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# AFRICAN FEMALE ENTREPRENEURSHIP

Merging Profit and  
Social Motives for  
the Greater Good

**Amanobe Boateng**



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Amanobeaa Boateng

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# Foreword

Over the past few years, considerable efforts have been made to mainstream gender equality in both growth analytical models and policies underpinning economic development and poverty alleviation programs implemented by various governments in developed and developing economies alike. These developments reflect the fact that policymakers and researchers in academia are increasingly mindful of the impact of changing gender dynamics and roles in an environment where a growing number of women are integrating into the professional world, either as wage earners or entrepreneurs, and the globalization of the meaning of “gender equality”, irrespective of a country’s stage of development.

While these developments have greatly raised the awareness of the potential implications of gender equality for growth and economic development, the globalization of this concept has raised its own challenges. Perhaps in a world where knowledge endowment is still shaped by a historical legacy, the globalization of gender equality considerations has created other forms of gender biases. In particular, by failing to take into account specific considerations and aspirations of all women around the world, the contribution of highly entrepreneurial women from the developing world might have produced a generic model of

gender relationships that very few women in other parts of the world can readily identify with. Perhaps exceptional African female entrepreneurs who face more institutional constraints and financial repression than their counterparts and even competitors from more advanced economies would fall in that category.

More recently, the increasing emphasis on entrepreneurship and private sector development as drivers of growth and employment, and the rise of African female entrepreneurs have made research on African female entrepreneurship an even greater priority for policymakers confronted with rising unemployment and the mass emigration of their youth population in search of better employment opportunities. Indeed, as African women take even more important steps to expand employment opportunities as entrepreneurs and Africanize the concept of gender equality by adding their voice to a debate which has to a large extent been driven and shaped by global lenses, two particular factors stand out for me.

The first is the historical record of African female entrepreneurs. Whether by “necessity” or “opportunity,” African female entrepreneurs have consistently been major drivers of economic growth and poverty reduction, though their contribution to the process of economic development, especially since the advent of colonialism, has not always been taken into account in unitary household models and national accounts. African female entrepreneurs driven by necessity have drawn on their exceptional trading skills and entrepreneurial spirits to generate the additional revenues required to raise household income above the poverty threshold. At the same time, a growing number of African female entrepreneurs driven by opportunity have become global leaders in key sectors and strategic industries such as textile, entertainment, banking and finance, even oil and gas.

The second factor is the social accountability of African female entrepreneurs. In essence, while most other entrepreneurs are mainly concerned about their bottom line, African female entrepreneurs have a dual objective: improving household welfare and sustaining the growth of their businesses by consistently maximizing their profits—a necessary condition for them to meet their growing social obligations. Through their spontaneous actions and entrepreneurial spirit, African female

entrepreneurs have sustained household income and made a significant contribution to education costs. This was particularly evident in the 1980s, a decade of falling real per capita income and rising poverty in the face of measures to downsize the public sector as part of IMF-supported structural adjustment programs to mitigate the adverse effects of sustained economic contraction and macroeconomic imbalances in most countries. The success of these exceptional women, despite the challenging economic and social environment marked by long-established and sticky social norms and gender bias in access to credit and resource endowment, is a testament to their strength and fierce spirit.

Despite their success in the business arena and ongoing efforts to mainstream gender equality at both the analytical and policy levels, a lot still needs to be done to raise the voice of African women in the global development landscape and debate on gender, and in the process enable them to articulate their own vision of gender equality and female entrepreneurship. In this regard, I very much welcome this book because it begins to fill a void partly created by both historical gaps on the origin of gender bias in Africa, and the globalization of gender aspirations in a world where the ability to take advantage of emerging growth opportunities is still to a large extent dictated by the socioeconomic environment and stage of economic development.

Drawing on insights from African women sampled from several countries across the region, the book addresses both general considerations related to the sources of gender bias in Africa and the history of female entrepreneurship within the region. The book also assesses the contribution of African female entrepreneurs—motivated by the twin goals of improved social welfare and maximization of profit and returns on investment—to growth and economic development in a challenging economic and business environment, where barriers to entry, both formal and informal, have led to the rise of informal sector activities.

Although evolving, gender equality is still a complex concept, and perhaps, it is even more complex in the space of entrepreneurship. That complexity is highlighted in the book, especially when dealing with the informal sector of the economy. Even though that sector accounts for a sizable share of GDP and cross-border trade in most African countries and is largely dominated by women, its contribution to growth and

trade is not always reflected in national accounts. These differences in the sphere of production—where women entrepreneurs in advanced economies primarily contribute to growth through the formal sector while African female entrepreneurs contribute to it largely through the informal sector—are all the more reasons to question the globalization of the meaning of gender equality and to welcome this book which is written by a successful African female entrepreneur.

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I would also like to thank Dr. Vassili Joannides and Loshnee Naidoo, for reading the manuscript and my family and friends for supporting me through this labour of love.

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# Introduction

## Background

This book contributes to academic discussions on female entrepreneurship and gender in Africa, including current trends and an exploration of the possible overlap with social entrepreneurship. There is little academic literature on female entrepreneurship based on the African experience, that is written by African women and this work will help to address the gap. Most female entrepreneurship literature is based on developed world contexts or authored by non-Africans, even when it concerns Africa. This book will contribute to presenting a home-grown perspective on the subject and will also discuss social entrepreneurship as it relates to Africa and the possible role that women entrepreneurs play in this sphere.

Entrepreneurship, and in particular female entrepreneurship, is important to socio-economic development. In many parts of the world, women are excluded from meaningful economic participation due to traditional, cultural or religious beliefs and practices. Such exclusion is exacerbated by poverty, which results in limited property ownership and decision-making rights for women and biased allocation

of household and other resources in favour of males. Bullough (2013) writes that ‘Traditionally in many developing countries, women have not had the same access to education or resources as men, and therefore half of the adult population has participated more in the background of the economy’ (Bullough 2013, p. 361). For example, in many poor communities, boys are sent to school but girls remain at home and major decisions including those which affect women’s lives, are made by men. Females are restricted to household work, or if they engage in some form of commerce, they are unable to source the necessary resources for growth, such as training and credit due to lack of education and lack of assets for collateral. In some cultures, even when women work, they may not control the financial resources generated by their efforts. In creating a society where half the population is economically hobbled, resource poor and deprived of capabilities, the resulting inequalities contribute to a vicious cycle of poverty and under development. Women’s entrepreneurship has been found to be an effective means of redressing these imbalances whilst improving the well-being of communities. Studies have shown that if women are educated and economically active, they are able to improve the quality of their own lives, those of their households and the communities in which they live. The income earned from being economically active increases household resources, while education is applied in practical ways, such as family planning, improving their own health and nutrition and those of their households. Ultimately women who acquire these capabilities are able to become agents for positive social change within the community.

## Structure of the Book

Chapter 1 sets the context for a discussion of female entrepreneurship by first exploring the reasons behind its developmental role. The status of entrepreneurship in Africa and the issues influencing it are then examined, followed by a look at research trends in the broader entrepreneurship literature versus research trends in Africa. Next, the book delves into the role of female entrepreneurs historically and in contemporary times, including the influence of colonialism on modern day female entrepreneurship.

In Chap. 2, a combined framework is advanced for an in-depth exploration of women entrepreneurs that showcases their experience and perspectives, including their own definition of success and fulfilment. The framework also permits an examination of how female entrepreneurship may overlap with social entrepreneurship. The elements of the framework—social entrepreneurship, the capability approach and social feminism—are deconstructed in terms of their origins and attributes that, together, enrich the research of female entrepreneurship. Social entrepreneurship has important implications for development in Africa, and there are calls in literature for research on women as implementers rather than beneficiaries of this business genre. Sen's capability approach uses capabilities and functionings to examine the underlying causes of deprivation and seek solutions, while also enabling people's diversity to be factored into the process. The working of the capability approach and its suitability for feminist research are explored. Finally, social feminism is a gender theory that considers women to have a unique and valuable perspective stemming from their experience that needs to be recorded. The importance of gender in the context of female entrepreneurship and from an African perspective is discussed briefly.

In the second part of the book, Chap. 3 compares female entrepreneurship research trends in the broader literature to studies in the African context. Next, women are given a voice through research insights obtained from research in South Africa and interviews with women in Namibia, Botswana, Zambia, Cameroon, Benin, Ghana, Nigeria and Senegal. Issues that are highlighted from the real-life experience of women entrepreneurs include the impact of factors such as culture, gender, access to finance, education and national policy frameworks. Women's entrepreneurial journey is seen to proceed through the accumulation of capabilities and core values that combine to determine the degree to which they attain success and impact the lives of others.

In Chap. 4, the inclusion of social entrepreneurship as part of the research framework allows us to explore how women impact community well-being through their entrepreneurship. The possible overlap between social entrepreneurship and female entrepreneurship is investigated, and in the light of the positive difference they make to people's

lives and their other-centric fulfilment indicators, it is argued that they should be considered as hybrid social entrepreneurs.

In the fifth and final chapter, a theory is advanced for the promotion and support of African female entrepreneurs, taking into consideration their phased advancement. It is proposed that strategic partnerships between women and key organisations and participants in socio-economic development would yield the triple-fold benefit of accelerating development of communities, achieving the objectives of stakeholder organisations and institutions and also achieving increased other-centric fulfilment for women entrepreneurs.

Throughout the book, the juxtaposition of African research perspectives with literature from the broader research community permits a comparison between the African situation and what pertains elsewhere in the world. This also serves to identify gaps that contribute to establishing a future research agenda for African female entrepreneurship.

## **Part I—Setting the Scene**

### **Importance of Female Entrepreneurship and Background to Entrepreneurship in the African Context**

Part I sets the context for the rest of the book by exploring in Chap. 1 the importance of entrepreneurship, and in particular female entrepreneurship, to socio-economic development. The status of entrepreneurship in Africa and the issues influencing it are examined, followed by a comparison of research trends in the broader entrepreneurship literature and trends in Africa. The role of female entrepreneurs historically versus their position in modern times is explored, including how contemporary female entrepreneurship was influenced by the advent of colonialism.

In Chap. 2, a combined framework is advanced for an in-depth exploration of women entrepreneurs that showcases their experience and perspectives including their own definition of success and fulfilment. The framework also permits an examination of how female entrepreneurship may overlap with social entrepreneurship. The elements of the

framework are deconstructed in terms of their origins and attributes that, when combined, serve to enrich the research of female entrepreneurship.

## **Part II—A Close-Up of African Female Entrepreneurs**

Part II of the book consists of Chaps. 3, 4 and 5. In Chap. 3, we compare research trends found in the broader female entrepreneurship literature to the knowledge debate on African female entrepreneurship. The literature on Female entrepreneurship in Africa relates to areas such as sociocultural contexts in specific countries, literacy levels and indigenous entrepreneurial activities. Further in Chap. 3, the review of literature trends is followed by insights obtained from the lived experience of female entrepreneurs. Categories and findings from earlier research on South African female entrepreneurs (Boateng 2016) form the basis for these insights, with additional depth provided by material from subsequent conversations with women entrepreneurs from Benin, Botswana, Cameroon Ghana, Namibia, Nigeria, Senegal and Zambia. This section sheds light on how women's entrepreneurial journeys are influenced by the capabilities they possess and how they possibly use their position to benefit others in their communities. Chapter 4 discusses trends in social entrepreneurship literature and considers the other-centric element of African female entrepreneurship against this background. Finally, in Chap. 5, a theory is developed on how female entrepreneurship may be grown and its impact enhanced in order to contribute to socio-economic development of the continent.



