficiency of business management development, which becomes a barrier to the growth of their enterprise. It is due to the reason that, training furnishes entrepreneurs with the knowledge that is linked to business, which assists their business to become more competitive and vigorous (Jusoh et al., 2011). Raduan Che Rose et al. (2006), in their study on capacitating small enterprises, found that successful entrepreneurs encapsulate great in training and developing their staff. It is because the employees can assist them in sustaining the business and surviving in the long term (Stockdale, 2005).

Bhardwaj (2013) conducted a monograph on the effect of training towards women entrepreneurial performance found that the challenge faced by female entrepreneurs is a deficiency of information which it can be solved by attending adequate training. He further

elucidates that training helps female entrepreneurs in providing them with essential information such as skills on how to conduct monograph related to the industry, competitors, consumers and their network.

2.6.4 Work experience

Entrepreneurs with work above experience can be categorised as the ones with unequivocal knowledge, which is reckoned as the real asset to the firm (Barriera et al., 2008). The information which is gained by entrepreneurs (either tacit or explicit) is essential to improve skills of resource acquisition and management, as well as in recognising an appropriate resource. Santarelli and Tran (2013) posit that entrepreneurs with working experience appear to advance their operating profit for their respective operations.

Previous experience seems to be most significant among women entrepreneurs in the approximation of their chances to become victorious (Cohoon et al., 2010). It is advocated by Fairlie and Robb (2008) that one of the factors why women are less efficacious when compared to their male counterparts is that they have a lack of prior work experience in similar businesses as well as family business (Inman, 2000). Female entrepreneurs with deficiency of previous work experience mainly in similar business will limit their acquirement of general and specific business human capital, which is necessary for running a successful business (Chresbrough, 2015). Likewise, Stockdale (2005), articulated that it is very significant for women entrepreneur to gather as much as possible relevant experience before starting their work to become a successful businessman.

2.7 CHAPTER SUMMARY

This chapter has unpacked the findings from previous studies pertaining to women entrepreneurs – their success, challenges and strategies to prove on their status quo. Literature reviewed has demonstrated that women entrepreneurs with a deficiency to access to training would have low performance. Women entrepreneurs who were not capacity developed will have deficiency of business management development, which becomes a barrier to the growth of their enterprise. The chapter further reviewed literature on the reasons why women have withdrawn from the mainstream labour market to enter the field of entrepreneurship. To this end, the chapter unearthed several push factors such as small family income, displeasure with salaried jobs, trouble in finding work and the need for a flexible work schedule because of everyday family jobs have all been recognised as crucial exit reasons for women in the mainstream labour market. The next chapter reviews the methodology employed for this study.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 INTRODUCTION

The previous chapter reviewed literature on factors contributing to the growth of women entrepreneurs, the success of women entrepreneurs, the challenges faced by women entrepreneurs and the strategies to improve and the welfare and the development of women entrepreneurs in order to address the current research problem: Exploring factors affecting the success of women entrepreneurs in Namibia with specific reference to Windhoek.

This chapter describes the methodology the researcher applied in conducting the research so that data would be obtained with the aim of evaluating the outcome that would provide answers to the research questions. This chapter therefore, covered such areas as: research design, population and sampling techniques, research approach, data collection strategy, data analysis and interpretation, pre-testing of research instruments, as well as the study's ethical considerations.

3.2 RESEARCH DESIGN

The research design refers to the overall strategy chosen to integrate the different components of the study in a coherent and logical way, thereby, ensuring that the research problem is effectively addressed, it represents the blueprint for the collection, measurement, and analysis of data (Saunders, Lewis & Thornhill, 2016). While a post-positivist research philosophy was adopted for this research, the study employed a mixture

of exploratory and descriptive studies, and these tests are regarded as descriptive and exploratory research designs (Saunders et al., 2016). Descriptive research helped the researcher to objectively talk about the entrepreneurial issues discussed in this study, and also helped in considering the women entrepreneurial characteristics in relation to variables' associations.

Exploratory researchers figure out what is going on or ask questions to analyse phenomena in ceiling screens (Saunders et al., 2016; Creswell, 2016). This study was also exploratory because it sought to understand and generate knowledge via open-ended questions from the techniques describing factors affecting the success of women entrepreneurs in Namibia, as guided by Creswell (2016). A survey was done to gather data on Small Medium Enterprises owners and managers regarding an assessment of challenges affecting women enterprises in Windhoek. According Creswell (2016), surveys collect data from many people, and the standard characterisation is that they present participants with questions that need to be re-joined in a structured way. This study was guided by the following research objectives:

1. To identify factors that drive women into entrepreneurship in Windhoek
2. To determine factors contributing to the success of women entrepreneurs in Windhoek
3. To identify the challenges faced by women entrepreneurs in Windhoek
4. To suggest strategies to improve the welfare and development of women as entrepreneurs in Windhoek

3.3 RESEARCH APPROACH

Saunders et al. (2016) noted that a research approach embraces mainly two kinds of research approaches namely, quantitative and qualitative approaches. The quantitative approach is predominantly used as a synonym for mostly surveys and its data analysis procedure that involves descriptive and inferential statistical analyses. On the other hand, qualitative method is predominantly used as a synonym for any data collection technique that generates or uses non-numerical data or data analysis procedure such as categorizing data (Saunders et al., 2016).

This study utilized a mixture of both quantitative and qualitative research approaches in order to collect information from the primary sources using questionnaires. A quantitative approach was utilized in order to gather appropriate data and gain general understanding on the factors impacting the success of women entrepreneurs in Windhoek, Namibia. The qualitative approach was used to gain some in-depth understanding of how the identified strategies enhanced women entrepreneurship development in Namibia. This study was therefore based on principles of qualitative and quantitative approaches.

The use of the mixed methodological approach enabled the researcher to answer a wider and more complete range of research questions due to the fact that the researcher was not limited to the concepts of a single research method (Johnson & Onwuegbuzie, 2004; Nemati, 2013). Furthermore, researchers had the potential to use the power of one form of study in another form to offset or resolve the weaknesses. It introduced the researcher to the idea of *complementarity* (Creswell, 2016), which saw the methods employed in this study complimenting one another.

3.4 RESEARCH POPULATION

Creswell (2012) defined a population as a complete group of entities whose members share some common characteristics. The whole population for this study was composed of women entrepreneurs operating as SMEs in Windhoek on their own or under different government programmes. The population of this discourse consisted of Women SME proprietors in Windhoek. A total population of SMEs in Windhoek is 300 with an average of 3 employees including the proprietor, according to the Namibian Pages (2020). The research target population age bracket was within the 25 to 60 age group, where most women commence their businesses and this was made up of about 70 women entrepreneurs.

3.5 SAMPLE AND SAMPLING

3.5.1 Sample

A sample is defined by Creswell (2012) as a subgroup of a larger population, from which the research estimates population characteristics. To determine the appropriate sample size of this study, the researcher referred to the work of Yamane (1967) (cited in Singh & Masuku, 2014) who provided a simplified formula that can be used to determine a credible sample size of the total population. This study determined the representative sample guided by the sample mean formula: $n = \frac{N}{1+N(\alpha)^2}$

Whereby: N is the size of the population

n is the required sample size and

α is the level of significance.

To determine the sample, the study assumed a confidence level of 95% and a 0,05 level of significance was used, whereby: $\frac{71}{1+70(0.05)^2} = 60$. Thus, the resulted sample size of sixty (60) women entrepreneurial projects was selected.

In research, confidence level of 95 % and a level of significance of 0.05 should suffice in any credible academic research study (Singh et al., 2014). It was for this reason that the study used a confidence level of 95 % and a level of significance of 0.05.

3.5.2 Sampling procedure

The study's sample was reached through simple random sampling. The researcher used the list of completed projects funded and numbers them from one up to forty seven (47). Then the researcher used a true random numbers generator on internet (www.random.org) to pick forty two (42) projects. A chosen random number adjacent to the project name mean the project at that specific number is chosen, until the forty two projects were selected.

3.6 DATA COLLECTION INSTRUMENTS

For this study, the instruments used for data collection were researcher administered questionnaires (see appendix ii) whereby the researcher physically met respondents and ask them structured questions. This method was found suitable for this study because of low levels of respondents' literacy of the target population. The fact that the researcher was present in most cases, however gave the researcher a chance to clarify questions were

necessary. This method increased the response rate and participation since there was personal contact between the researcher and the respondents.

3.6.1 Questionnaire design

For this study, the questionnaire was developed in such a way that adequately captured all the information needed to meet the objectives of this study. The questionnaire was constructed based on the review of literature and an analysis of previously used and tested models. Thus, questions were designed by focusing on the constructs and variables that were identified through literature review. However, some of the questions were formulated and customised specially for this study. The questions were designed to be precise, simple and understandable with clear instructions provided for each question.

3.6.2 Structure of the questionnaire

The questionnaire began with broader and less sensitive aspects as it progressed to opinion-based questions. The questionnaire covered the following topics which was developed and structured into 4 sections.

Section 1: Demographic issues

This section was aimed at collecting data mostly on respondent's gender, the circumstances in which the company is based, business type and the duration of the company's service. This data was only intended to include basic information on the beneficiaries and their company.

Section 2: Information on businesses.

This subsection aimed to define the attributes of sponsored companies and to understand respondents' view of the factors influencing female entrepreneurs in Namibia. This section used a mix of closed and open-ended questions as well as the 5-point Likert scale with the following parameters: 1 = Strongly Disagree (SD), 2 = Disagree (D), 3 = Undecided (U), 4 = Agree (5).

Section 3: non - monetary aspects that adversely affect women empowerment.

The goal of this segment was to recognize non - monetary aspects that adversely influence the functioning of their businesses (Burke, 2015). This section concluded with an open-ended question which encouraged respondents to offer more unstructured feedback or comments on many other non-financial mechanisms that have a negative effect on their business prospects.

Section 4: Approaches to strengthen the women on micro entrepreneurship growth

The goal of this section was to examine the approaches which could be implemented to boost the growth of women micro-entrepreneurship in Namibia. It had an open ended question that allowed participants to answer as they wished.

3.6.3 Validity and reliability of the instrument

According to Saunders et al. (2016), validity in relation to questionnaires refers to the ability of the questionnaire to measure what it is intended to measure by content, criterion, construct and face. For this study, the type of validity used was content and face validity.

The content validity of this research was ensured through establishing the variables which had been defined and used previously in literature. The content of the general statements and questions developed on the questionnaire were established and verified to check if they were captured into the objectives of the study. For face validity, the researcher engaged peers in discussion as well as consulted the supervisor to ensure validity of the items in the questionnaire.

Saunders et al. (2016) defines reliability as the degree to which the results obtained by a measurement and procedure can be replicated. To ensure reliability of the questionnaires in this study, a pilot study comprising of seven (7) respondents was carried out in Windhoek central business district (CBD). The piloting of the questionnaire aimed to identify faults and unclear questions which aided in improving its reliability. Any unclear aspects and other issues picked from the pilot test were addressed before administering the instrument on a full-scale.

3.7 DATA COLLECTION PROCEDURES

The study collected primary data from the respondents using researcher administered questionnaires with a set of standard questions. The following procedure was used to collect information from respondents:

1. A questionnaire and a cover letter explaining the background and purpose of the research exercise as well as a consent letter for the research were given to the research participants. These documents were read and explained on behalf of those

respondents that could not read and write while those that were literate were left to read and answer the questionnaire on their own.