# Part I

## Setting the Scene

# 1

## Contextualising Women's Entrepreneurship in Africa

**Abstract** Entrepreneurship is a catalyst for development and growth and has contributed significantly to recent positive economic trends in Africa. Female entrepreneurship positively impacts poverty alleviation and socio-economic development. Yet women make up the majority of the world's poor, and are in the minority as entrepreneurs everywhere except Africa. Here, women dominate the informal sector and strengthening their capacity for full economic participation is now recognised as a factor to drive growth. The roots of African female entrepreneurship predate colonisation, which resulted in gendering of work and women's marginalisation from the mainstream economy. Post-independence much has been done to bring women back into the mainstream but obstacles remain to their full economic participation. African entrepreneurship research focuses on factors including institutional voids, capacity building, resources and markets.

**Keywords** African female entrepreneurship · Colonisation  
Socio-economic development · Informal sector · Gendering of work  
African entrepreneurship research

## 1.1 Why Does Female Entrepreneurship Matter?

Poverty is a major concern across the globe and the focus of governments, multilateral and other organisations that devote resources to poverty alleviation. The United Nations' millennium development goals and sustainable development goals, aimed at ending poverty globally, are evidence of this concern. Small businesses are recognised as a tool in economic development and poverty alleviation through the creation of jobs and providing livelihoods. However although women constitute the majority of the world's poor, they are in the minority as entrepreneurs and often excluded from full economic participation. This notwithstanding, studies have found that women entrepreneurs make an important impact on poverty alleviation. This is particularly important in the context of Africa. 'Sub-Saharan Africa has around 875 million people located in 47 different countries, with a gross national product of USD1, 266 trillion [...] USD1, 258 gross national income (GNI) per capita, 36% urban population, a life expectancy at birth of 55 years and 70% primary education completion rate' (Lourenço et al. 2014, p. 384). Unlike most other parts of the world, African women make up the majority of entrepreneurs on the continent, but their businesses are smaller, less profitable, and provide fewer jobs than those of their male counterparts (Tillmar 2016). Africa's status as the poorest continent in the world, but with a critical mass of entrepreneurial women who are yet to reach their full potential, but could hold the keys to poverty alleviation, underlines the importance of a book originating from Africa that explores this potential and advances ways of achieving it.

Women's entrepreneurship is increasingly recognised as important in the fight against poverty. Léger-Jarniou et al. (2015) attribute this partly to the fact that in recessionary times, alternative potential areas of growth are needed and female entrepreneurship has been identified as ideal in this regard. Affirming its poverty-fighting potential, Paramanandam (2015) writes that 'without women [...] economic development will not take place' (Paramanandam 2015, p. 295), while Edoho (2015) asserts that 'African women represent a vast reservoir of entrepreneurial potential, talents and doggedness that could ignite

industrial renaissance and anchor a pathway of sustainable growth' (Edoho 2015, p. 10). An important reason for the potential that female entrepreneurs have to impact poverty globally, is the influence they exert through their gender-assigned roles. Women are predominantly responsible for care giving in families and their well-being has been found to positively impact the welfare of all those in their care, including men, children and the larger community (Nussbaum 2000; Sen 1999; Jones et al. 2006). Empowered women make decisions and take actions that result in improving the lives of their communities, and studies have found that women can make a positive contribution in this regard through their entrepreneurship (Nikina et al. 2015; Acs et al. 2011; Halkias et al. 2011). In addition to income generation, women often use entrepreneurship to gain independence and agency to enhance the quality of life for themselves and their communities (Kanti Prasad et al. 2011). Comparisons of male and female entrepreneurship often ignore this aspect and show women in business as wanting because some of their business methods and priorities vary from the traditional male norm and yield different results from men.

Despite the recognised importance of female entrepreneurship in fighting poverty, the literature finds that globally there are fewer female than male entrepreneurs and in some communities, women are effectively barred from economic participation. The result is that a large section of the female population is excluded from contributing to the solutions to poverty.

Prior work that has looked at entrepreneurship and women in the contexts of poverty alleviation, economic development and empowerment include Shelton et al. (2008) on the work–family conflict of ethnic minority entrepreneurs in the USA; Lewis (2013) on the authentic entrepreneurial identity of women; Fayolle (2007) on entrepreneurship as a driver of economic development; Al-Dajani and Marlow (2013) on gender, entrepreneurship and empowerment in a deprived environment; Eddleston and Powell (2012), on the relationship between gender roles, entrepreneurship and work–family balance; and Scott et al. (2012) on the empowerment of women through entrepreneurship in deprived contexts. There are calls in literature for further study in the areas of female entrepreneurship in the light of its poverty alleviation potential

(Acs et al. 2011; Marlow 2014), social entrepreneurship (Brush 1992; Jennings and Brush 2013), developing-world contexts (Léger-Jarniou et al. 2015), as well as studies based on feminist theory and novel theorising 'within the broader gender/entrepreneurship discourse' (Marlow 2014, p. 103). This book addresses this combined gap through the lens of African female entrepreneurship.

The majority of the world's population is poor, and globally there are urgent and intensified efforts to reduce poverty. Furthermore, seventy per cent (70%) of the world's one billion extremely poor are women and these numbers are set to increase, with the ILO (2009) estimating that a further twenty-two million women could become unemployed due to the global economic crisis. As primary caregivers in most societies globally, women's poverty impacts on the health and welfare of children, families and communities (Fotheringham and Saunders 2014). Entrepreneurship has been called an 'engine of economic development', a 'source of wealth and employment' and a source of value globally (Fayolle 2007, p. 14). Rao (2014) considers it 'the foundation of a modern model of development for growing countries' and believes that 'nurturing entrepreneurship in rising economies is very important because it leads to enhanced economic efficiencies, creates new employment opportunities and sustains employment levels' (Rao 2014, p. 268). Women have been shown to have an important role to play in the economic development of countries, through their contribution to entrepreneurship generating these very benefits referred to above as well as from their ability to positively impact the well-being of their families and communities. Women's entrepreneurship 'extends well beyond their own businesses, to finance family enterprises, educate children, improve household nutrition, organise community groups, and build more equitable social structures' (Jones et al. 2006, p. 302). Nikina et al. (2015) find that women developing successful businesses will 'positively impact local and national economies, as well as help advance society at large' (Nikina et al. 2015, p. 56), while Siringi 2011, considers women to be strong entrepreneurs and change agents who are able to fight against poverty (Siringi 2011, p. 195). Such findings notwithstanding female entrepreneurship continues to lag behind entrepreneurship by men in terms of their numbers and in many developing countries the issue is

exacerbated by the fact that, traditionally, women have not had equal access as men to education and other resources and hence do not participate significantly in the economy. These economies therefore lack the potential contribution of half of the adult population (Rao 2014; Bullough 2013). Given the factors identified above—the importance of entrepreneurship as a driver of development; women comprising the majority of the world's poor and also being the main caregivers; the positive impact exerted by women on the health and well-being of their families and communities; the numbers of women entrepreneurs lagging behind male entrepreneurs; the irony of the importance of female entrepreneurship to a nation's development, while women are excluded from accessing resources and participating in the economies of many poor countries—it is imperative to explore female entrepreneurship for its potential to assist in improving lives, alleviating poverty and contributing to socio-economic development.

Acs et al. (2011) find that the economic development literature still underestimates the potential role of entrepreneurship, and in particular of female entrepreneurship, in reducing poverty. They find that in this regard, the literature has focused on female entrepreneurship in developed countries, whereas the potential role of female entrepreneurship in developing economies has been ignored. Naudé (2012) upholds the view that development economics has neglected entrepreneurship, although a resurgence of entrepreneurship in the last three decades in countries such as China has reduced poverty significantly. Underlining the value of entrepreneurship to development, the author finds that 'donors and international development agencies have turned to entrepreneurship to improve the effectiveness and sustainability of aid' (Naudé 2012, p. 2). The literature also finds that not only are there fewer female than male entrepreneurs but also, traditionally, entrepreneurship has been viewed as a male-gendered domain (Bruin et al. 2007; Ahl 2006; Orser et al. 2011). However, with poverty being a pressing global problem, its resolution cannot be left to one half of the adult population alone—the male half. The need to involve women more as agents in solving the problem of poverty, by tapping into and increasing their entrepreneurial involvement, thus gives rise to a book on the situation of African women entrepreneurs, which is grounded

in prior literature and looks at female entrepreneurship in the context of poverty and its potential to contribute to development by improving the lives of people (Al-Dajani and Marlow 2013; Hattab 2012; Siringi 2011; Bruin 2007; Scott et al. 2012; Edoho 2015).

## 1.2 The Importance of Entrepreneurship to Africa

Entrepreneurship is ‘concerned with the discovery and exploitation of profitable opportunities [...]’ (Shane and Venkataraman 2000, p. 217), and has come to be regarded as a catalyst for continent-wide economic development and growth in Africa, and a panacea for many of her ills, particularly through poverty reduction and improving the livelihoods and well-being of communities. However, until recently, the field was considered irrelevant, both in the context of business studies and as contributing to economic development in Africa. In business studies, entrepreneurship was a label for many different kinds of research, was not backed by theory, and therefore was not seen to contribute new knowledge. This changed with the proposal of a conceptual framework by Shane and Venkataraman that ignited interest, debate and research in entrepreneurship as a field of study in its own right. The now dynamic and diverse field of entrepreneurship is defined by these authors as ‘the study of sources of opportunities; the processes of discovery, evaluation, and exploitation of opportunities; and the set of individuals who discover, evaluate, and exploit them’ (Shane and Venkataraman 2000 p. 218).

There are records of entrepreneurship having been practiced in Africa as far back as 500 BC with activity in pottery and metal work, and trade along trans-Saharan routes, the latter being needed to maintain the wealth and well-being of states and societies. These practices were adversely impacted by the slave trade and the advent of colonialisation, in the mid-nineteenth century, which set the pace of African economies for years to follow. Akyeampong and Fofack (2014) cite the following description of the colonial economy by Albert Sarraut, who was the French Colonial Minister between 1920 and 1933:

Economically, a colonial possession means to the home country simply a privileged market whence it will draw the raw materials it needs, dumping its own manufactures in return. Economic policy is reduced to rudimentary procedures of gathering crops and bartering them. Moreover, by strictly imposing on its colonial “dependency” the exclusive consumption of its manufactured products, the metropolis prevents any efforts to use or manufacture local raw materials on the spot, and any contact with the rest of the world. The colony is forbidden to establish any industry, to improve itself by economic progress, to rise above the stage of producing raw materials, or to do business with the neighboring territories for its own enrichment across the customs barriers erected by the metropolitan power. (Akyeampong and Fofack 2014 pp. 59–60)

As a result, post the colonial era, the new wave of independence in the 1950s saw the focus of development placed on resource-based economies, driven by booming oil and commodity prices and the continuing demand for African resources to drive European industry that had been established during the colonial period. Previously colonised countries took advantage of these trends, while also seeking the fastest route to development, and equated resource-based industrialisation with development and GDP growth. This was based on large-scale state-owned enterprises (SOEs) and industries, and following on from limitations set during the colonial era, no attention was paid to the potential contribution to development by the private sector and entrepreneurship, or other areas of development, including infrastructure development. This SOE-driven approach to economic development was considered a quick-fix solution and expected to result in accelerated growth, productivity, job creation and higher incomes, all of which would trickle down to the poor and result in poverty eradication.

By the beginning of the 1980s, although these productivity and income enhancing measures had generally succeeded in raising incomes and life expectancy in developing countries, they had failed to make an impact on the poorest sections of society. Widespread poverty and increasing unemployment led to the quest for alternative development solutions, and the International Monetary Fund (IMF), World Bank and other multilateral development organisations prescribing



entrepreneurship as a solution to development. IMF structural adjustment policies were imposed, leading to the privatisation of state enterprises, deregulation of trade and markets and the free movement of goods and capital. These policy shifts resulted in a new perception in African countries of entrepreneurship as the key to economic growth and socio-economic development, with an emphasis on micro, small and medium enterprises. The belief in entrepreneurship as a solution to Africa's development has persisted and grown, with the governments of many countries channelling resources to promote it and formulating policies aimed at creating an enabling environment. At the same time, development organisations, practitioners and academic institutions engage in research and support entrepreneurship-focused projects on the continent for a better understanding of the field and to strengthen participation in value chains of key sectors such as agriculture. Initiatives to foster entrepreneurship also include a focus by multilateral and other organisations on the creation of micro, small to medium enterprises (MSMEs), which are regarded as 'more flexible, adaptable, labor-intensive, and require small start-up capital' and hence a bigger engine of job creation than big firms (Edoho 2015, p. 132). In spite of this interest, research on entrepreneurship in Africa, especially by Africans, remains limited, resulting in insufficient knowledge and understanding of the area. There is a need for more studies that reflect its heterogeneity by exploring the diverse dynamics shaping entrepreneurship in different countries and regions of the continent, and that bring an authentic African perspective to research.

Africa has posted impressive economic statistics over the last fifteen years including an average growth rate of 5% per annum compared to 2.5% and 2.3% in the 1980s and 1990s; 26 of the continent's 54 countries achieving middle-income status; and the proportion of people in extreme poverty decreasing from 51% in 2005 to 42% in 2014. (George et al. 2016, p. 377). Entrepreneurship is considered to have played a major role in bringing about these positive economic trends through, for example, technological innovations like mobile payments and other mobile telephony applications enabling 'leapfrogging' or accelerated advancement, and also through an improved institutional framework creating a more favourable climate

for entrepreneurship. Much quoted reports that reflect this sentiment include McKinsey (2010) in which a new generation of African businesses are characterised as 'economic lions' (McKinsey 2010, p. iv) that are turning Africa around to be comparable to 'Asia's tiger economies' (McKinsey 2010, p. iv).

Africa is the youngest and fastest growing continent, with a population of 1.1 billion, of which over half are less than 25 years of age. By 2035, the continent's workforce is projected to be 450 million. Entrepreneurship, along with education, is considered one of the keys to harnessing the potential of the continent's youth and channelling it for sustained growth and development. The promise of self-employment and job creation that entrepreneurship holds is also crucial to absorbing and engaging this future workforce to avoid an unprecedented youth unemployment crisis and the socio-economic problems that would ensue from it. The favourable economic growth trends have generated good news stories and reports that see a positive turnaround in the continent's fortunes and attribute much of it to entrepreneurship.

### 1.3 Entrepreneurship Driving Growth and Development

Entrepreneurship in both the formal and informal sectors drives growth and development through the creation of jobs; however, the formal sector has been argued to be a greater driver of growth by creating more employment and also by contributing to the tax base of countries. Proponents of this view favour focusing resources and support on the formal sector to grow it further. By contrast, informal sector businesses are considered as needs-based and lacking the potential to grow, create jobs or contribute to economic development and for this reason, the case is often made for the formalisation of informal businesses. However, overall, the informal sector in sub-Saharan Africa represents 55% of GDP and employs over 75% of its non-agricultural workforce, making it too significant to overlook, and as a result a school of thought has developed that views it as 'a healthy and adaptive response to existing realities' (Dickerson 2011, p. 182). In addition, the informal sector

‘acts as a temporary substitute for the inexistent social protection and formal safety net systems such as unemployment benefits’ (Akyeampong and Fofack 2013, p. 22). Further, the informal economy is not a new phenomenon and is reported to have dominated the economies of West Africa before the colonial era, including foreign trade. Clark (2010) writes that ‘the longstanding dominance of marketplace systems in the West African regional economy challenges the assumption that today’s global informalisation is a unique and recent process. For centuries, these systems managed international trade across the Sahara and through the Atlantic Coast, a trade that shaped the economic and cultural institutions of West Africa in so many ways’ (Clark 2010, p. 44). At times when unstable governance and political structures have created an environment of instability and uncertainty, such as Ghana in the 1970s and 1980s, the formal sector was unable to cope and came to a standstill, while the informal sector, being more adaptable, was able to survive the unstable climate to keep goods flowing and support jobs, incomes and consumer needs. These reasons—the significance of the informal sector today, coupled with its historical dominance of African economies—lend weight to the argument that rather than being overlooked in favour of the formal economy, an enabling environment should be created for the informal sector, taking into account its sociocultural and economic realities. This would allow for both sectors to be given a chance to thrive and contribute to greater economic growth.

Another reason why the informal sector cannot be neglected is that apart from its size, it is dominated by and employs most economically active women in Sub-Saharan Africa. This fact is borne out by the United Nations Development Fund estimate in the 1980s, that 80% of all food production, processing and marketing in West Africa was done by women in the informal sector. The root causes of this dominance lie in historical and socio-economic factors, as explained by Akyeampong and Fofack (2013), who trace the trend back to colonial times and attribute it to the fact that ‘the colonial economy was very male oriented in its urban form—mining, railway work, the lower echelons of the colonial bureaucracy, and so on. Women were [...] precluded by the physicality of this work and their limited access to education. [...] Women who lived in towns were compelled to earn a livelihood through the

commercialization of domestic skills: brewing, preparing and selling cooked food, taking in laundry, prostitution, and domestic work where available [...]’ (Akyeampong and Fofack 2013, p. 19).

Within entrepreneurship, certain sectors and factors have been identified as holding particular promise for accelerating Africa's growth. Agribusiness, for example, is considered to hold the key to immense growth, and the World Bank reports that with access to adequate capital, electricity and improved technology, Africa's agribusinesses and farmers could create a trillion-dollar food market by 2030. To turn agriculture into a growth engine, it needs to attract the youth by shedding its image of being a peasant occupation and becoming market oriented as well as entrepreneurial and technology driven, and redefined as agribusiness. (World Bank 2013; Lourenço et al. 2014).

A report by Accenture (2010) ascribes positive growth in entrepreneurship to increasing consumerism by a rising middle class; increased demand for Africa's resources; new talent from young educated Africans; capital inflows through foreign direct investment; and innovation. Other factors that will positively impact entrepreneurship and influence its ability to drive economic growth include the elimination of afropessimism; improved institutions, governance and legal and regulatory frameworks; technology; a growing middle class; women's full economic participation; skills and education; internationalisation; and market integration. These are discussed below.

**Elimination of 'Afropessimism'**—Afropessimism refers to cynicism that colours how Africa is viewed by itself and the rest of the world. This tendency 'to extrapolate and generalise bad news, to consider any good news to be an anomaly, and to believe that a pessimistic portrayal will forever be the most persistent, has been a dominant trait within the continent's discourse' (Gatune and Najan 2011, p. 102). Many of the continent's youth in particular, are despondent about their future and nurturing their latent entrepreneurialism through education and training will help to draw out their potential and make them aware of the possibilities that exist for them as contributors to Africa's economy. This is needed both to create a new breed of entrepreneurs, and also replace widespread pessimism about Africa with a positive outlook to facilitate their success.

**Improved Institutions, Governance and Legal and Regulatory Frameworks** —The absence of a supportive institutional framework has a negative effect on entrepreneurship development across Africa. Widespread corrupt practices, lack of accountability, efficiency and trust in the state systems have forced entrepreneurs to develop coping mechanisms, such as kinship-based business networks for access to credit, information and markets, to ensure their survival due to the frustration and lack of support experienced with government agencies. The strengthening of these systems will create an enabling environment that facilitates entrepreneurship and fosters its growth. Positive steps are starting to be made in this direction and many African leaders have adopted the Ibrahim Index of African Governance (IIAG), and are working to improve their rankings. The IIAG is an initiative of the Mo Ibrahim Foundation, which assesses the quality of governance in African countries yearly and assigns a statistical value to it. The IIAG defines governance as ‘the provision of the political, social and economic goods that a citizen has the right to expect from his or her state, and that a state has the responsibility to deliver to its citizens’. Categories used in the assessment of governance are safety and rule of law; participation and human rights; sustainable economic opportunity; and human development (Source—<http://mo.ibrahim.foundation/iiag/>).

**Technology**—technology improves efficiency and its adaptation to local needs results in ‘leapfrogging’ by allowing rapid advances to occur. For example, the use of mobile telephony for money transfers and banking and also for accessing market prices of agricultural produce has revolutionised trade in parts of Africa. Similarly, by using ‘simple digital video cameras and shooting directly onto DVDs to cut production costs’ the Nigerian film industry or ‘Nollywood’, has become a major industry which ‘generates revenues of \$75 million per year and employs 1/2–1 million people and contributes \$500–\$600 million to Nigeria’s GDP’ (Gatune and Najam 2011, p. 106). Applying technology in entrepreneurship is of particular relevance and presents an opportunity, as it is predicted that by 2025 half of Africa’s population will be connected to the Internet, and thereby have remote access to health care, education, finance, retail and government services.

**A growing middle class**—Entrepreneurship has been seen as one of the reasons behind a growing middle class across Africa. This group has become and will continue to be an important market for local goods and services;

**Women's full economic participation**—strengthening the capacity of women to participate fully in the economy through better access to education, skills, finance and other resources will equip more of them to become entrepreneurs and facilitate the growth of women-owned businesses. Further, cultural practices and gender-based bias that impede women's advancement should be discouraged. The combined result of such efforts will be a greater contribution by women towards economic and social development, as well as allowing many in the informal sector to grow their businesses and break through into the formal sector, if they wish.

**Skills and Education**—Enterprise development is positively impacted by high-quality education and training, and knowledge and education are key to sustaining advances made in all areas. Although it is reported that 'a new, highly educated African business class is on its way that can be an important driver of future African growth' (Tvedten et al. 2014, p. 256), a skills gap remains and consequently 'African industries are confined to low skill type [...] manufacturing aimed at protected home markets and have rarely succeeded in penetrating export markets' (Tvedten et al. 2014, p. 254). The prevalence of low skills also results in high underemployment and unemployment, a major cause of youth pessimism, referred to earlier. Improvements in education including skills, technology and entrepreneurship training are key to providing enterprises with skilled personnel, and also to generating youth-led business start-ups.

**Internationalisation**—Being able to participate internationally enhances efficiency, while joint ventures with foreign companies facilitate access to technology, capital, skills and the ability to engage in higher value-added activities. However, Tvedten et al. (2014) find that such joint agreements are rare because often the technology gap makes it difficult for industries to absorb the skills and know-how of foreign firms. Most African firms that engage directly with foreign markets, rather than through foreign intermediaries or partners, are exporters of commodities.