2. Consent for participation was sought and obtained from each of the participants and appointments were set for those participants that were not immediately available.
3. After the researcher confirmed the appointment, data were then collected from the selected target respondents using the questionnaire.
4. Respondents were given up to 14 days to answer the questionnaire after which, with the assistance of the research assistant, the completed questionnaires were collected.

3.8 DATA ANALYSIS

Both quantitative and qualitative approaches were used to analyse the data obtained. The qualitative analysis of data concerned with women SME operators is distinct from the method used in quantitative data analysis (Saunders et al., 2016). The analysis of qualitative data requires the detection of main concepts, patterns, ideas and claims. The results of the interview as well as questionnaire surveys were extensively captured, read and transcribed for qualitative data. By dividing the content into manageable classifications such as words, themes or definitions, that is, arranging the raw data in a way that it would be ready for analysis was done through the use of content analysis. The details and trends of responses emerging then were coded and classified in terms of connectedness at the conclusion of content analysis.

Quantitative data collected was first captured in an Excel spreadsheet, and after that, it was imported into a software. Descriptive and inferential statistics were done and presented in the form of tables, graphs and cross tabulations. The EViews software was used to analyse the data to establish the regression and correlation of the data on Women SMEs in Windhoek. The descriptive analysis assisted the researcher to outline and explain the sample characteristics, whereas inferential analysis enabled the researcher to draw inferences or make assumptions from the sample, about the total population.

3.9 RESEARCH ETHICS

The researcher applied basic ethical principles to all research work and ensured that all ethical issues were considered and appropriately addressed. According to Polonsky et al. (2014), there are six broad ethical principles that need to be considered in the research: informed consent, voluntary participation, the potential for harm and risk, confidentiality, anonymity and privacy. Some of these principles were all followed as described below.

i. Informed consent

Before the study was carried out, a letter was written to different projects in order ask permission from the entrepreneurs to conduct the study at their projects. The purpose of the study was explained in the letter and that made participants to fully understand what is expected from them. Written consent was sought prior to data collection.

ii. Voluntary participation

Participants were also informed in the letter that, participation was voluntary and information was only collected from women entrepreneurs that agreed to do so. The

letter clearly stated to the participants that the research was only for academic purpose and they could withdraw from the study at any stage without giving a reason, if they felt they were being asked uncomfortable questions.

iii. Harm and risk

The researcher also ensured that participants suffered no harm that is physical, psychological, emotional and embarrassment harms. Participants were informed about the methods of contacting their respective membership bodies or the relevant ministry in the event that they perceive that they have suffered harm.

iv. Confidentiality, anonymity and privacy

In order to protect confidentiality and anonymity, participants were not required to state their name, the name and address of their firms. The questionnaires were numbered instead for identification purposes in the analysis. The information collected was used only for the purpose of the study. Data collected for the study were treated in the strictest of confidence. The computer on which data was stored was password protected and paper records were kept in a locked filing cabinet. Only the researcher had access to the data. Upon successful completion of the study, completed questionnaires will be destroyed.

Finally, since the study was conducted during the COVID-19, the researcher was very careful about the strict observance of all COVID-19 protocols such as observing social

distance and frequent sanitisation. Where possible, telephone and e-mail conversations were preferred in place of face-to-face contact.

3.10 CHAPTER SUMMARY

This chapter focused on the methodology adopted for the study in terms of the research approach and design, the population and sample size and how it was selected. The chapter also discussed the research instruments that were used in the collection of data and the procedure how data was collected. It further identified the method of data analysis and research ethics considered when conducted the study, among other key methodological aspects. The next chapter focuses on the actual research results with a detailed analysis.

CHAPTER FOUR: DATA PRESENTATION AND ANALYSIS OF RESULTS

4.1 INTRODUCTION

The chapter presents and analyses results from primary and secondary research. To make the presentations clear, appropriate charts and tables were presented in view of the research objectives. When the researcher employs written instruments, it is imperative to make clear what the participants have decoded about (Ball & Thomas, 2014). The study was guided by laid down objectives, the primary of which was to identify factors behind the growth of women entrepreneurs. Specific objectives included the following:

1. To identify factors that drive women into entrepreneurship in Windhoek
2. To determine factors contributing to the success of women entrepreneurs in Windhoek
3. To identify the challenges faced by women entrepreneurs in Windhoek
4. To suggest strategies to improve the welfare and development of women as entrepreneurs in Windhoek

4.2 DEMOGRAPHIC VARIABLES AND RESPONSE RATE

The sample consisted of women entrepreneurs in Namibia. The researcher issued 60 questionnaires and 48 responded. Unanswered questionnaires constituted 20% of the response rate, while the answered ones were 80% of the poll. The table below shows the response rate.

Table 4.1: Questionnaire response rate

VARIABLE	THE ACTUAL NUMBER OF RESPONSES	PERCENTAGE OF ACTUAL RESPONSES
ANSWERED	48	80%
UNANSWERED	12	20%

The Cronbach statistics showed an overall Cronbach's Alpha of 0.91713, demonstrating high reliability of the data collected. The item statistics are demonstrated in Table 2 below:

Table 4.2. Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Gender type	30.27	99.989	.000	.924
level of education	29.31	81.581	.932	.900
skills and experience	28.98	73.851	.926	.898
Duration in business	29.54	72.892	.940	.897
Type of business	29.94	91.507	.713	.912
Factors affecting business	30.81	88.028	.577	.914
SCOT analysis	31.21	97.998	.399	.921
Marketing strategy	29.56	90.890	.194	.941
Women entrepreneurship challenges	29.46	81.956	.937	.900
Expansion strategies	29.90	82.946	.900	.902
Growth ambitions	28.38	86.282	.906	.905
Five-year plan	31.02	93.808	.707	.915
Business success	28.88	73.473	.868	.902

Source: Survey (2020)

Table 4.2 above summarises all items which the researcher considered relevant for the investigation, and covered in the summary also are those variables constituting the objectives guiding this investigation, as well as demographic elements. Measures of central tendency such as mean and variance were used to analyse data.

4.3. CHARACTERISTICS L OF RESPONDENTS

The presentation of the data from the questionnaire administered to respondents began with the identification of the respondents regarding their gender, educational background and duration of employment in the organisation. Figure 4.1 below shows the gender representation of the respondents.

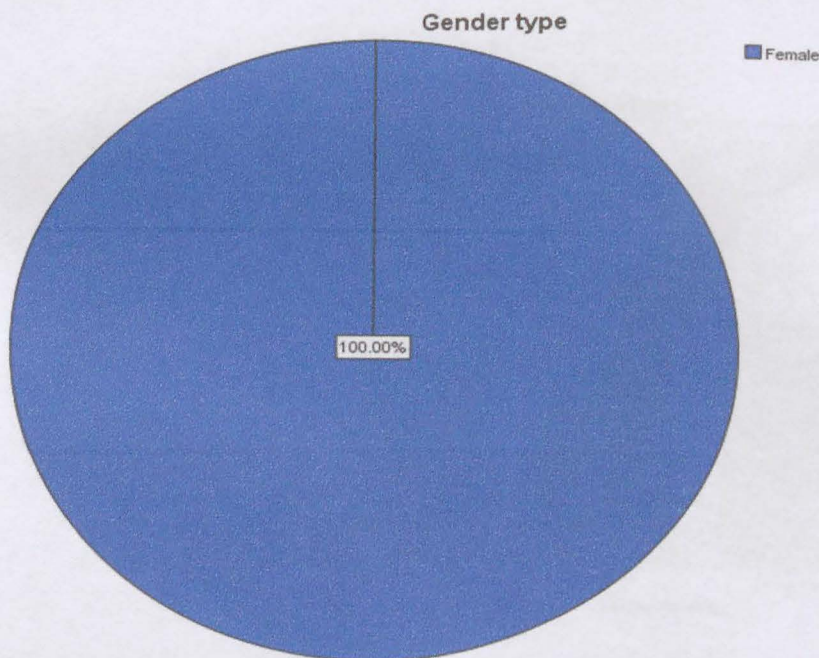


Figure 4.1. Gender type

Source: Survey (2020)

It can be seen from figure 4.1 that the study only targeted women (100%), as it seldom had anything to do with men. Nevertheless, there were cases where men were rather found at the premises of the enterprise where the researcher had to specifically ask for the women owners of the business set-up. Ultimately, the study managed to engage 100% of the women entrepreneurs as the sole respondents for the study.

4.3.1 Identification of Respondents

As shown in Figure 4.2., there was need to establish the level of education for the study in which 2.0% of the participants had a primary school level, while 39.5% were secondary education certificate bearers. Also, 27% were Diploma holders, 22.9% being degreed and masters and doctorate holders constituted 8.3%.

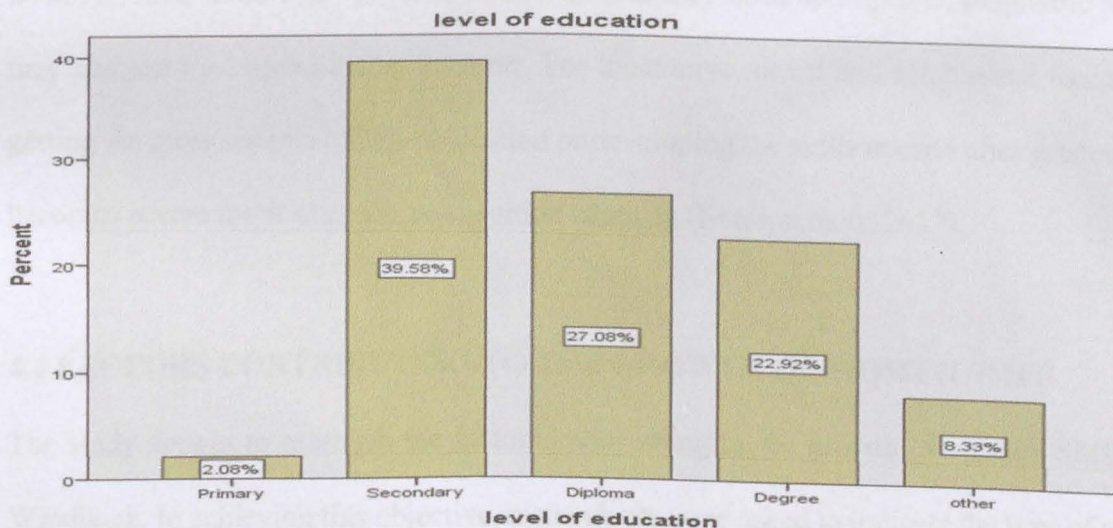


Figure 4.2. Level of education

Source: Survey (2020)

Deductively, therefore, the researcher realises that there is a substantial literacy level of the respondents implying that respondents had an acceptable level of understanding of the research problem and the questions to which the researcher sought answers. These findings show that university qualification has very little significance with being an entrepreneur. Most women entrepreneurs seemed to be secondary graduates, followed by diploma holders who have no university qualifications. The findings of this research concur with those of Fayolle (2016) in which the author found that university education is becoming very slow in providing the tools and efficacy of entrepreneurship.

The creation of entrepreneurship education in the university has become an indispensable new wave of growth in the global arena (Fayolle, 2016). For anyone percolating the business market, a college degree is merely the charge of admission. Entrepreneurs, however, need more than university qualification; they need appropriate, pragmatic skills they can use to succeed in the universe. For innovative, novel and established founders, getting the most out of a college education or developing the skills needed after graduation becomes severe merit once the competition heats up (Entrepreneur, 2017).