**Integration of markets**— Markets in African countries are fragmented due to inadequate infrastructure to connect suppliers to them. The situation has been improved in some places through the use of communications technology coupled with improvements in infrastructure. The establishment of regional trade blocs has helped to improve intra-regional trade but some trade agreements have been more successful than others and inter-regional trade remains a problem. The World Economic Forum Africa Competitiveness Report (2013) finds that ‘countries are losing out on billions of dollars in potential trade every year because of the region’s fragmented regional market, and because cross-border production networks that have spurred economic dynamism in other regions, especially East Asia, have yet to materialize in Africa’ (WEF 2013, p. xiii)

## 1.4 Trends in the Broader Entrepreneurship Literature Compared to Trends in African Entrepreneurship Research

Broader entrepreneurship research from the Western world is vast, rich and varied and reflects the relevance and dynamism of the field. Missing from this extensive body of research are studies on Africa, coming out of Africa and authored by Africans. Entrepreneurship research on Africa is limited with most of it coming from Southern Africa, in particular South Africa, as the largest economy and a member of the BRICS (Brazil, Russia, India, China, South Africa) economic grouping. This is followed by Ghana, Nigeria and Kenya, with Central African countries mostly neglected in the literature (George et al. 2016).

### **Broader Research Perspectives**

Audretsch (2012) groups the broader entrepreneurship research from the West into three classificatory areas: organisational context; performance criterion; and entrepreneurial behaviour. These are elaborated on as follows:

**Organisational Context**—research based on organisational status is centred on issues such as size, age, form of ownership and the legal status of an organisation. The size approach is inspired by Schumpeter's view of small firms facilitating creative destruction, which he considered essential to entrepreneurialism. In his view, 'the entrepreneur, [...] serves as an agent of change in the economic system [...] and a driving force for innovation [...] on which economic development, growth and progress rested' (Audretsch 2012, p. 757). Thus, the size approach establishes a size threshold below which firms are considered to be entrepreneurial. This view has been interpreted by some to mean that entrepreneurship is limited to small firms. The age approach, on the other hand, includes organisational life-cycle studies and distinguishes between firms based on age and how new or mature they are.

**Performance Criterion**—performance based research focuses on the outcomes of a firm's activity. Under this indicator, a firm is viewed as entrepreneurial if it achieves a high level of performance based on innovation or growth. Firm size is not a factor in performance-based studies, whereas innovation is considered important as it facilitates competitiveness and growth, the latter being considered as proof of innovative activity. Growth is measured in terms of change in employment, sales or assets over time. Examples of performance-based studies include assessing the contribution of firms to employment in the economy; how firms are funded and the implications for their future performance; and social entrepreneurship studies where the performance criteria include having a social cause and meeting a need in society, rather than being solely profit motivated.

**Entrepreneurial Behaviour**—Behavioural studies in entrepreneurship deal with opportunity and a firm's ability to recognise, create or exploit opportunities. Behaviour-based studies are of the view that opportunities can be created, identified and exploited regardless of the form of the organisation, and as a result the 'focus is more on the characteristics of the individuals and organisations that exhibit entrepreneurial behaviour'. Also, a lot of 'the more contemporary thinking about entrepreneurship has focused on the cognitive process



by which individuals reach the decision' (Audretsch 2012, p. 761). Also included in studies on behaviour and opportunity are those that compare the attributes of individuals to determine the choices made by different people under similar circumstances, and the kind of person who is able to identify and exploit opportunities. Some of the factors used in making comparisons are appetite for risk and autonomy, and comparative access to resources including human capital and finance, social capital and experience. Such studies have generated valuable knowledge on the difference made to entrepreneurship through one's social networks, education and training, as well as family influence (Audretsch 2012).

Edoho (2015) identifies similar trends in Western entrepreneurship research, and although he applies different categories to classify them, the areas of emphasis are comparable. Focus areas identified are psychological approaches that concentrate on motives and character traits of entrepreneurs; sociological approaches where entrepreneurs' social backgrounds are explored; economic approaches which centre around issues of scarcity and opportunity costs and yields; technological approaches that focus on innovation; and demographic approaches that consider the impact of demographics on entrepreneurship.

**Female entrepreneurship**—Female entrepreneurship is an important area that has emerged in the broader entrepreneurship research and has received a lot of interest and developed a sizeable body of knowledge. Ten years ago, the field was seen as being in its infancy (Ahl 2006), but is now considered to have reached maturity (Marlow 2014; Léger-Jarniou et al. 2015). As with the broader field of entrepreneurship, female entrepreneurship research on the African context remains limited. The finding that entrepreneurship is a gendered activity is one of the important research insights to have emerged from the field (Marlow and McAdam 2013). Whereas earlier studies focused on themes such as comparisons between males and females, it now has a 'much richer and more sophisticated orientation that is concerned with behaviour, intention, potential, meaning, impact and context' (Léger-Jarniou et al. 2015, p. 8). Female entrepreneurship research trends are covered in more detail in Chap. 3.

### **African Research Trends**

Similar to the grouping of Western research trends into categories by Audretsch (2012), is the approach followed by George et al. (2016) and Tvedten et al. (2014), who also group research on Africa into categories. George et al. (2016) apply three categories, namely navigating institutional voids; building capabilities by promoting managerial capacity; and enabling opportunities, while Tvedten et al. (2014) analyse the literature in terms of external and internal drivers of African enterprise development. External drivers of enterprise development are identified as institutional factors; market factors; resource factors; and competitive factors; while internal drivers are entrepreneurial capabilities; features of African entrepreneurs; capabilities related to firm size; skills and education; network capabilities; and strategies adopted by African enterprises. Although Tvedten et al. (2014) and George et al. (2016) assign different labels, much of the subject matter discussed under the categories is similar.

**Dysfunctional Institutions**—George et al. (2016) describe institutions as ‘the business support infrastructure or “ecosystems” that determine resource availability and enable fair market access for inclusive growth’ (George et al. 2016, p. 379–380). Institutional failures resulting in a support and resource void constitute one of the most widely researched topics in African entrepreneurship literature and also generate studies concerned with the manner in which entrepreneurs navigate the void and operate in spite of it. This is because although they have a critical role to play in the success of entrepreneurship, institutions, including governance and legal systems, are deficient in many African countries. Due to corrupt practices and poor accountability, there is often a mistrust of institutions by those they are meant to serve, including entrepreneurs. George et al. (2016) also find that diverse cultures, customs, languages and social norms have an impact on institutions, creating a lack of uniformity in how they operate. Among other things, institutional voids result in poor infrastructure that limits access to resources including finance and access to markets. These dynamics have forced entrepreneurs to be creative in finding alternative means of obtaining resources and assistance, thereby creating an informal support system, often based on cultural, family and kinship ties, which

give access to social capital and networks through which resources can be obtained. For example, small and medium enterprises are often viewed as a poor lending risk by banks and financial institutions and most entrepreneurs resort to borrowing from personal networks, which underlines the importance of informal networks and social capital to the support of entrepreneurship in Africa. Despite their importance, further research has uncovered a negative aspect to the dependence on family and kinship networks, which, although they may initially provide resources for a business, often jeopardise business success by becoming a drain on its profits, due to an expectation of reciprocity and a sense of obligation.

Institutional non-delivery is also reflected in the failure of policies to ensure support, protection or equal access for all. This is the case with women often encountering more difficulty than men in accessing finance due to negative perceptions by banks. It is also the case in certain countries where women are denied property rights and cannot inherit or own land. This prevents them from being able to use land as collateral to obtain finance for business purposes (George et al. 2016).

**Markets**—In addition to institutional factors, Tvedten et al. (2014) consider external drivers of entrepreneurship to include markets, an area which has been the focus of a number of studies. For the purpose of analysis, some research divides markets served by business into ‘local, glocal, global and base of the pyramids segments’ (Tvedten et al. 2014, p. 253), glocal denoting a combination of local and global. The lack of local market integration has been written about as well as advances made on this front through improvements in infrastructure and information and communications technology (ICT). Research carried out on markets also includes ‘entry strategies and political and economic complexities of international joint ventures, public private partnerships or acquisition by foreign firms’ (George et al. 2016, p. 384); exploring consumption patterns of the poor; entrepreneurship in the informal sector and ‘the challenges involved in competing, operating and surviving in such markets’; new organisational forms such as cooperatives at community level; and rural entrepreneurship. Related to markets, research also explores the ‘political, economic, and governance complexities of market entry’ (George et al. 2016, p. 385), with much attention paid to the entry by

Chinese firms into Africa. Other areas looked at in research are 'social structure and the importance of social capital, family ties, and communal orientation in driving entrepreneurship' and 'social and cultural barriers that negatively influence entrepreneurship' (George et al. 2016, p. 385).

**Resources**—Research also looks at resource factors, with focus areas including the continuing dependence on natural resources such as oil, minerals and agricultural commodities, which form the basis of many export-based enterprises, and the inadequate efforts made to diversify or create value addition. A more positive trend in resource-based research is the highlighting of agriculture as an area that holds great promise for Africa.

**Education and skills**—Education and skills constitute a further area that has drawn much research attention. This is because African businesses are seen to suffer from a shortage of skilled human capital, which limits their capabilities to, for instance, form partnerships with foreign companies that would facilitate skills and technology transfers to benefit local industries. The lack of sufficiently skilled local personnel prevents the absorption of such skills. 'As a consequence, African industries are confined to low skill type [...] manufacturing aimed at protected home markets and have rarely succeeded in penetrating export markets. This "low skill trap" [...] leads to high unemployment and underemployment' (Tvedten et al. 2014, p. 254).

**Competition**—A further external driver of entrepreneurship highlighted by studies is competition, which has grown due to 'dismantling of previous state monopolies and increased privatisation; the rise of domestic entrepreneurs challenging incumbent firms; and the inflow of foreign firms' (Tvedten et al. 2014, pp. 254–255).

**Internal Factors of Entrepreneurship**—Research on the internal factors of firms includes studies on skills and education and their impact on entrepreneurial capability and the ability to be innovative through technology or through risk taking and creativity; features of entrepreneurs including being pushed by needs or pulled by opportunity; personal psychological and behavioural attributes; youth entrepreneurship; and gender of entrepreneurship and the perceived influence on entrepreneurship. Research also includes factors affecting firms internally, for example, developing managerial capacity, and exploring the dynamics of management relationships and networks and their

effect on firm performance. Firm-based research also considers factors such as employee behaviours; employees in the informal sector; the relationship between leadership and morale; the effect of firm size on capabilities and strategy as well as performance. It is believed that 'large firms are more productive [...] more likely to survive; [...] grow larger and improve productivity faster' (Tvedten et al. 2014, p. 256). Also researched is corruption within firms, what causes it and how it impacts participation in the market (George et al. 2014).

Given the importance of the informal sector in Africa as well as the need for businesses to operate amidst institutional gaps, additional topics that have attracted the interest of researchers are networking capabilities, how networks are used and the types of networks. Culture and its effect on entrepreneurship and businesses is another area that has been explored by researchers, while business clusters from particular geographical areas or cultural and ethnic groups are also of interest to some researchers. Linked to this branch of research are studies that explore the indigenisation of African development as opposed to the whole-hearted acceptance of the neo-liberal view that 'freedom to pursue one's self-interest as well as one's rational choice leads to economic growth and development' (Ntibagiriwa 2009, p. 298). These studies advocate placing African cultural values such as solidarity and cooperation at the forefront of the continent's development efforts.

Overall, a comparison between trends in entrepreneurship studies from the broader entrepreneurship literature and trends in African research shows many similarities in interest, however African research places these issues in the unique context of Africa as a developing world continent. Consequently, factors explored in the broader literature are also explored in African research, but it is done against the backdrop of the issues posed by the environments and conditions within which organisations and entrepreneurs are forced to operate. This is done to understand not only how entrepreneurs and firms operate in their different countries and settings, but also the dynamics involved in how they navigate and apply the multiplicity of cultural and ethnic practices, informal support networks, social capital and other factors that come into play in response to the anomalies posed by inadequate institutional support ecosystems.

**Female Entrepreneurship**—Research on African female entrepreneurship is sparse, despite this being the only region in the world where women outnumber men in entrepreneurial activity. Increasingly, the contribution of women to the continent's socio-economic development is being recognised and initiatives targeting women entrepreneurs developed to help them to reach their potential by overcoming obstacles created by entrenched sociocultural attitudes, poverty and lack of education. Such efforts remain inadequate, however, and more needs to be done to encourage women's entrepreneurship and increase awareness of their value and contribution to development. These issues are reflected in studies on female entrepreneurship.

## 1.5 Tracing the Roots of African Female Entrepreneurship

Women's active involvement in entrepreneurship is rooted in tradition and is not a new phenomenon in Africa. 'The self-confidence and group solidarity of women traders impressed the first Europeans to the Guinea Coast, because it contradicted European gender stereotypes [...]' (Clark 2010, p. 45). In West Africa, records of women being engaged in commerce and business activity including agricultural production predate the advent of colonialism, with records of women in textile and pottery manufacture in Nigeria going as far back as 500 BC (Clark 2010; Akyeampong and Fofack 2014). Akyeampong and Fofack report that in West Africa women have been involved for centuries in growing cotton and indigo and spinning, weaving and dyeing cotton. They note that 'Mali and Northern Nigeria are two areas with long traditions of textile production, and textiles from these two areas circulated widely in the regional economy' (Akyeampong and Fofack 2014, p. 51). The longstanding tradition of women's enterprise is echoed by Robertson (1984) who reports that women's trading dates as far back as at least the sixteenth century and enabled women to have an income to feed families and contribute to their own well-being, as traditionally most African marriages are out of community of property. The power of women in business was as unsettling to early Europeans as it has been to post-colonial governments,

and Clark (2010) writes: ‘The West African market women is one of the most prominent iconic figures in the ethnography and journalism of the whole region. From the earliest travellers’ accounts to modern popular culture, she appears as a figure who symbolises both devoted maternity and irreconcilable difference. Her public persona of aggressive, shameless persistence in the pursuit of profit was perhaps somewhat unsettling to European gender assumptions and to Europeanized African aspirations. [...] her continuing economic centrality at the heart of expanding West African economies was equally unsettling to abstract development models that assumed progress through stages to modernity’ (Clark 2010, p. 43). Thus, post-independence, confrontations between the establishment and market women have been reported in different parts of Africa including Ghana, Zimbabwe, Malawi, Côte d’Ivoire and Kenya.

Although the informality of most women’s businesses is highlighted as a cause for concern in the entrepreneurship literature, women’s business historically thrived in the informal sector and even filled a gap by supporting the economy at times when formal sector systems failed. Clark (2010) writes that the informal market place systems dominated the economies of West Africa for centuries and ‘managed international trade across the Sahara and through the Atlantic Coast’ and ‘shaped the economic and cultural institutions of West Africa in so many ways’. In recessionary times in Ghana during the 1970s and 1980s, ‘the more formal sector proved less capable of dealing with the challenges of contemporary political and economic turbulence. Goods kept flowing through market place channels when store shelves were bare. The “informal” sector maintained its organizational integrity and continuity while “formal” institutions were falling apart. Market and street traders provided lifesaving supplements to the employment, income, food and consumer goods that more official or formal sectors of the economy could not supply’ (Clark 2010, p. 44). The market sector which typified the informal sector was efficiently organised through the close kinship and trust relationships that existed among market women, and succession from mothers to daughters ensured the longevity and growth of businesses, assisted by daughters becoming successively more educated by the wealth generated by their mothers. Traders were powerful and their leaders or ‘Queens’ were often elected for their honesty and reliability,

as well as their strong networks that included influential connections. They were often assisted by daughters, nieces or granddaughters, who although they rarely succeeded them directly, gained valuable knowledge and became leaders in later life. Well organised credit systems also existed in the market between wholesalers, retailers and suppliers. A system of honour, based on close trading relationships, consensus, loyalty and respect for authority and judgement of market Queens, kept these processes intact and dependable. The larger commodity groups of market women, often hired an educated male secretary to keep minutes of meetings, issue membership cards, record payment of dues and credit transactions. As younger women became more educated, the male Secretaries, on retiring, were replaced by women traders (Clark 2010).

Post-independence many governments, recognising the potential of women to contribute to national development, and more recently in a quest to meet the sustainable development goals, have pursued initiatives to bring more women into the fold of the formal sector. This has not been easy, however, due to obstacles including entrenched sociocultural traditions, poverty, lack of education, bureaucracy and gender. As a result, the informal sector in Africa continues to absorb the majority of economically active women in Sub-Saharan Africa (Akyeampong and Fofack 2013). The authors refer to the paradox of the informal sector 'representing simultaneously a constraint and an opportunity' because although the sector is large and growing, it 'suffers from low wages and is a source of persistent gender inequality, yet at the same time acts as a temporary substitute for the inexistent social protection and formal safety net systems such as unemployment benefits [...]' (Akyeampong and Fofack 2013, p. 22).

## 1.6 The Gendering of Women's Enterprise and the Effects of Colonialism

Prior to Africa's colonisation, which officially started in the middle of the nineteenth century, women were known to engage freely in enterprise and benefit from the rewards of their labour, and in addition, in certain societies such as the Ashanti (or Asante) of present



day Ghana, the matrilineal system transferred both wealth and office to women. Akyeampong and Fofack (2014) cite Ivor Wilks, who describes the '16th century in Akan history as the "era of great ancestresses"'. Also, 'Akan oral traditions place women at the leadership of migrant groups and nascent communities that would later form the nucleus of Asante. According to Asante oral traditions, the very land on which the capital city of Kumase stands was bought from a woman with the incoming Oyoko clan group led by a matriarch'. (Akyeampong and Fofack 2014, p. 45). These statements point to the power, important status, wealth and ownership rights of women in that era. Such was the power and influence of women, that Rattray (1923) finds that among the Asante royals, 'but for two causes, the stool occupied by the male would possibly not be in existence at all. (1) The natural inferiority of women from a physical standpoint. (2) Menstruation (with its resultant avoidances). In other words, a woman besides suffering from disability, cannot go to war; but for those two facts the Ashanti woman, under a matrilineal system, would, I believe, eclipse any male in importance' (Rattray 1923, cited by Akyeampong and Fofack 2014, p. 45). The subjugation of women to men due to their physical status happened in different parts of the continent, where 'warfare, state formation and political centralization elevated men over women' and gave them authority over 'processes of production and reproduction in kinship networks' (Akyeampong and Fofack 2014, p. 46). Warfare created settlements that needed to grow their numbers for defence and that depended on agriculture for their existence. Women were crucial to this process as they were responsible for bearing children, could be married or withheld from marriage to outsiders to expand or restrict a community's membership, and were also the main source of agricultural production for both food and cash crops. As a result, 'control over women became a central feature in political power [...] and male elders regulated marriages within and between communities' (Akyeampong and Fofack 2014, p. 49).

The advent of colonisation exacerbated the diminished position of women through the restriction of the type of work they could do. Male colonial administrators worked with male community leaders, both

to govern territories and also to codify customary laws. Women were excluded from this process and their previous inheritance and land ownership rights were curtailed in favour of men's. In addition, the work available to locals under colonial administration consisted largely of clerical and construction work. Under colonial rule men could be educated to become Clerks, while their physical strength enabled them to also be employed in construction. Women were largely excluded from formal employment by the colonial administration because 'avenues for female political representation were closed off during the colonial period, and the colonial wage economy was essentially a male one' (Akyeampong and Fofack 2014, p. 44).

Mission schools created under colonial rule also played a major role in the gendering of work by educating and socialising girls to be homemakers and stay at home wives, while preparing men for the world of work. This was a direct transference of European values concerning the place of women and men in society. The adoption of these values by educated locals resulted in educated middle-class women becoming housewives, instead of continuing in the traditions of their mothers, some of whom had paid for their education through the proceeds of their trading activities. As a result, market women who traditionally passed on their trade to their daughters sometimes saw their businesses begin to stall as daughters failed to join them to grow the business. A further effect of the education of girls under colonial rule was that because they were taught domestic skills, those who wanted to work had to find ways to commercialise these skills. Hence, trades such as baking, laundry, hairdressing and dressmaking became some of the services popularly offered by women in urban areas. This was the precursor of trends that have persisted to this day, resulting in what have come to be referred to as traditionally female industries.

Although women were responsible for food and cash crop production before colonisation, under colonial rule, men became responsible for mediating between colonial administrators and the female growers of produce that was bought by the governing authority. In this way, men assumed the management of the trading relationships and controlled the proceeds of this enterprise. Cash crop production thus became associated with males, although women continued to provide the labour for

producing it. Thus, through the alliance between the patriarchal administration and local chiefs and elders, women lost the rights to the land that they farmed as well as the right to the proceeds of their labour. The mechanisation of agriculture further eroded women's involvement in cash crop production, as what had traditionally been women's work was taken over by ploughs.

The gendering of work did not only happen in Christian jurisdictions, and Akyeampong and Fofack (2014) report that although in Nigeria, women had historically managed most of the textile production chain including growing, spinning, dyeing, weaving and managing the textile and garment production process, this ended with the introduction of Islam in Northern Nigeria. Women then became restricted to spinning, thus shrinking their income earning potential.

Thankfully, the quality of female education improved with time, along with the status of women in society—'The vision of empowering women through education and drawing them into the formal labor force would receive more momentum after World War II. Before this [...] the colonial state, capital, missionaries and African chiefs and elders all believed the domestic domain to be the place of women, and they collaborated in unusual patriarchal alliances to ensure this' (Akyeampong and Fofack 2014, p. 60). In the intervening years since the colonial era, important strides have been made in educating females, and women may be found in all sectors, however efforts continue to be made to increase the number of women in the sciences, which have been dominated by males. Problematic legacies remaining from the colonial past include entrenched customary laws that continue to limit women's inheritance and land ownership rights, resulting in women often finding it difficult to raise collateral for loans and sometimes being required to obtain the authorisation of their husbands before financing can be approved. The colonial legacy of patriarchy has also caused the pre-colonial traditions of women's enterprise and the important place it occupied to be largely forgotten. Instead, women are widely considered to belong to the domain of domesticity and industries that apply domestic skills, while in some cultures restrictions continue to be imposed on their entrepreneurship.