4.4 FACTORS CONTRIBUTING TO THE GROWTH OF WOMEN SMES

The study sought to establish the factors contributing to the growth of women SMEs in Windhoek. In achieving this objective, respondents were asked to indicate the type of skills they felt they had and the extent to which they felt such skills impacted the growth of their businesses.

4.4.1 Skills and experience

The study revealed that most women entrepreneurs do need some tremendous levels of the marketing skills for them to be able to efficiently and effectively operate. The study showed that marketing skills are required to ensure the success of the SMEs.



Figure 4.3. Skills and experience

Source: Survey (2020)

It was the researcher's keen interest to focus on the skills of the Women entrepreneurs in Namibia. Most of the participants had marketing and business skills, which constituted 37.5% of the poll. 8.3% of the people surveyed had finance, operations and manufacturing skills. Deductively, *marketing* is the one facet of your *business* that will separate your product or service from the hundreds of woman. For proof of the *importance of*

marketing as a business skill, look no further than those less-than-stellar products and bricks and mortar business (Smith, 2016). The findings by Smith (2017) show that the merits of *marketing* education, however, is incumbent upon entirely on the capability of learned to put what they have learned into practice with the *importance* of combining experiential learning with reflective methods to generate the required *business skills*.

4.4.2 Duration in business

The study targeted participants who had put in at least two years and above of work experience in the corporate world, and the statistics of these participants' duration of the function are shown in figure 4.4.above. Woman SMEs who were 0-5 years in business were 35.6%, while 6-10 years 14.5%, 11-20 years in business were 4.17%, 21-40 years in business were 33% and above 40 years were 12.5%. Statistics show that the sample was made of woman entrepreneurs who had lots of experience in the industry. Deductively experience demonstrates those individuals with better experience are inclined to be appointed at work. It is a conventional view that SME proprietor with extensive experience tends to do well than those without experience. Therefore, this confirms that better decisions tend to be made by those with experience as juxtaposed with those without (Mc Namee, 2017).

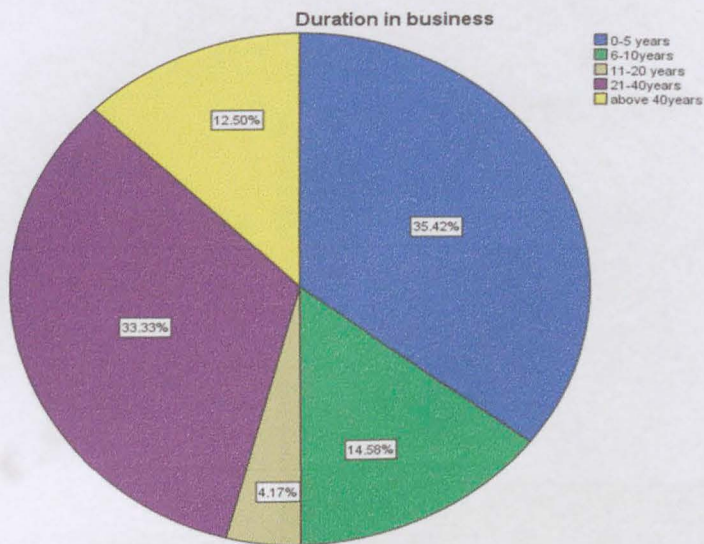


Figure 4.4. Duration in business

Source: Survey (2020)

4.4.3 Duration in business

The findings, as shown in figure 4.5., reflect that most women entrepreneurs in Namibia have a close corporation; the poll is 72.9%. The figures are followed by sole proprietorship with 20.8% and very few partnerships of 6.25%. Women close corporations are those institutions which have more than 30 stockholders and which recognise that status in the articles should embody the close lexis corporation. Women close corporation tend to stand on their own as a legal persona, and the recurrence of resilience even after the death of the proprietor (Cox, 2016) . The other essence of a close corporation is the degree of the entity to limit their liability to the extent of its portfolio. The membership of the close corporation is limited to only ten natural persons (Kolitz, Quinn, & Mc Lister, 2016).

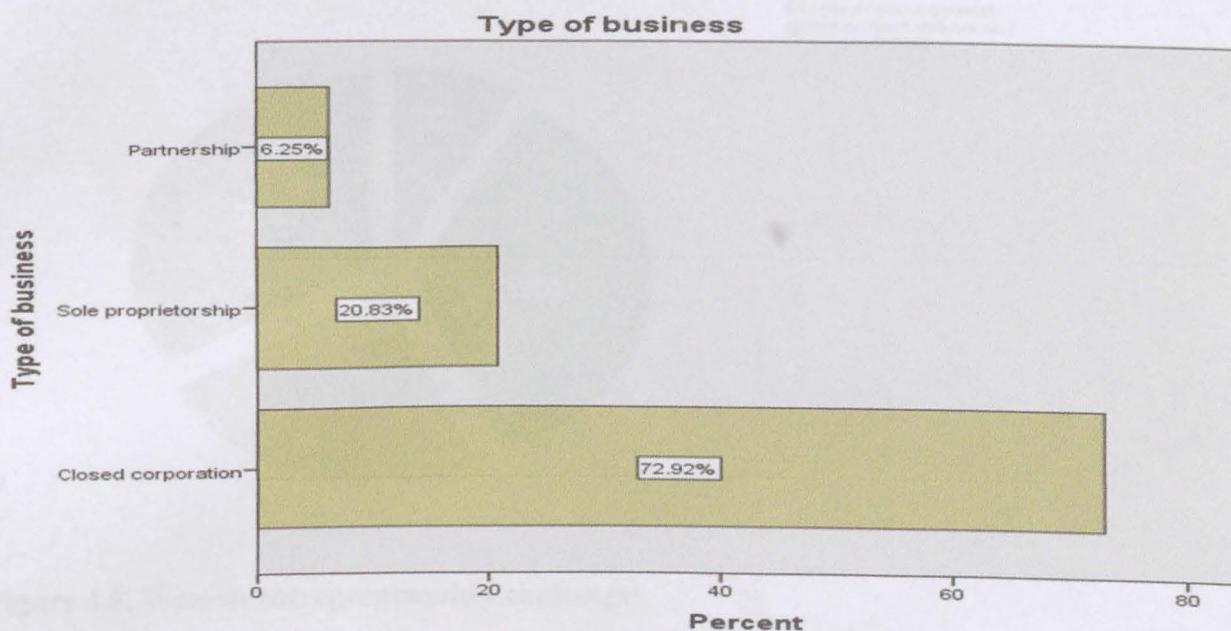


Figure 4.5. Type of business

Source: Survey (2020)

4.5 FINDINGS ON CHALLENGES FACING WOMEN ENTREPRENEURS

The study further sought to establish the challenges faced by women entrepreneurs in Namibia. In order to fulfil this research objective, the respondents were asked to indicate which of the challenges stated in the questionnaire they faced. The findings are presented in Figure 4.6.

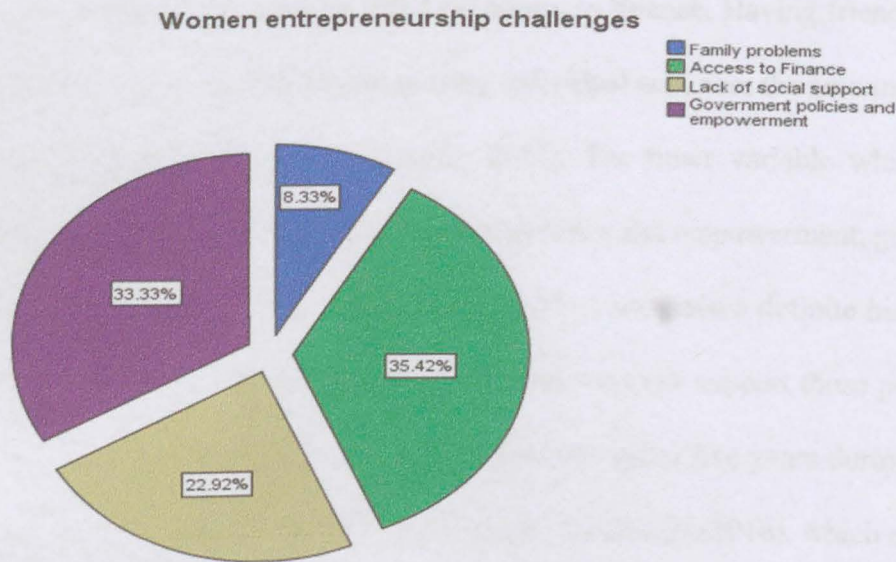


Figure 4.6. Women entrepreneurship challenges

Source: Survey (2020)

The study established a couple of problems including; family problems (8.3%); access to finance (35.4%); lack of social support (22.9%). Government policies and empowerment accounted for 33,3% of the challenges noted by the respondents. The findings of this research confirm that access to finance is a significant hindrance for Women entrepreneurship in Namibia. Access to finance has been considered a hindrance by Aban and Haq (2017) for Women entrepreneurship. Women borrowers are not able to access individual loan products but are persistently debased to group lending. Nonetheless, group advances are very costly for the woman entrepreneur, and the loans are not adequate to act as capital and for expansion of business (Aban & Haq, 2017).

The findings of this discourse further concur with Hunter (2017), who articulates that access to finance has been quoted as an essential factor in attaining growth in entrepreneurship. The concept that start-up assistance received from friends and business

assistance from friends has a positive effect on access to finance. Having friends who are business owners and being married to supporting individual enhances the amount of access to capital for woman entrepreneurs (Hunter, 2017). The other variable which affects woman entrepreneurs in Namibia are government policies and empowerment, government policies and empowerment tend to be counterproductive and have a definite hindrance to woman entrepreneurship. The government tax system does not support those people who have started a business in the form of tax credits for the initial five years during start-up. The findings of this discourse further extend the study by OECD (2016), which enunciated policies to support women's entrepreneurship development in the MENA Region. OECD states have advocated networks of women's enterprise centres, as well as other state-led business support ethical practices in Germany, Sweden and Turkey of business ownership; and demonstrated comprehension and respect for the challenges that women entrepreneurs face.

4.6 FINDINGS ON STRATEGIES FOR ACTIVE DEVELOPMENT TO BE ADOPTED BY WOMEN ENTREPRENEURS IN WINDHOEK

93.7% of the participants stated they conduct SCOT analysis while merely 6.2% of woman entrepreneurs do not conduct the analysis. SCOT analysis incorporates Strengths, Challenges, Opportunities, and Threats, thus furnishing a future holistic outlook. This research confirms the work of Dahl and Bernhoff (2015) who laments that we all have idiosyncrasies, inadequacies and faults, some can be minimised or some wholly corrected. This calls for the discipline of pure introspection and personal honesty (Dahl & Bernhoff, 2015). Wakley, Chambers and Gerada (2015) excogitate and enunciates that opportunities

might refer to unexploited experience, strengths, resources for which you might bid. Threats will encapsulate factors and situations that preclude you from attaining your goals for personal, professional and active development of woman entrepreneurs (Wakely, Chambers, & Gerada, 2015). Strengths and weakness of your characters might relate to your clinical human capital, experience, dexterity, communication skills, extraprofessional relationship and overall efficiency (Dahl & Bernhoff, 2015).