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# 2

## A Theoretical Research Framework

**Abstract** An integrated framework is advanced that provides a lens for effective research on African female entrepreneurship and highlights its poverty alleviation and socio-economic development potential, while interrogating entrepreneurship from the unique perspective of women's lived experiences. It combines Sen's capability approach, social feminism and social enterprise. Social entrepreneurship permits a close examination of the poverty alleviation potential of female entrepreneurship, and social feminism allows women's unique world view to be captured, while exploring the impact of gender on their entrepreneurship. The capability approach examines people's diverse situations, and identifies capability gaps and ways of addressing them to attain fulfilled lives that people desire. It pays close attention to women, finding that improving their well-being has the ripple effect of better lives for their families and communities.

**Keywords** Integrated framework · Capability approach  
Social feminism · Social entrepreneurship · Gender

## 2.1 An Integrated Framework for Female Entrepreneurship Research

The previous chapter discussed the developmental role of entrepreneurship and female entrepreneurship in particular. It also situated women's entrepreneurship against the backdrop of history and pointed to its past, present and potential role in the African context, while also discussing the broader entrepreneurship knowledge debate. In the current chapter, an integrated research framework is advanced for the accurate capture and assessment of female entrepreneurship. This facilitates a meaningful discussion later in the book, of how the field can better contribute to socio-economic development.

Female entrepreneurship has been highlighted as holding promise for the socio-economic development of Africa and beyond. However, although a lot of research exists on the field, most female entrepreneurship studies are based on a Western context. In Africa, there remains a shortage of research on women entrepreneurs, especially by African authors. This section introduces a combined framework that provides a lens for effective research on African female entrepreneurship. The elements of the framework are Sen's capability approach (CA), social feminism and social enterprise. These components are selected for their ability to spotlight the poverty alleviation potential of female entrepreneurship that promotes socio-economic development, while also interrogating entrepreneurship from the unique perspective of women's lived experiences.

The lens of social entrepreneurship, a socially responsible form of entrepreneurship, enables a close examination of the poverty alleviation potential of female entrepreneurship, to uncover how this attribute may be amplified and harnessed for greater socio-economic development. The framework applies social feminist theory in response to the call in the broader literature for more entrepreneurship studies that are based on feminist theory (Jennings and Brush 2013; Marlow 2014). Importantly, social feminism also allows women's unique world view to be captured, thereby shedding light on experiences and situations that are part of their everyday reality, but that tend to be glossed over and unacknowledged and therefore not addressed. Sen's capability approach

is compatible with both social enterprise and social feminism because it examines people's diverse situations, identifies capability gaps and finds ways of filling them to enable people to achieve fulfilment and live the lives they desire. Of particular importance is the fact that the approach pays close attention to women and finds that improving their well-being has the ripple effect of better lives for their families and communities.

## **2.2 Value of Capability Approach, Social Feminism and Social Entrepreneurship to the Integrated Theoretical Framework**

### **2.2.1 The Capability Approach**

The capability approach, developed by Nobel Laureate Amartya Sen, has been applied by academics, field experts and multilateral organisations to explore solutions to deprivation. The approach focuses on capabilities needed by the poor to function and participate fully in lives that they value. The success of the approach is largely linked to its emphasis on freedom and diversity—freedom as a component of a dignified life, an end in itself, and also as a prerequisite for converting capabilities or resources into functioning lives, and diversity to ensure that varying needs of people are matched to appropriate capabilities.

Because the capability approach does not target people as a homogeneous group, it enables the different contexts of female entrepreneurs to be examined, while exploring how they may use their entrepreneurship to improve the lives of others. Both Sen and Martha Nussbaum have used the approach to seek justice, including gender equality, for all people—Nussbaum with a defined list of basic minimum capabilities to which all should be entitled, and Sen with a deliberately open-ended approach, which allows practitioners and targeted beneficiaries, to determine the most appropriate capabilities. Sen's open-ended or deliberately incomplete approach promotes agency of the beneficiaries in allowing them to participate in finding solutions to their problems, while Nussbaum's expansion of capabilities to include innate abilities allows women entrepreneurs' natural attributes to be examined

as capabilities. This helps to give a better understanding of their actions, meanings and motivations as well as their hopes, aspirations and desires, while revealing their unique perspectives in line with social feminism. Borrowing from both versions of the approach therefore assists in studying how women entrepreneurs' lives and experience assist them to attain their goals. The framework uses 'the most basic concepts of the CA [...] as distinct from some of the more complex and technical applications in economics or other disciplines' (Zheng and Walsham 2008, p. 225). In seeking gender equality, promoting agency and freedom and embracing diversity, the capability approach merges well with the aims of social feminism, whose objective is to highlight and give a voice to women's unique world view, while respecting the legitimacy of other forms of entrepreneurship. Thus, the study of female entrepreneurship benefits from being viewed through a capability approach and social feminism inspired lens. The open-endedness of the approach further assists research by enabling it to begin with a clean slate, allowing knowledge to emerge from research participants.

### 2.2.2 Social Feminism

Social feminism reflects the capability approach's emphasis on diversity and believes that women have a unique world view and qualities, values and ways of thinking and also that individuals cannot be observed in isolation from their social contexts. According to social feminism, women bring valuable attributes to entrepreneurship, including valuing communal qualities and interpersonal relationships and considering business to be part of an interconnected set of relationships. Social feminism does not question the existence or legitimacy of a male reality of entrepreneurship, but seeks to carve out a parallel reality to fit women's attributes and values (Ahl 2006; Chell and Baines 1998; Eagly and Wood 1999; Brush 1992; Kanti Prasad et al. 2011; Bird and Brush 2002; Cliff 1998).

The use of social feminism responds to calls by writers such as Bruin et al. (2006, 2007), for theories that allow entrepreneurship to be viewed from a perspective that is not male-centred and allows for the

variety, depth and heterogeneity of female entrepreneurship experience to be captured. Bird and Brush (2002) endorse this and consider a feminist theoretical viewpoint necessary in helping to create a female norm in business. Kantor (2002) says that adjusting standards of business success to include not just male norms of financial success, but also indicators such as women's control of income generated and involvement in decision-making, will capture progress made in women's economic success and agency.

### 2.2.3 Social Entrepreneurship

Social entrepreneurship may be described as 'entrepreneurial activity with an embedded social purpose' (Austin et al. 2006, p. 1). The same authors point out that although social enterprise is founded for the purpose of creating 'social value for the public good' (Austin et al. 2006, p. 3), commercial entrepreneurship is also able to benefit society through the supply of useful goods and services and the creation of jobs, which can transform society in a positive way, and for some commercial entrepreneurs, their transformative impact becomes their driving force. This is similar to findings in female entrepreneurship research where sometimes 'social issues or problems are the impetus for women to begin businesses', and 'women business owners frequently measure success by helping others' (Brush 1992, p. 20). Social entrepreneurship is therefore an important element in the integrated framework by allowing the transformative aspect of women's business to be explored.

Social entrepreneurship is also compatible with the capability approach because both are used as tools in the fight against injustice and poverty. Both social entrepreneurship and the capability approach have a high degree of humanity through their aim of pursuing dignity for those in society who are deprived by poverty, lack of access and by being at the mercy of dysfunctional or non-existent governments and social services. Social entrepreneurship is therefore a suitable match for inclusion with the capability approach in the framework. Further justifying its inclusion in the framework, there have been calls for social entrepreneurship to be viewed from a female entrepreneurship perspective, while the prosocial motivation of social

entrepreneurs overlaps with the caring and other-centric attributes of female entrepreneurs (Batson et al. 2008; Brush 1992; Jennings and Brush 2013). The existence of both social and economic goals in social entrepreneurship means that it may be applied successfully in examining how female entrepreneurs improve the lives of others by applying both economic and social goals in their entrepreneurship.

Fotheringham and Saunders (2014) find that there is ‘potential for feminist theory to contribute to and deepen the understanding of poverty reduction for women through social enterprise’ (Fotheringham and Saunders 2014, p. 191). This call is answered through the overlapping of social entrepreneurship and social feminism in the theoretical framework. Further, in studying female entrepreneurship through the social feminism lens, aspects that have been reported as being typical of female entrepreneurship will be looked at. These include the value placed by women entrepreneurs on non-quantifiable and non-monetary measures of fulfilment and success such as working with social networks and community and extending benefits to their social circle. These values of society and community are compatible with the prosocial motivations of social enterprise. It has also been found that social enterprise creates social capital that benefits commercial enterprise, and the collaboration that happens between social entrepreneurs and different groups and resource networks opens up access for commercial entrepreneurs (Estrin et al. 2013). Female entrepreneurs also operate through networks of people through whom both business and social benefit exchanges are made. These are some of the unique attributes that a combined social feminism and social entrepreneurship lens allow to be highlighted.

## 2.2.4 Resultant Framework and Expected Contribution

The resultant integrated theoretical framework of the capability approach, social feminist theory and social enterprise is an interesting research guide. All three components of the framework blend well

with each other and together enable valuable insights to emerge from research. The combined framework opens the way for research that is unrestricted by established norms of entrepreneurship and allows the nuances and uniqueness of women entrepreneurs to be meaningfully captured. It allows research subjects to determine what is beneficial and of value to them, reflecting the open-endedness of the capability approach and social feminism's embrace of women's world view, while the other-centric success indicators of women entrepreneurs and their caring and relational attributes will be explored in the light of social entrepreneurship. Thus, the open-endedness of the capability approach and the lack of a restrictive definition of social enterprise (Zahra et al. 2009; Dacin et al. 2010) lend a degree of freedom to research that allows knowledge to emerge without restriction.

Each element of the framework is discussed in depth in Sect. 2.3 below to provide greater context.

## 2.3 The Elements of the Integrated Framework in More Depth

This section provides a more in-depth understanding of the capability approach and social feminism, while social entrepreneurship which forms part of the central thesis of this book is dealt with separately in Chap. 4.

### 2.3.1 The Capability Approach

The capability approach (CA) evolved towards the end of the 1980s as a social justice evaluation framework. Pioneered by Nobel laureate, Amartya Sen and subsequently further developed by others, most notably Martha Nussbaum (Robeyns 2005), it is a normative framework for examining poverty, rather than a theory to explain the phenomenon. The capability approach defines poverty as the lack of desired functionings and the capabilities required to achieve them. Under this approach, poverty alleviation seeks to facilitate access to capabilities needed

to achieve desired functionings. The CA goes beyond providing commodities, to equipping people in diverse ways to lead fulfilling, dignified lives that they desire and value.