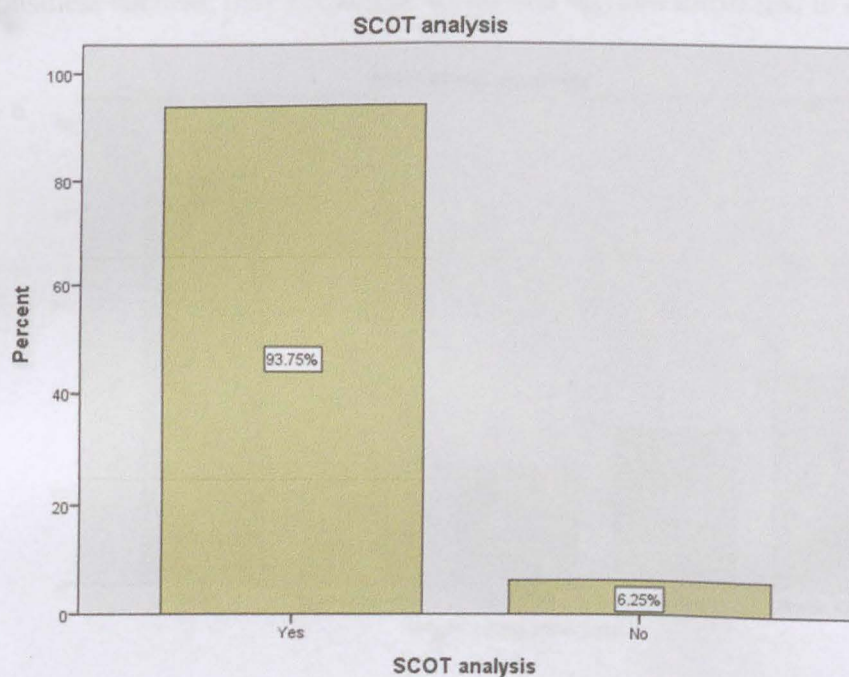


Figure 4.7. SCOT analysis

Source: Survey (2020)

4.7 FINDINGS ON WHAT ARE THE SUCCESS FACTORS FOR WOMEN ENTREPRENEURS IN WINDHOEK

The study also sought to establish the success factors for women entrepreneurship in Windhoek. In view of this, respondents were asked to indicate the extent to which they agreed or disagreed with various factors that enhance business success, including their

views on marketing strategy, expansion strategies, five-year plan and growth ambitions.

This section presents the findings from the study regarding each of these factors.

4.7.1 Marketing strategy

When participants were asked regarding marketing strategy as a factor that enhance business success, they responded in various ways as illustrated in Figure 4.8 below:



Figure 4.8. Marketing strategy

Source: Survey (2020)

43% of the participants strongly agreed that price causes failure when not appropriately managed and enhance business success; 22% of the respondents agreed that human capital causes failure when not appropriately managed and enhance business success through proper administration; 12.5 % of the respondents highlighted that technology could enhance business success when it is competitive; 16.6% of the poll emphasised the fact that experience engineers business success for a woman in business; while 4. % of the

participants concurred that speed with which to market is a success factor for women entrepreneurs.

The findings of this rubric converge with the works of Clydesdale (2016), who circumscribed that as a corporate advances along a path, it gains more excellent knowledge of the potential of technology. New opportunism is unveiled pushing development along the path of success. As the entrepreneur progress along a technological path and foster knowledge of technology, it is better to position to enhance success. Success breeds success, and a technological gap is opened between it and competitors (Clydesdale, 2016).

4.7.2 Expansion strategies

When respondents were asked about strategies that were most important in expanding their respective businesses, the following details were established, as illustrated in Figure 4.9:

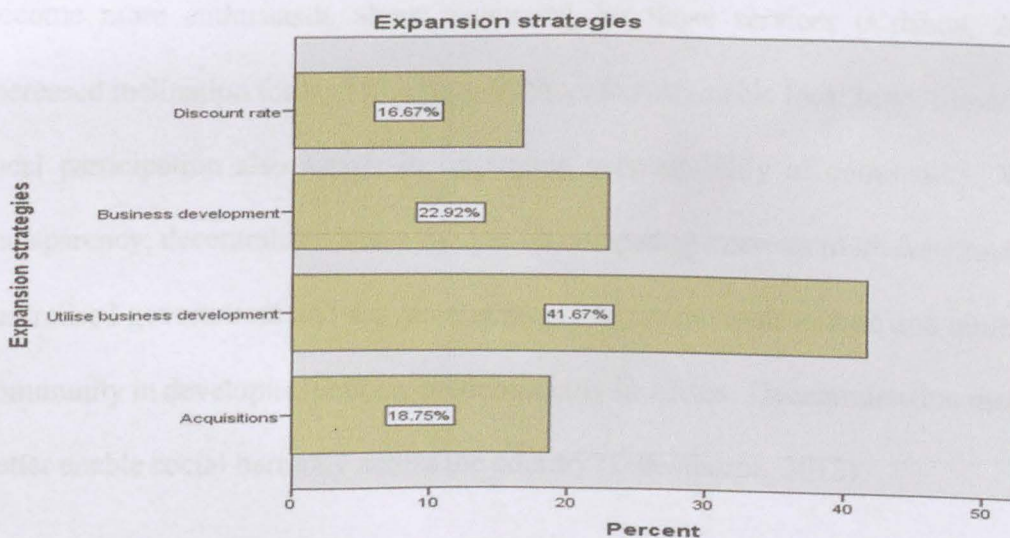


Figure 4.9. Expansion strategies

Source: Survey (2020)

The majority of the participants (41%) supported the concept of expanding to other regions, while 22% of the respondents stated that there was the need for doing business development as a strategy for expansion. 19% of the women entrepreneur respondents emphasised the essence of acquisitions of other SMEs as a strategy for expansion. Decentralisation of women SMEs promotes active participation and permits the exercise of people's rights to outline decisions which affect their lives (Bretton, 2012). Consequently, people can better comprehend and validate a profound commitment to development rules and projects (Visser, 2014 p 42).

Both counselling processes and results of joint activities are vested to the poor in developing nations. Third, orderly progression increases the contentment of service users, which in turn, surges locally produced revenues. People who value the services they receive become more enthusiastic about disbursing for those services (Krishna, 2013). The increased inclination for cost sharing subsidises to sustainable local service needs. Fourth, local participation also assists in improving accountability of community. With more transparency, decentralised states can put up competing interests more constructively than centralised government and are more appropriate for the multi-ethnic and multi-religious community in developing nations, predominantly in Africa. Decentralisation measures can better enable social harmony across the country (Growthorpe, 2013).

4.7.3 Five-year plan

As illustrated in Figure 4.10, 75% of the women entrepreneur respondents interviewed indicated that their enterprises had strategic plans, while the remaining 25% highlighted

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4.7.3 Five-year plan

As illustrated in Figure 4.10, 75% of the women entrepreneur respondents interviewed indicated that their enterprises had strategic plans, while the remaining 25% highlighted

that they did not have strategic plans in place. It thus emerged, from these findings, that women entrepreneurship also may facilitate the small firm to improve its strategic position, focus on its core business, enter international markets, reduce transaction costs, learn new skills, and cope positively with rapid technological changes. Successful woman firms most likely spend more time communicating with partners, customers, suppliers, employees (Wells, 2016).

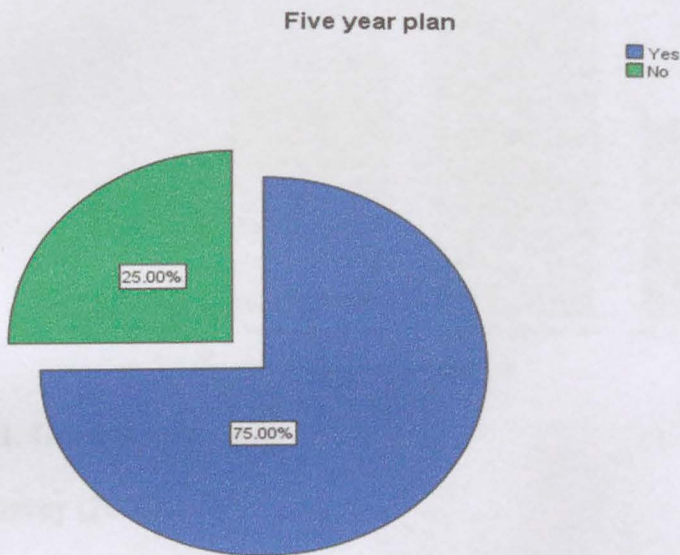


Figure 4.10. Five-year plan

Source: Survey (2020)

4.7.4 Growth ambitions

As illustrated in Figure 4.11, the findings of this discourse reflect that slow growth (3-4%) ambitions were the determination of 2.0% participants of the poll. 5-9 % which represent average growth was aspired by 29% of woman entrepreneurs. 46% of the participants

stated they wanted high growth which is statistically represented by the margins of 10-25%. Only 23% of the participants like to be aggressive in their growth. The GEM data show that Finnish *entrepreneurs* that commence in teams, more often than those starting alone, *triumphant* as a business. They tend to commence firms with low *growth ambitions*, and they tend to involve fewer people in the start-up process (Alain & Redford, 2016).

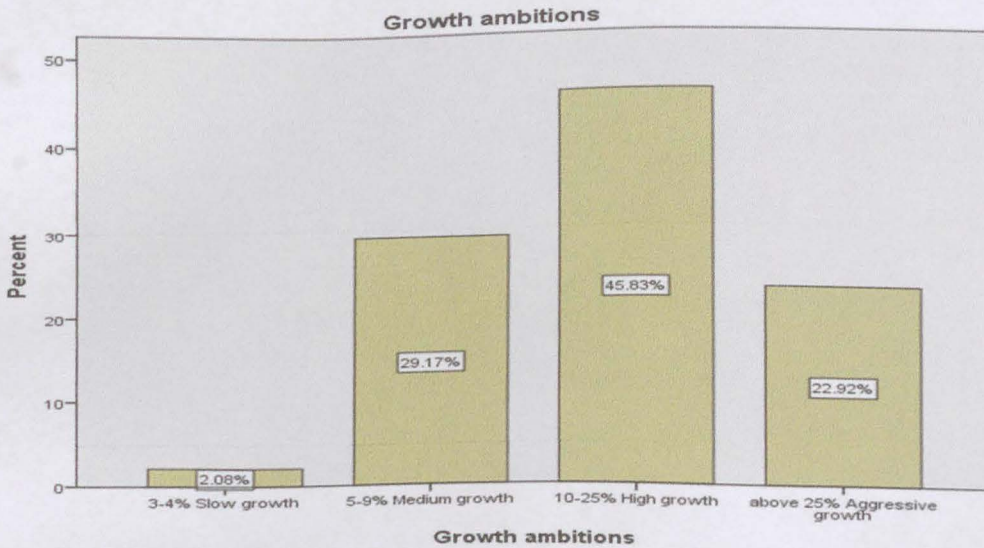


Figure 4.11. Growth ambitions

Source: Survey (2020)

4.8 CHAPTER SUMMARY

The primary objective is to identify factors contributing to the growth of Women Entrepreneurs. Most of the participants had marketing and business skills which constituted 37.5% of the poll. 8.3% of the people surveyed had finance, operations and manufacturing skills. The findings of this research confirm that access to finance is a significant hindrance for Woman entrepreneurship in Namibia. When participants were asked whether they strongly agree whether the following factors causes success and enhance business, they all

responded as follows. 43% of the participants strongly agree that price causes failure when not appropriately managed and enhance business success. 22% of the respondents strongly agree human capital causes failure when not appropriately managed and enhance business success through proper administration. The next section makes a discussion of the findings.