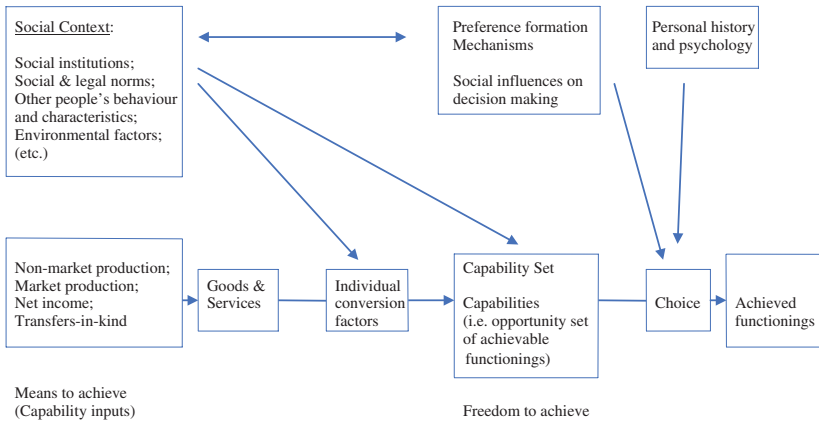
As a tool for poverty analysis, it sheds light on the causes of poverty and deprivation by removing the focus from means such as money or commodities, to ends that people value and the freedoms to enable these ends to be met. Central to the capability approach is its view of development as the process of expanding people's capabilities by expanding their entitlements. Freedom to choose is a key element in the workings of the capability approach. Of particular importance to the topic of female entrepreneurship and its potential to positively impact development is how the approach intersects poverty and gender by not only providing solutions to redressing poverty, but also serving as a means to identify and understand its underlying causes, such as gender inequality and how it may be addressed in the quest for poverty alleviation—'the question of gender inequality [...] can be understood much better by comparing those things that intrinsically matter (such as functionings and capabilities), rather than just the means like primary goods or resources. The issue of gender inequality is ultimately one of disparate freedoms' (Sen 1992, p. 125). The capability approach takes a special interest in the reasons why women are disadvantaged—'both because of biological reasons and social factors (especially as they operate with a resilient tradition of- explicit or implicit- sexism), women may have special disadvantages in converting income into particular functionings. [...] such disadvantages may apply to the capability of being nourished (e.g. because of the demands of pregnancy and neonatal care), achieving security (e.g. in single-parent families), having fulfilling work (e.g. because of stereotyping of "women's jobs"), establishing one's professional reputation early on in one's career (e.g. because of the asymmetric demands of family life). Hence the CA allows an exploration of not only the potential of women entrepreneurs, but also the underlying causes of the challenges hindering their advancement. The extent of deprivation may be underjudged if we concentrate only on the size of incomes, and the need to bring in capability failures explicitly can be particularly acute in such cases' (Sen 1992, p. 113).



Sen views the economic participation of women as a major influence for social change—‘the limited role of women’s active agency seriously afflicts the lives of all people – men, women, children and adults’ (Sen 1999, p. 191). In his seminal work, ‘Development as Freedom’, he encourages not only the well-being of women, but also their active participation as agents for change. The lack of importance attached to females from birth, compared to males, in certain societies, and the skewed allocation of family resources in favour of male children, leads to females being deprived of capabilities such as adequate nutrition, health care and education in comparison with male children. This leads to deprivation of functioning in areas such as work, health and social standing and consequently a lack of agency. Thus, the capability approach lends itself as a tool in the quest for socio-economic development through women’s equal access to resources, capabilities and their full economic participation in their communities.

The workings of the capability approach are explained in Fig. 2.1.

The main constituent elements of the approach are capabilities and functionings or beings and doings, where the functionings of a person are what they would value being or doing, and capabilities are those qualities or attributes, which permit them to live the life they choose. In order to have capabilities, people need to first have access to resources such as goods and services or intangible elements, which they must convert into capabilities. In Fig. 2.1, resources (goods and services) are converted into capabilities by means of factors determining a person’s circumstances. Thus, for instance a person’s role models may determine whether they use their financial resources to obtain a capability such as education. Having obtained that education, they may have the choice of a number of functionings, but their selection depends on factors such as preference, and whether people and circumstances influencing their decision are conducive to making a particular choice. For example, these factors could influence their decision to opt to become a Teacher or not. The elements influencing the conversion of resources into capabilities, and capabilities into functionings, are referred to as conversion factors, and an individual’s freedom to choose as well as their agency, have a role to play in their ability to make the conversion happen. It is possible to have the capability but be unable to turn it into



**Fig. 2.1** How the capability approach works. *Source* Adapted from Robeyns (2005)

a functioning because the conversion factors such as government policy or social norms do not permit it. This is the reality for many women entrepreneurs, for whom culture, for example, is an inhibitor to converting capabilities into functionings. Thus, the capability approach sees all human endeavours as requiring functionings, which derive from the conversion of resources such as income and food into capabilities. Further, the approach takes into account not only people's freedom, or absence thereof, to engage in the choices and actions involved in this conversion process, but also diversity among humans, which impacts how they convert resources into functionings. Diversity includes physical characteristics, the state of health or lack thereof, education etc. This particular attribute of the capability approach is especially valuable in carrying out research in the African context, due to the diversity of socio-economic, cultural, traditional and national backgrounds that women come from, and which impact their entrepreneurship (Zheng and Walsham 2008; Robeyns 2005; Sen 1992).

The capability approach also emphasises freedom as being important to the conversion of capabilities to functionings. Freedom brings choice and agency to people and this element of the approach, like diversity, makes it particularly suited to the study of poverty and gender inequality and seeking ways to combat it. This is because freedom gives

the poor agency in determining the course of their lives, and its absence is considered a form of deprivation. Nussbaum (2000) in the pursuit of gender equality explains the distinction of the capability approach from other approaches as regards the aspect of choice: ‘The central question asked by the capabilities approach is not ‘How satisfied is this woman?’ or even ‘How much in the way of resources is she able to command?’ It is, instead, ‘What is she actually able to do and to be?’ (Nussbaum 2000, p. 230).

Incompleteness or open-endedness is a further important characteristic of Sen’s approach. Being incomplete rather than prescriptive enables the approach to explore the full potential of disadvantaged people—what they could do or be, and what is needed to attain this potential. In other words, the CA advocates capabilities that reflect people’s specific needs and views the disadvantaged as agents in identifying their own lack, and in helping to find solutions to address it.

Nussbaum has developed the capability approach into a partial theory of justice with the aim of ensuring a basic level of human justice and dignity for all, through a list of central human capabilities. Because ‘Sen’s approach lies closer to economic theory, many economists find his approach more attractive’, whereas, Nussbaum’s work ‘is much closer to traditions in the humanities’ and ‘engages more with the power of narratives and poetic texts to better understand people’s hopes, desires, aspirations, motivations and decisions.’ Thus, her approach ‘pays more attention to people’s skills and personality traits as aspects of capabilities’ and is preferred by some scholars for its ‘potential to understand actions, meanings and motivations’ (Robeyns 2005, p. 103).

With its emphasis on diversity, agency and the expansion of human capabilities and functionings as a solution to multidimensional deprivation, the capability approach lends itself to the study of entrepreneurship and a precedent for this may be found in Gries and Naudé (2011) and Naudé (2012). Gries and Naudé (2011), cited by Naudé (2012), propose a framework where the capability approach ‘can contribute to multi-dimensional well-being by contributing towards not only what people are or have, but what they achieve through their capabilities’ (Naudé 2012, p. 7). Gries and Naudé further find that ‘the capability approach can inform both theoretical thinking on and measurement

of entrepreneurship. From a capability approach view, entrepreneurship is a human functioning that can be valued as an end, and not just as a means to other ends' (Naudé 2012, p. 7). In their model of entrepreneurship contributing to human development, Gries and Naudé (2011) see entrepreneurship as a functioning 'because it relates to how people work. And it can be valued not just for material gain, but it can also give a sense of achievement, identity and of acceptance, it can provide independence and may provide a lifestyle' (Gries and Naudé 2011, p. 217). Further explaining entrepreneurship through the capability approach, the authors emphasise the concept of agency and find that although entrepreneurship is a functioning, this ceases to be the case if people do not have a choice of whether to become an entrepreneur or not. In their view, where entrepreneurship occurs due to the absence of other options, it ceases to be a functioning, because they find that there is no agency involved on the part of the entrepreneur and this may not be an activity that is valued, but one that is entered into for want of other options. Agency is also involved in spotting and exploiting an opportunity and 'refers to the entrepreneur's locus of control, self-efficacy, confidence and ability' (Gries and Naudé 2011, p. 218). Extending the discussion to female entrepreneurship the authors state, 'it has been found that females tend to be less active in new firm start-ups than men. One reason is due to the inhibiting of their agency, through for instance cultural norms, beliefs or outright discrimination which lowers women's self-confidence' (Gries and Naudé 2011, p. 218). In addition to viewing entrepreneurship as a functioning, where there is an agency, the authors view it as a resource because 'entrepreneurial behaviour often creates wage employment for others as well as opens up other functionings i.e. what may be for one person an intrinsic good, may be for another a means to an end. In this sense it does act as "entrepreneurial capital" which can be translated into a new business firm or employment for others. It can also be translated into other functionings such as [...] better health, having better education, enjoying greater peace and security' (Gries and Naudé 2011, p. 218).

### 2.3.2 Debates Around the Capability Approach

Much debate exists around the incompleteness of the CA and how this affects its operationalisation, although Sen considers this an essential feature in making it applicable to different disciplines and able to be applied by practitioners without needing consensus on how to use the approach. Authors such as Alkire (2002) and Robeyns (2005) have attempted to devise ways of solving this problem to make the CA more useable. The capability approach is widely applied in areas including development thinking, welfare economics, social policy and political philosophy. It is an evaluation tool for aspects of well-being, inequality and poverty and for cost–benefit analysis or to design and evaluate policies. In development policy, it gave rise to the human development paradigm (Alkire 2002; Fukuda-Parr 2003; Fukuda-Parr and Kumar 2004; Robeyns 2003, 2005).

The capability approach is a valuable lens for studying poverty, deprivation and gender, that is flexible and ‘can be applied differently depending on the place, situation, level of analysis, available information or even the kind of decisions involved’ (Alkire 2007, p. 91). Further, as seen above, it has been successfully adapted as a framework to study entrepreneurship (Gries and Naudé 2011; Naudé 2012). It looks at people holistically as they attempt to meet needs for full and dignified human lives, and views poverty as multidimensional and the absence of capabilities needed for lives that people value and aspire to have.

### 2.3.3 Social Feminism

Social feminism is a feminist theory that lends itself to the study of female entrepreneurship. Social feminism is based on standpoint epistemology and believes that individuals cannot be observed in isolation from their social contexts and that women have a unique world view and qualities, values and ways of thinking, different from men, and drawn from years of socialisation. According to social feminism, some of the valuable attributes that women bring to entrepreneurship include valuing

communal qualities and interpersonal relationships and considering business to be part of an interconnected set of relationships. Social feminism does not question the existence or legitimacy of a male reality of entrepreneurship, but seeks to carve out a parallel reality to fit women's attributes and values (Ahl 2006; Chell and Baines 1998; Eagly and Wood 1999; Brush 1992; Kanti Prasad et al. 2011; Bird and Brush 2002; Cliff 1998). The inclusion of social feminism in the integrated framework allows for the nuances and detail of women's experiences that impact their entrepreneurship to be explored. It also allows for an in-depth examination of gender and how it affects female entrepreneurs in Africa.

Female entrepreneurship authors in the broader literature express the need for a new reality of entrepreneurship to be carved out based on the experience of women. This includes new ways to measure business success that reflect women's experience and preferred entrepreneurship outcomes. Work in female entrepreneurship theory has called for more women to be included as research subjects and for the use of research methods that enable the richness of women's experiences to be revealed and documented. More recent work has included research on the context of female entrepreneurs and historic variables (Reichborn-Kjennerud and Svare 2014; Marlow 2014). The application of social feminism as part of the integrated research framework allows for the unique perspectives of women to be recorded.