This chapter looked at the presentation, as well as the analysis of data from both quantitative and qualitative studies. The chapter made use of both graphs and tables in the presentation of research findings. This chapter provides and summarizes the empirical evidence on the factors affecting the success of women entrepreneurs in Windhoek and discusses the findings in more details. The chapter provided some empirical findings that were supported with a statistical analysis. The objectives of this research project were as follows:

- 1. To identify factors affecting women business entrepreneurs in Windhoek.
- 2. To identify factors contributing to the success of women entrepreneurs in Windhoek.
- 3. To identify the challenges faced by women entrepreneurs in Windhoek.
- 4. To identify strategies to support the success and development of women entrepreneurs in Windhoek.

3.1 FACTORS CONTRIBUTING TO THE GROWTH OF WOMEN ENTREPRENEURS

3.1.1 Skills affecting the success of women entrepreneurs

From the study (Figure 3.1), 22% of the respondents strongly agreed that business management skills deluged women business while 19% agreed that business management skills deluged women. 27% of the women entrepreneurs responded that business management skills deluged women and 22% of them strongly agreed that the business management skills deluged women. 51% of the respondents agreed that strategic skills deluged women. 22% of the respondents strongly agreed that strategic skills deluged women.

CHAPTER 5: DISCUSSION OF FINDINGS

5.1. INTRODUCTION

The previous chapter looked at the presentation, as well as the analysis of data from both quantitative and qualitative studies. The chapter made use of both graphs and tables in the presentation of research findings. This chapter presents and summarises the empirical estimations on the factors affecting the success of women entrepreneurs in Namibia; and discusses the findings in more details. This chapter presented non-empirical findings but were supported with statistical findings. The empirical objectives of this research project were as indicated below:

1. To identify factors that drive women into entrepreneurship in Windhoek.
2. To determine factors contributing to the success of women entrepreneurs in Windhoek
3. To identify the challenges faced by women entrepreneurs in Windhoek
4. To suggest strategies to improve the welfare and development of women as entrepreneurs in Windhoek.

5.2 FACTORS CONTRIBUTING TO THE GROWTH OF WOMEN ENTREPRENEURS

5.2.1. Skills affecting women businesses' success

From the study (Figure 5.1), 33% women entrepreneurs strongly agreed that human relations skills did impact women business while 19% agreed that human relations skills affect business. 17% of the women entrepreneur respondents disagreed that human relations skills affect business, and 22 (52%) of them strongly did agree that the strategic apex skills affect women businesses while seven (7) women entrepreneurs agreed that strategic apex skills are the factors which affect business.

The ability to construe the organisation from a helicopter’s view is vital for the success of entrepreneurs operating bigger SMEs having a staff complement. The majority (52%) of the women entrepreneurs strongly agreed that strategic apex skills are factors affecting women business, and 14 women entrepreneurs stated that operational skills are factors which affect women business while seven disagreed that operational skills do not affect women business. Twelve (12) women on the poll strongly disagreed that sourcing suppliers are a factor affecting women business while eight women on the disagreed.

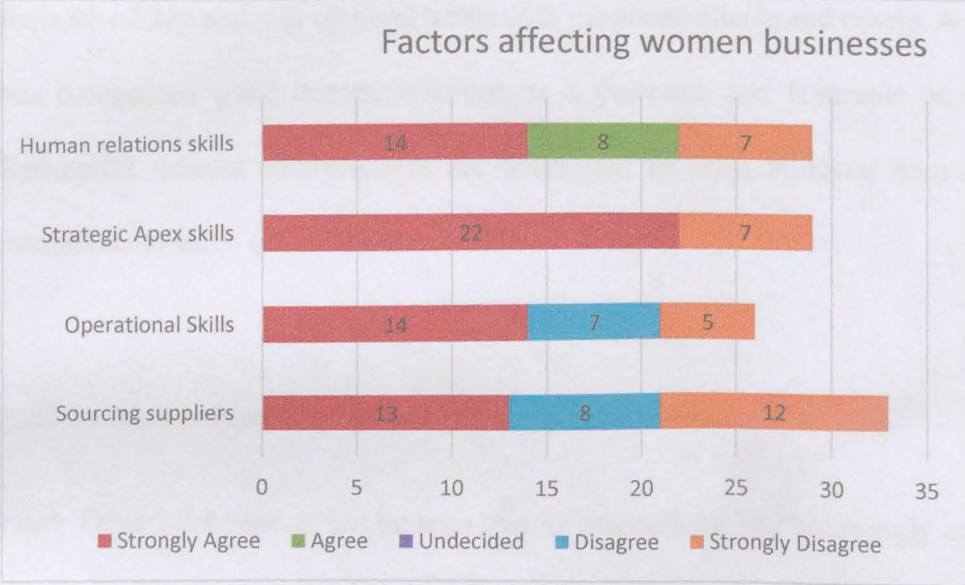


Figure 5.1: Skills affecting the success of women businesses

Source: Survey (2020)

The view that human relations skills are a factor which affects women in business was also confirmed by Cooper and Burke (2011) articulates that the *entrepreneur* should acquire HRM *skills* that assist develop *human resources* internally. Human resources issues should be lectured at an early stage. However, there is no need to identify a Human resource department to deal with Human resource issues at an introductory stage of the entrepreneurial life. An

entrepreneur with excellent *human relations skills* will retain employees longer, be more productive, and furnish employees with interpersonal skills as they develop technical skills (Evans & Lamberton, 2014).

The study further confirmed the view that entrepreneurs interact with people, and they realize that they cannot be successful in isolation. They inspire their employees to know how to build contacts to the merits of the enterprise (Fielden & Davidson, 2015). They find it essential to ensure long-term friendship and stay on good terms with suppliers, clients and others. A plethora of researchers has recognized good human relations as a desirable and learnable entrepreneurial dexterity. Successful women entrepreneurs are delineated as team builders, hero-makers with excellent interpersonal skills (Niewenhuizen, 2016).

5.2.2 Factors behind the viability of women businesses

From Table 5.2 below, it can be seen that 37 respondents (77%) strongly agreed that the financial situation affects one's business while 27 agreed that planning and organizing affecting your business. 23 strongly agree that economic and infrastructure are factors affecting your business. The findings of this research are thus corresponding with the works of Nileenge (2017), who asserts that lack of access to capital is a contributor to the failure of SMEs in accessing capital concerning catering industry of informal sector in Katutura. Lack of growth of SMEs in the state is attributed to weak sustainability and feeble access to capital (Nileenge, 2017). Their ineptness to the growth of woman SMEs came from their *deficiency of access* to working capital. The poverty-stricken did not have *access* to formal *capital* markets because of their *deficiency* of

physical collateral to security (Gup, 2014). For most of the Women SMEs in Namibia, there is a high level of unemployment in the society the undeniable results of deficiency of skills, training, and business opportunities, and, more prevalently, the *lack of access to capital* (Marchildon, 2015). Access to finance is the primary encumbrance for women-led SMEs in Bangladesh. Managers still do not want to lend to SMEs run by women although they are improbable to become defaulters (Star Business Report, 27). Access to finance for women entrepreneurs in Namibia still lingers to become a challenge.

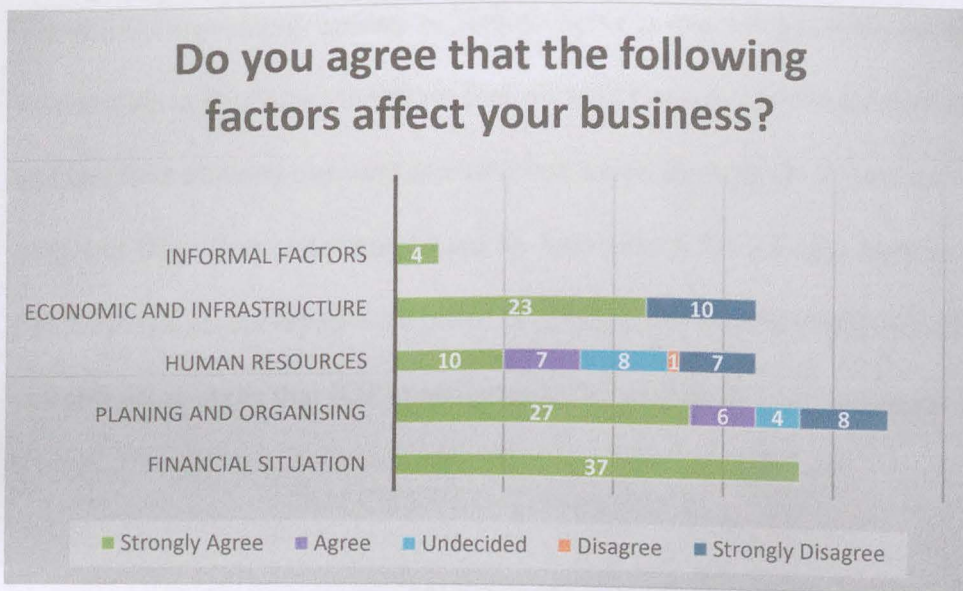


Figure 5.2: Factors behind women business' success

Source: Survey (2020)

5.3 THE DETERMINATION OF SUCCESS FACTORS FOR WOMEN ENTREPRENEURS IN WINDHOEK

The success factors for women entrepreneurs in Windhoek are stated as follows. Forty – five (45) women SME operators were of the view that finance is a success factor for women entrepreneurs in Windhoek, 42 women entrepreneurs strongly agreed that ICT contributes as a success factor for

women entrepreneurs in Windhoek, 4 agreed that marketing is a success factor for women entrepreneurs in Windhoek, and 35 Woman SMEs strongly agreed that human resource management is a success factor for women entrepreneurs in Windhoek. Information and Communications Technology (ICT) is increasingly furnishing new interventions for a woman to access market information, communicate with clients and furnish a new channel for purchasing and disposing of products. The worldwide explosion in mobile technologies in many emerging states has led to increased and more affordable access to ICTs. The state efforts, an international non-profit corporation, known as Techno Serve is executing a business education package called Women Mean Business (WMB) in four areas in Central Uganda Kampala. Since 2008, almost 600 women have attained business dexterity education through the WMB series of events. A survey of SMEs in these four states conducted by Innovations for Poverty Actions showed that 54 percent of all enterprises surveyed were posed or managed by women (Naijouka, 2017). Most SME women entrepreneurs agree that ICT contributes to the growth of SME business.

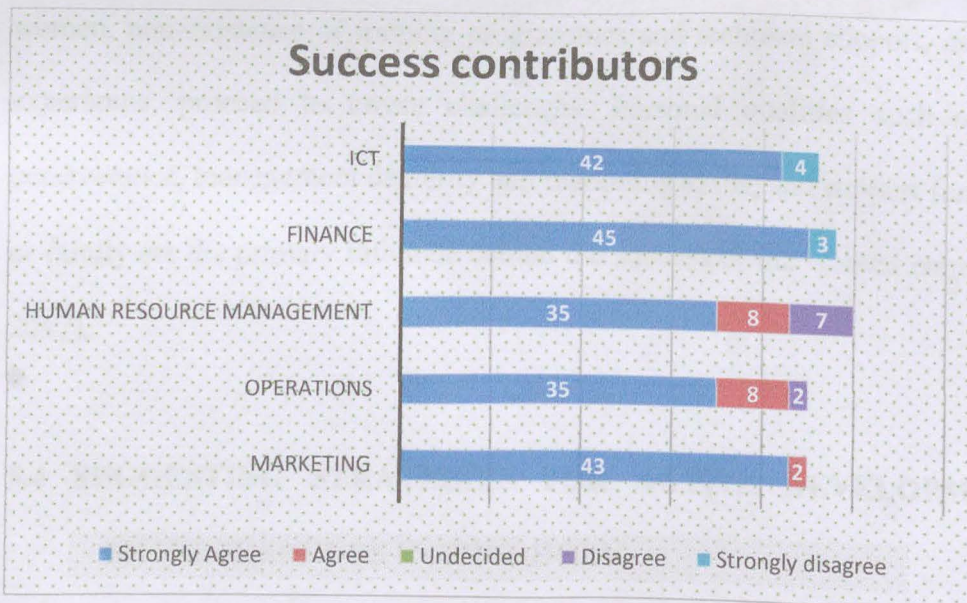


Figure 5.3: Key success factors

Source: Survey (2020)

Thirty-five (35) SME entrepreneurs articulated that human resource management is a factor which contributed to the success of their SMEs in Namibia. Nevertheless, steadily rising dependence on big data and growing ideologies such as the Internet of Things united with the increasing focus of enterprise on reducing on process costs is further expected to fuel the increase in operational forecasting preservation market during the forecast period. However, deficiency of training for operators and lack of conviction in forecasting preservation technology is hampering the market growth. Increasing demand for real-time streaming analytics and accentuating demand from (SMEs) is expected to create enormous opportunities for the SMEs operating in operational predictive preservation market (Insights, 2017). While the deficiency of human capital might leave women enterprises spur-of-the-moment for the enterprise, others who were trying to get prepared were confronted with a paralyzed labour training system (Business in Brief, 2017). Though a plethora of initiatives exist, the challenges of insufficient capital, sales marketing, permission for commencing business, gender discrimination, illiteracy, deficiency of human capital among women, non-existence of training programmes and technical support, deficiency of managerial experience, proceed to create challenges. Personal qualities such as industriousness and perseverance, management dexterity and marketing skills, and support furnished by their spouses or family are the primary rationale behind the success of the women entrepreneurs (Chowdhury, 2017).

5.4 SUGGESTING STRATEGIES FOR ACTIVE DEVELOPMENT OF WOMEN ENTREPRENEURS IN WINDHOEK

Thirty-four (34) of the women entrepreneurs interviewed agreed that human capital is a marketing strategy causing failure and could enhance business success, 15 respondents did agree that

experience is a marketing strategy that causes failure and enhances business success, and 28 agreed that technology is a marketing strategy that causes failure and can enhance business success. 41 women entrepreneurs strongly agreed that that speed to market is a marketing strategy that causes failure and can enhance business success. Thirty-seven (37) respondents were of the view that price, as a marketing strategy, either causes/enhances business success/ failure. Speed with which to market was reckoned as a strategy for the active development of woman entrepreneurs in Windhoek. *Women*-owned SMEs are just beginning to enhance their business exports. However, novelty in how global SME businesses are operated could permit more SMEs. Niche players do authenticate the agility, *pre-visualization*, customer concentric and interactive *marketing* skills to envisage and shape businesses (OECD, 2012). Structured efforts have furnished the much needed attitudinal and skill training, industrial sheds and *marketing* avenues. However, though state seeks reports on how to enhance women *entrepreneurs*, the *speed* of execution is essential as a marketing strategy for women entrepreneurs (Dhar & Muncherji, 2014). By the end of next year, Black Mamba hopes to have attained semi-automated assets that will assist speed up the bottling and labelling of the sauces, which is currently done by hand (Sotunde, 2017). Meticulously with a network of rural *women* weavers of its most significant *markets*, with other export destinations encapsulating Germany, Australia and Taiwan women, SMEs have attained semi-automated assets that will assist *speed* up the marketing strategy causing success and enhancing the business.

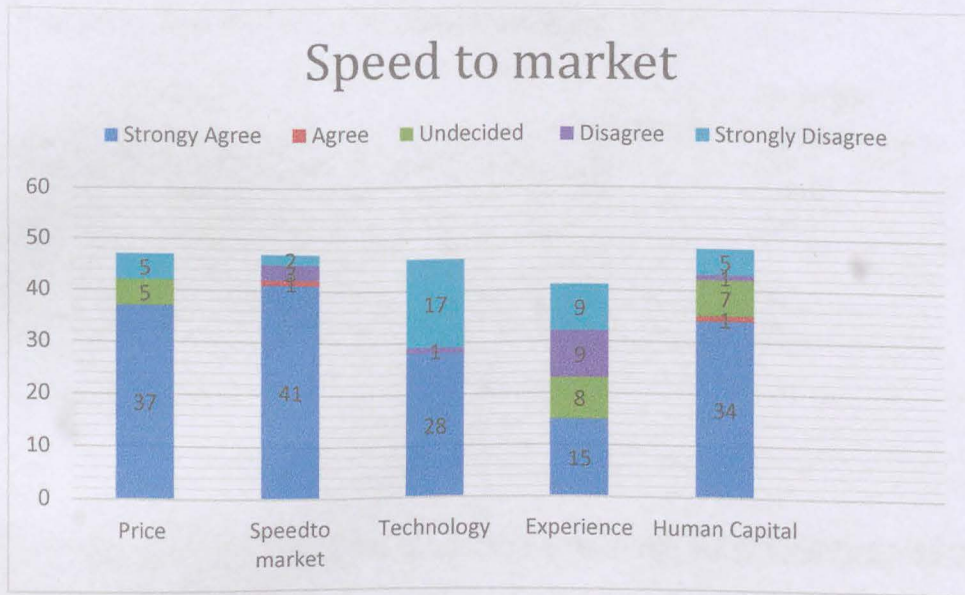


Figure 5.4: Strategies for active development of women entrepreneurs

Source: Survey (2020)

5.4.1. Correlation analysis

The total number of variables for correlation analysis were 48. In order to establish the variables concerning the correlation between the five-year plan and five years plan, Pearson correlation analysis was run. Table 5.1 shows that the correlation is 1. The correlation between expansion strategies and five-year plan is 0.78 which is above 0.5 which means that the relationship is a strong positive correlation between the constructs. The results depict that $p < 0.5$ between groups. The results show that there is not significance difference between the group on that variable. The significant test between expansion strategies and five-year plan is 0.00. The significance one-tailed test p values are 0.00 which means the correlation of the values are not the significant difference we cannot read a lot of the constructs.

Table 5.1: The Pearson correlation analysis

		Five-year plan	Expansion strategies
Pearson Correlation	Five-year plan	1.000	.768
	Expansion strategies	.768	1.000
Sig. (1-tailed)	Five-year plan	.	.000
	Expansion strategies	.000	.
eN	Five-year plan	48	48
	Expansion strategies	48	48

Source: Survey (2020)

5.5 CHALLENGES BEING FACED BY WOMEN ENTREPRENEURS IN WINDHOEK

Table 5.2: Challenges faced

Women entrepreneurship challenges	Mean	N	Std. Deviation
Family problems	1.00	4	.000
Access to Finance	2.00	17	.000
Lack of social support	3.64	11	.924
Government policies and empowerment	5.00	16	.000
Total	3.29	48	1.501

On arithmetic mean, the means weights on the predicaments thrusting women proprietors in Namibia shows that state policies and empowerment have high mean scores of 5. The mean scores of lacking social support 3.6, access to finance mean scores is 2 and family problems 1. The highest mean scores affecting woman entrepreneurs is government policies and empowerment. State policies need to be amended so that they can meet the needs of the woman SMEs and promote woman empowerment. It is comprehended that small enterprises have a pivotal role in economic growth (Santarelli, 2013). Consequently, the state should help women entrepreneurs to commence new businesses and protect them to continue the business.

The state can inspire private business enhancement and employment growth by nurturing an empowering economic milieu (Samli, 2015). This means the least regulations, fair, wide-ranging-based taxation as low as is feasible and easy to comply with, liberalized trade both domestic and external and assistance in creating a financial sector with more natural rights to access funds for all enterprises (Dziri, 2013). The state should also make funds accessible by extending lines of credit and small business loans to alleviate risk to the business. Employment losses created by policy reforms and restructuring, improve the quality of advisory services especially with regard to start-ups, provide subsidies for support advice, make effective business mentors accessible, improve the responsiveness of business support opportunities and reduce the level of bureaucracy in new business development, particularly with regard to the process of employment creation (Mazzucato, 2016). The state should act as an expediter and provider of assets for support and advisory centres, but not as an unswerving furnisher of services. The state is also in charge of generating the physical infrastructure of roads, power, water, transport links, telecommunication and industrial land. Without these, the private sector cannot flourish.

The ANOVA table (Table 5.3) shows skills and experience between combined groups as 97.3. The women entrepreneurship within groups is 8.5 the difference is 44, while that of skills and experience significant difference is 3. The p values for skills and experience between groups is 167.11 which is higher than 0.5. The results depict that $P < 0.5$ between groups. The results show that there is not significance difference between the groups on that variable. While significant values for skills and experience between groups is 0.00 which is less than 0.5 that shows that there is significance difference between the skills and experience of women entrepreneurs in Namibia.

Table 5.3: The ANOVA table

ANOVA Table

		Sum of Squares	Df	Mean Square	F	Sig.
skills and experience * Women entrepreneurship challenges	Between Groups (Combined)	97.371	3	32.457	167.119	.000
	Within Groups	8.545	44	.194		
	Total	105.917	47			

5.6 DISCUSSION OF FINDINGS FROM INTERVIEWS

5.6.1 What factors drive women to establish Entrepreneurship in Windhoek?

When women entrepreneurs were asked about factors that drive women into Entrepreneurship 8% of the SME entrepreneurs interviewed stated that the reason they established business was that they wanted to support the family. 23 % of the women entrepreneurs indicated that the main reason of venturing into business was to achieve success.

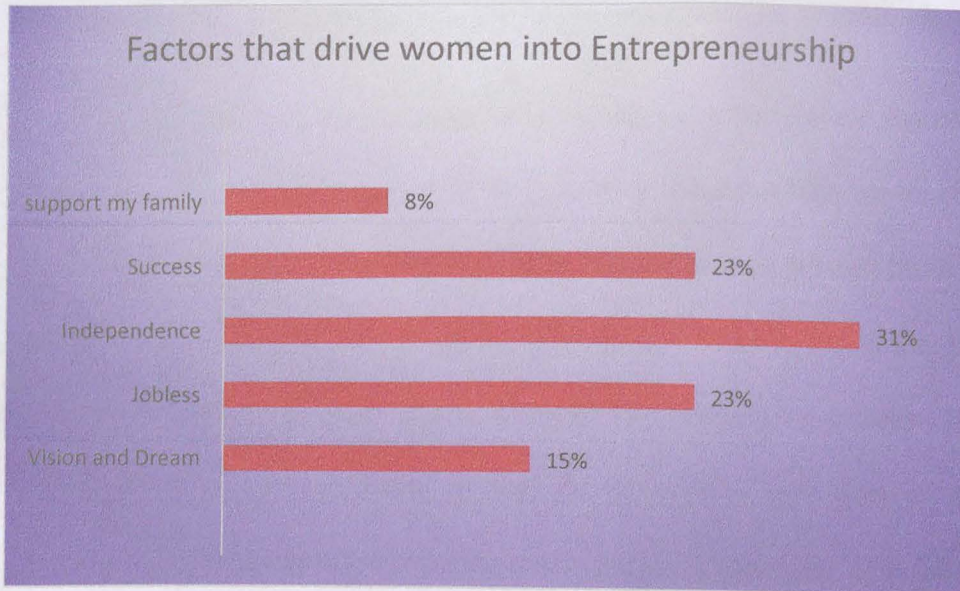


Figure 5.5: Factors driving women into business

Source: Survey (2020)

31% of the women entrepreneurs interviewed stated that they were driven into business because they wanted to be independent of a man. Some women entrepreneurship established business because they wanted to step out of the shadow of men and be counted. Others felt that they wanted to show a man that they can do it, they do not need to incumbent on a persona for everything in life. 23 % of the women interviewed indicated that they were driven into entrepreneurship because they were jobless and then it became mandatory for them to start a business using their hands. They were propelled into business because they needed to make money for survival purposes. Miss X articulated that there was a need for me to be creative so that I can look after my family and survive. 15% of the Women entrepreneurs delved into business because they had a vision and dream to go into business. Miss B said I had a vision and dream which motivated me to go into selling clothes business, but now I have established a prominent profitable enterprise, I am happy that I have fulfilled my vision.

5.6.2 Challenges being faced by women entrepreneurs in Windhoek

42% of the SME women entrepreneurs are facing a hurdle on financial challenges. Woman entrepreneurs do not have access to finance. Mrs Indicated that her hurdle was lack of capital to expand her business to other regions. Lack of funds is a significant hindrance during start-up and maintenance of business as a going concern said Dr B. Dr C stated that pecuniary institutions do not like advancing capital to SMEs, because to them lending to these small-scale enterprises is unproductive and money tying as they have enrolled high cost of superintendence in loan processing and evaluations and yet the remuneration is truncated. This is because of small amounts appropriated as well as high risks since these SMEs do not have collateral securities and yet default rate is high. As a result, SMEs face some difficulties in accessing capital from financial institutions

due to Bank and non-bank intuitional insistence collateral, long and tiresome loan processing process, strict document needs, complications in loan processing, high rates of interest, small business plans and lack of knowledge on the process of loan application. 17% of the women SMEs said that inequality and lack of customers are challenges facing their business in Namibia. 15% of those interviewed highlighted that government policies were counterproductive and not supportive of SMEs. Miss A stated that the government should increase and offer more credits regarding taxation to women SMEs on start-up and during at least seven years to promote the business. Women entrepreneur Miss A we need a tax system that supports woman entrepreneur's companies to stay in Namibia, grow in Namibia, and hire in Namibia. There is a need for tax reform which supports business in Namibia. 8% of the SMEs suffered theft and pilferage in their respective business while 1% felt that most customers are experiencing problems at work. Therefore, they are failing to pay due to Namibia crisis.

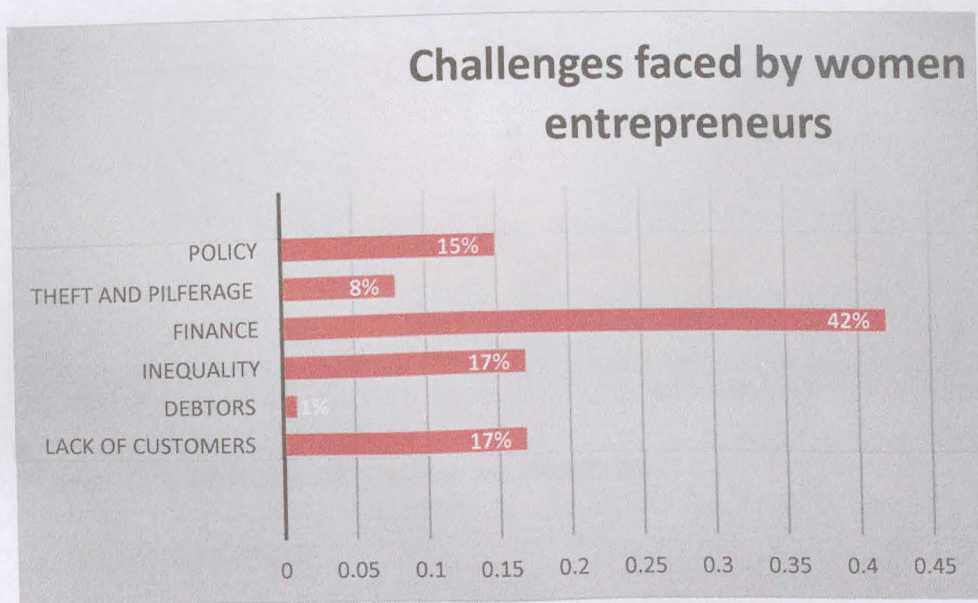


Figure 5.6: Challenges being faced by women businesses in Windhoek

Source: Survey (2020)

5.6.3 Strategies to be suggested for active development of women entrepreneurs in Windhoek

Seventeen (17) percent of the women entrepreneurs interviewed stated that they needed moral support from men. Eight (8) % of the women entrepreneurs indicated that all they needed was financing, 17% indicated they needed women empowerment while 17% stated they needed networking. 41% of the respondents indicated that they required education and training. When Miss Y was interviewed she said financing was essential for the active development of woman entrepreneurs. Miss X stated that she needed moral support from the husband for active development, this was also alluded by Miss G who articulated the essence of moral support from her boyfriend was indispensable for her active development.

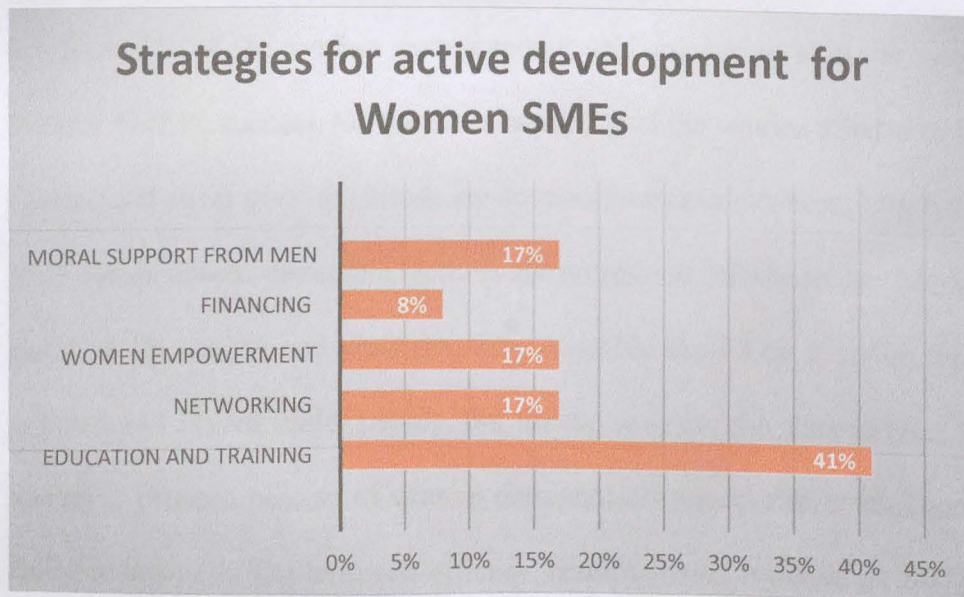


Figure 5.7: Strategies for active development

Source Author (2020)

5.6.4 Success factors for women entrepreneurs in Windhoek

Twenty three percent (23%) of the respondents, when asked what the success factors for woman entrepreneurs in Windhoek, indicated that it was because of their hard work. Miss B indicated that working hard is a success factor because at the time you have deadlines to meet and there would be needed to burn the candle during the whole night to meet the deadlines. Nineteen percent of the Women SMEs indicated that management skills were success factors for woman entrepreneurs in Windhoek. Mrs Y indicated that the ability to plan, organize, lead and control is critical when an SME becomes large in number and begins to enjoy economies of scale. Specializing is very important according 13 % of interviewed women because business gives the proprietor a competitive edge and the essence to execute an excellent work in producing goods and services. 12% of the woman entrepreneurs said marketing skills is very important in making women SMEs a success. On the other hand, 7% of the women alluded to the fact that innovation, finance and never give up attitude are success factors in business. Mrs A stated that the Namibian state should honour incredible workers and entrepreneurs who make "Made in Namibia" the world standard for quality and craftsmanship. Namibia should be a nation that honours the work of talented and skilled trades people, but for too long for the state to have forgotten the Namibian workers. Thirteen percent of women entrepreneurs stated that confidence is crucial as a success factor in business. The term self-efficacy, resulting from Bandura's (1977) social learning theory, refers to a person's belief in his or her attitude to execute a given task. According to Ryan (1970), self-perception plays a vital role in the enhancement of purpose. Intentions and their fundamental attitudes are perception-based, which should mean that they are learned and can be uninterruptedly triggered, and not fixated by personality peculiarity formed in early childhood. Accordingly, they will vary across historical and cultural milieu. Cromie (2000) stated that self-efficacy imbibes a

person's efficacy regarding whether specific goals may be achieved. The attitude furnishes the underpinning for human motivation (Pajares, 2002) and personal achievement: unless people believe that their actions can generate the outcomes they engrossed, they have petite stimulation to act or to plug away in the face of adversities (Pajares, 2002). Bandura (1977) articulated that 'people's level of ecosystem, affective status and actions are based more on what they have efficacy than on what is objectively true'. An individual's cognition of self-efficacy has a robust influence on how he or she will act and how the available human capital and dexterity will be utilized.

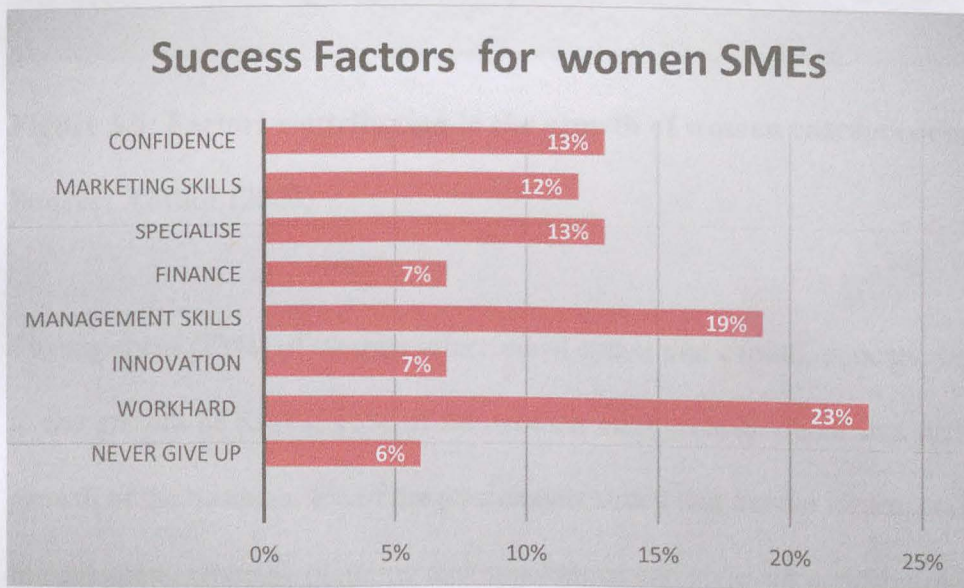


Figure 5.8: Success factors for female business-owners

Source: Survey (2020)

5.6.5 Factors contributing to the growth of women entrepreneurship

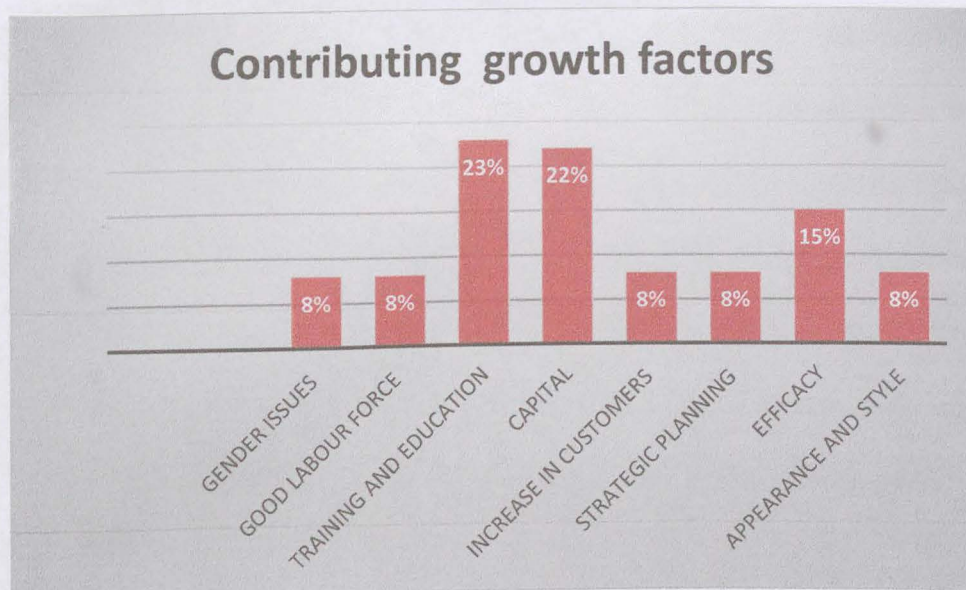


Figure 5.9: Factors contributing to the growth of women entrepreneurship

Source: Author (2020)

Twenty-three (23%) of women interviewed stated that capital, education and training contributes to the growth of SMEs. 15% of the women entrepreneur stated that efficacy contributes to the growth of the business. 8% of the participants stated that gender issues, good labour force, increase in customers, strategic planning and appearance and style are contributing factor to the growth of women SMEs.

5.7 CHAPTER SUMMARY

Even though descriptive statistical methods are seeming to be simplistic, their reputation should not be underestimated. 14 women entrepreneurs strongly agree that human relations skills are factors that affect women business while eight agreed that human relations skills affect business.

43-woman SME entrepreneurs strongly agree that marketing is a success factor for woman entrepreneurs in Windhoek. 35 Women SMEs strongly agree that human resource management is success factors for woman entrepreneurs in Windhoek. Information and Communications Technology (ICT) is increasingly furnishing new interventions for a woman to access market information, communicate with clients and furnish a new channel for purchasing and disposing of products. 34 people actively agree that human capital is a marketing strategy causing failure and could enhance business success. 15 people actively agree that experience is a marketing strategy that causes failure and enhances business success. 28 people strongly agree that technology is a marketing strategy that causes failure and can enhance business success.

CHAPTER 6: CONCLUSIONS AND RECOMMENDATION

6.1 INTRODUCTION

The chapter presents conclusions and recommendation. The recommendations are based on each conclusion from the study. The primary objective was to identify factors contributing to the growth of Women Entrepreneurs, to determine Success factors for Woman Entrepreneurs in Windhoek and to suggest the strategies for active development of Woman Entrepreneurs in Windhoek.

6.2 CONCLUSIONS

The study concludes that human relations skills affect women businesses. While other women entrepreneurs distressed that human relations skills affect business, the study's findings showed that the majority of women entrepreneurs actively agreed that strategic apex dexterity impact women business while seven women entrepreneurs surveyed agree that strategic apex skills are the factors which affect business.

The study further concludes that women entrepreneurs in Namibia are faced with challenges such as family problems, limited access to finance while deficiency of social support finally government regulation and empowerment. On average, the means scores on the challenges facing women entrepreneurs in Namibia shows that government policies and empowerment have high mean scores. The mean scores of lacking social supports 3.6, access to finance mean scores is 2 and family problems 1. The highest mean scores affecting woman entrepreneurs is government policies and empowerment. Majority women entrepreneurs actively agree that human capital is a marketing strategy causing failure and could enhance business success. Most people actively agree that experience is a marketing strategy that causes failure and enhances business success. Utmost

women entrepreneurs actively agree that technology is a marketing strategy that causes failure and can enhance business success. Greatest women entrepreneurs actively agreed that that speed to market is a marketing strategy that causes failure and can enhance business success. When women entrepreneurs were asked about factors that drive women into Entrepreneurship 8% of the SME entrepreneurs interviewed stated that the reason, they established business was that they wanted to support the family. Most women entrepreneurship when they were interviewed about factors which drove them into business the main reason was to achieve success. Most of the women entrepreneurs of those interviewed stated that they were driven into business because they wanted to be independent of men.

6.4 RECOMMENDATIONS

Based on the above conclusions, the study recommends the following:

6.4.1 Increase and offer more credits regarding taxation to women

The government tax system does not seem to support those people who have started a business in the form of tax credits for the initial five years during start-up. The State should increase and offer more credits regarding taxation to women SMEs on start-up and during at least seven years to promote the business. It is recommended that we need a tax system that supports women entrepreneurs' companies to stay and grow in Namibia.

There is a need for tax reform which supports SME business in Namibia. The government should provide incentive package, and, furnish for a 70 percent non-recourse loan, meaning that SMEs that inclines to expand high-technology products and investments and benefit from this loan will pay back only 30 percent. "The new incentive package, should be called Technology Investments

Support Program, aimed to direct high-added value goods to SMEs and the state should lend to each SMEs within this framework. If they want to endow in a special and unique product, the amount may be doubled. A new support configuration will serve the state's purpose to support domestically manufactured products. A separate support configuration will be applied to products for which intellectual property rights register their local production. SMEs *sine quo non* to manufacture the goods they import should benefit from this support configuration in case they appreciate the share of locally produced products.

6.4.2 Improve sound legal and judiciary system that support women SMEs

The discourse also revealed that there is a need to improve sound legal and judiciary system that support women SMEs, the need to build a capable information infrastructure to create ease information access, the need for a rational intervention direct intervention by the state in order to improve transparency for the benefit of SMEs, the need for the banks to capitalize on the ability to address the economies of scale and scope through tapping into SMEs and the need to connect the linkages between banks and SMEs to technological advances that allow banks to offer products.

6.4.3 Establish linkages within SMEs

Networking SMEs is essential to extend business-networking opportunities, collaborations, experts' advice and markets that enables accelerated business growth, removing classic constraints of geography, space and time, all free of cost. Establishing linkages within SMEs is essential to foster exchange of ideas and knowledge. Networking is essential for enterprise, particularly for SME's and start-ups. Most of these depend on multiple sources for networking, encapsulating workers. Translating these networking chances into tangible business leads is the

next vigorous step to success. However, with numerous SME women involved, keeping track of the contacts and conducting effective follow ups can be tricky. With CRM, not only is there a dossier contact but the enhancement of that into a lead can be well written and shared with all to ensure there is no duplicity of efforts. Further, it would also help in timely and professional follow ups for these leads, resulting in effective business generation

6.4.4 Train and educate women SMEs

The clarion call for SMEs to embrace industry is clear. State agencies and trade linkages have been strongly urging small businesses and manufacturers to reckon the practise of technology to increase efficiency and marketing. There is thus need for lot of seminars educating women SMEs about the latent of e-commerce, Industry and all that, and that there are billions of dollars in sales out there.

6.4.5 Establish and promote institutions that provide micro-finance to women

There is need to establish and promote institutions that provide micro-finance to Women SMEs so that they can access capital /finance to finance or start up business. The use of livestock or asserts can be used as collateral to help the people to get funding to start business in Namibia.

6.4.6 Establish business incubation centres for women

Because of the obstacles of woman entrepreneurs, it is recommended that business incubators be mooted with the intention to groom, coach and mentor SMEs. This would make sure that these proprietors are trained in the areas where they face obstacles. It would be helpful if woman entrepreneur's education can be part of university, VCT, curriculum for education and training.

6.5. AREAS FOR FURTHER RESEARCH

There is need to investigate gender gaps in the establishment of SMEs in Namibia. There has been a lot of talk regarding gender empowerment, but female representation on the ground in parliament and women leadership in companies does not represent the campaigns on “50-50 female and male participation”. Future studies could look in to this and make necessary recommendations for full implementations for such critical programmes.

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APPENDIX 1: INTERVIEW GUIDE

Interview Scripts			
Speaker	Dialogue	Nonverbal communication	Code
1) What factors are contributing to the growth of Woman Entrepreneurs?			101
2) What are Success factors for Woman Entrepreneurs in Windhoek?			102
3) What strategies can you suggest for active development of Woman Entrepreneurs in Windhoek?			103
4) What challenges are being faced by Woman Entrepreneurs in Windhoek failure?			104

5 What factors that drive women who establish into Entrepreneurship in Windhoek?			105
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APPENDIX 2: QUESTIONNAIRES

To Owners of SMEs

Introduction

I would like to thank you for taking the time to participate in this survey. This survey is part of my Masters in business administration which I am pursuing at the University of UNAM. This survey will take approximately 10 minutes to complete. Completed questionnaires should be sent to or please call cell phone and I will be glad to pick it up from your place.

Purpose of the study:

Confidentiality: Be assured that your responses will not be distributed to third parties and no names will be used in the report.

Personal plea: It will be highly appreciated if you support my research by completing the questionnaire at least by **30 September 2016**.

Yours faithfully



Section A:

Demographic information

Please provide the following demographic information and tick where appropriate

Please indicate by ticking the section that applies your level of agreement

1	2	3	4	5
Strongly agree	Agree	Undecided	disagree	Strongly disagree

Male

Female

A1. What is your gender?

A2.

	Primary	Secondary	Diploma	Degree	Other
What is your level of education?					

A3.

	Finance	Marketing	Operations	Manufacturing	Other
What is your level of skills and					

B2. Do you agree the following factors affecting your small business?

	1	2	3	4	5
Financial Situation					
Planning and organizing					
Human resource development					
Economic and Infrastructure factors					
Informal factors					
Sourcing suppliers					
Operational skills					
Strategic apex skills					
Human relation skills					

Section C: Strategies for active development of Woman SMEs

C1. Do you conduct a SCOT analysis for your business? YES/NO

C2. Do you agree the following marketing strategy causes failure and enhance business?

	1	2	3	4	5
Price/Quality					
Speed to market					
Technology					
Experience					
Human Capital					

C3. What strategies are most important in expanding your SMEs?

Acquisitions of other SMEs

Expand to other regions

Utilize business development

Offer discount rate

Grow to foreign countries

Section D: Factors contributing to growth of your business

D1. Do you have a five-year plan YES/NO (please tick)?

D2. If yes what are your growth ambitions?

No growth	0 - 2%	
Slow growth	3 - 4%	
Medium growth	5 - 9%	
High growth	10 - 25%	
Aggressive growth	Above 25%	

D3. Do you agree the following contributes in terms of success in your business?

	4	1	2	3
Marketing				
Operations				
Human Resource Management				
Finance				
Information Communication Technology (ICT)				

D4. Any other comments

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THANK YOU

APPENDIX 3: CERTIFICATE OF EDITING

CERTIFICATE OF EDITING

To whom it may concern:

This is to certify that the manuscript/research project detailed below has been proof-read and language-edited.

Best Regards,



I.T. Innocent (B.A. Eng.)
Professional Language Editor

.....
Manuscript Title:

EXPLORING FACTORS AFFECTING THE SUCCESS OF WOMEN
ENTREPRENEURSHIP IN NAMIBIA: THE CASE OF WOMEN ENTREPRENEURS IN
WINDHOEK.

Author:

Iina Nelago Negonga

Issued on:

30th November 2020

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