Entrepreneurship has been found to be a gendered activity and is viewed as a predominantly male domain (Jennings et al. 2013; Bruin et al. 2006; Bruni et al. 2004; Orser et al. 2011; Leung 2011; BarNir et al. 2011). However 'there is now a complex and sophisticated critical analysis of the intersection of gender and entrepreneurship' (Marlow and McAdam 2013, p. 114). It is now recognised that gender is socially constructed and not a result of one's biological sex. Hence, entrepreneurship is shaped by the 'socially constructed notion of gender rather than biological sex' (Marlow 2014, p. 106). Calls for future work include further research on the influence of gender on entrepreneurship, with specific reference to 'critical analyses of the contextualised, diverse and nuanced manner in which this notion is reproduced' (Marlow 2014, p. 106); 'novel theorising related to emerging themes within the broader gender/entrepreneurship discourse' (Marlow 2014, p. 103);

as well as further research that is explicitly, rather than implicitly, grounded in feminist theories (Jennings and Brush 2013).

To understand why discussions of gender are important in the context of entrepreneurship calls for an attempt at explaining the term itself. The definition of gender is a grey area, because while the term is widely used in many contexts including academia, social justice and economic development, it has been applied differently over time. Different authors have attempted to define gender and explain how it is constructed, while feminists in all fields including biology, sociology and psychology have debated its meaning (Menkel-Meadow and Diamond 1991). Even 'how gender is theorized about is itself contested' (Menkel-Meadow and Diamond 1991, p. 224) and citing Beauvoir (1949), the same authors write that 'to focus on gender is to question everything.' It is becoming widely understood, however, that gender is not an indicator of biological sex, but is socially constructed and refers to 'socially learned behaviours and expectations that are associated with members of a biological sex category.' In the African context, Bakare-Yusuf (2003) finds that despite the importance attached to gender analysis in the sphere of economic development, 'there has been very little interrogation of the concept in terms of its relevance and applicability to the African situation. Instead, gender functions as a given: it is taken to be a cross-cultural organising principle' Against this background, African gender researchers seek to 'produce concepts grounded in African thought and everyday lived realities.' Some of the questions posed in interrogating the subject include: 'can gender, or indeed patriarchy be applied to non-Euro-American cultures? Can we assume that social relations in all societies are organised around biological sex difference? Is the male body in African societies seen as normative and therefore a conduit for the existence of power? Is the female body inherently subordinate to the male body? What are the implications of introducing a gendered perspective as a starting point for the construction of knowledge about African societies? What are the advantages and disadvantages of using explanatory categories developed within the North to understand different African realities?' (Bakare-Yusuf 2003, p. 1). Much of the work on gender in Africa has been based on anthropology and the development sphere and has included explanations of women's work

in relation to 'gender roles, kinship, conjugal relations and the connections between reproduction and production' (Lewis 2005, p. 1). In my past research on the realities of women entrepreneurs, as well as in subsequent conversations, gender appeared to be closely intertwined with women's entrepreneurship, because of roles and responsibilities assigned to them by society.

As mothers, society assigns women the predominant responsibility for caring for children and the home; as members of patrilineal or matrilineal communities, they may or may not have land inheritance rights and this impacts directly on being able to raise collateral for loans; even as educated and successful businesswomen, they may still be required to have their husbands or male relations sign as loan guarantors; and as wives, they may be seen as undermining a husband's predominance by gaining success and financial independence. Chamlee (1993) in her research on West African traders also found that gender was closely linked to how they operated. She writes that 'the conjugal unit, while not incidental, rarely replaces gender specific groupings as the primary relationship. The mother-daughter relationship, for instance, plays a primary role throughout a women's life [...] The strict division of labour across gender perpetuates the importance of same sex peer groups into adulthood as women work side by side with one another. The traditional role female cooperation plays in production, child rearing and the enforcement of social norms also perpetuates the influence of a gender specific culture into adulthood' (Chamlee 1993, p. 81).

Thus, the discussion of gender in this book, as it impacts women entrepreneurs is based on the narratives and contexts of women and takes into account the views of Le Roux (2005), who writes: 'there is not one single, monolithic category of gender, or of poor women, or of African women - there is no single "Third World woman" whose life is identical or interchangeable with every other Third World woman. Indeed, there are women who lead basically similar lives in every society, just as there are also those who break out those conventions. [...] what is important for gender studies in Africa is to be acutely aware of both context and agency - to recognise that women's lives differ even under the same or similar conditions, and even within the same societies.' By applying the integrated framework to research, context and agency



form part of the basis for the research through the capability approach emphasising people's diversity and social feminism allowing women's unique situations, experiences and contexts to be recorded.

The ubiquity and broad application of the term 'gender' is evidenced by the fact that in the quest to fight all dimensions of poverty and attain equality for all, especially women, multilateral and other organisations place a lot of emphasis on 'gender'. Emphasising the socio-economic implications of the term, the United Nations Food and Agricultural Organisation (FAO), defines gender as 'the relations between men and women, both perceptual and material. Gender is not determined biologically, as a result of sexual characteristics of either women or men, but is constructed socially. It is a central organizing principle of societies, and often governs the processes of production and reproduction, consumption and distribution' (FAO 2004, p. 1). Further explanations of gender are that it relates to both women and men, but is often used to focus attention on women and their unequal relationships with men in terms of their roles, access to, control over and distribution of resources (FAO 2004); 'Gender relations determine household security, family well-being, planning, production and many other aspects of life' (Bravo-Baumann 2000, p. 5); and, gender is important to human societies as 'one of the major ways that human beings organise their lives' (Lorber 1994, p. 98). It is used as a determinant in allocating scarce resources, parenting responsibilities, dividing of labour and creating societal values, and affects all areas of human life. 'The process of gendering and its outcomes are legitimated by religion, law, science, and the society's entire set of values' (Lorber 1994, p. 98).

Thus, it is becoming widely understood that rather than being an indicator of biological sex, gender is socially constructed and refers to 'socially learned behaviours and expectations that are associated with members of a biological sex category – it "is an acquired identity" (Menkel-Meadow and Diamond 1991, p. 223). Butler (1986) makes use of Beauvoir's famous statement as the basis for the following alternative explanation of the term. "One is not born, but rather becomes, a woman"—Simone de Beauvoir's formulation distinguishes sex from gender and suggests that gender is an aspect of identity gradually acquired. The distinction between sex and gender has been crucial to the long-standing feminist

effort to debunk the claim that anatomy is destiny; sex is understood to be the invariant, anatomically distinct, and factic aspects of the female body, whereas gender is the cultural meaning and form that that body acquires, the variable modes of that body's acculturation. With the distinction intact, it is no longer possible to attribute the values or social functions of women to biological necessity, and neither can we refer meaningfully to natural or unnatural gendered behavior: all gender is, by definition, unnatural. Moreover, if the distinction is consistently applied, it becomes unclear whether being a given sex has any necessary consequence for becoming a given gender' (Butler 1986, p. 35).

'Gender is so pervasive that in our society we assume it is bred into our genes. Most people find it hard to believe that gender is constantly created and re-created out of human interaction, out of social life, and is the order and texture of social life' (Lorber 1994, p. 96). Gender and biological sex tend to be conflated and assumed to be the same thing. It is assumed that men and women behave in certain ways and assume certain roles due to distinct natural identities resulting from their biological sex. However, gender is created by humans and results from socially ascribed roles and behaviours allocated to men and women. This arises because, due to socialisation and gender stereotyping, men tend to relate to what is masculine—the roles and behaviours ascribed to men by tradition and society, while women likewise tend to identify with the feminine or behaviours socially ascribed to their sex. Simone de Beauvoir reflects this in her statement 'One is not born, but rather becomes, a woman' (Beauvoir 1953, p. 273). This point is illustrated by West and Zimmerman (1987) who assert that 'Doing gender means creating differences between girls and boys and women and men, differences that are not natural, essential or biological. Once the differences have been constructed, they are used to reinforce the essentialness of gender' (West and Zimmerman 1987, p. 137). Gender is repeatedly created through human interaction and social life. It depends on people continuously and repeatedly learning and practising created ways of being that become subsumed in their identities, becoming part of an assumption of what is natural to men and women—it becomes conflated with sexual identity. Men learn and assume male behaviours, while women learn and take on female behaviours. The learning process

is subtle and occurs from birth through to adulthood and mostly by unconsciously copying observed behaviours of the society into which we are born, or as West and Zimmerman (1987) state, we do 'gender as an ongoing activity embedded in everyday interaction' (West and Zimmerman 1987, p. 130).

Lorber (1994) describes gender's construction from the moment of our birth, with girl and boy babies given different names identified as male or female and dressed and spoken to differently. These are gender markers, which begin the socialisation process by which girls become females and boys are turned into males. Girls and boys are treated differently based on the gender markers attached to them and this elicits different behavioural responses as they grow and see themselves as one gender or another (West and Zimmerman 1987; Lorber 1994). From an early age, girls and boys learn to behave differently according to the gender attached to them and with which they have come to identify. For example, 'little boys appropriate the gender ideal of "efficaciousness," that is, being able to affect the physical and social environment through the exercise of physical strength or appropriate skills. In contrast, little girls learn to value "appearance," that is, managing themselves as ornamental objects' (West and Zimmerman 1987, p. 141).

Many roles and professions are gendered with some being seen as the domain of males and others the domain of females. When the exception to this rule occurs, they are labelled—a 'male' nurse and a 'female' doctor are considered exceptions to a gender 'norm' attached to those roles. Parenting is also a gendered role, with men seen as the material provider and women responsible for housework and care giving (West and Zimmerman 1987). In these different ways, gender is insinuated into the consciousness of people who behave in specific ways and expect others to do the same, because it is the accepted and practiced norm. Gender is thus constructed socially through people's interactions with one another, inter- and intra-generationally throughout the stages of their lives, as they learn and pass on behaviours and ways of being that apply to each sex, making them either male or female children, adolescents and adults. 'Personality characteristics, feelings, motivations and ambitions flow from these different life experiences so that the members of these different groups become different kinds of people' (Lorber 1994, p. 98).

Because gender is constructed and is not a biological occurrence, it is not static and can change in the same way that culture can evolve. Roles traditionally assigned by gender have changed, and it is now quite common to find examples of women as leaders of industry and fathers as the predominant childcare giver. Thus, gender is not biological, and men and women may display some atypical gender characteristics. Hence, Joan Williams warns of the danger of gender stereotyping and blindness towards individuals' gender identity—'to break free of traditional gender ideology that distorts our vision we need to see how men nurture people and relationships and how women are competitive and powerful' (Williams 1989, p. 841).

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# **Part II**

## **A Close-Up View of African Female Entrepreneurs**

# 3

## Female Entrepreneurship in Africa and Research Insights from Different Regions of the Continent

**Abstract** Recently, female entrepreneurship literature calls for theorising related to broader entrepreneurship, and more developing world research. African research remains limited and much of it is empirical, focusing on the impact of sociocultural contexts on women's entrepreneurship and differences between male and female entrepreneurs. Women accumulate basic and advanced capabilities which, helped by conversion factors, they convert to desired goals. A negative environment may obstruct such goals. Women's personal ethos—the sum of their worldviews, principles and values—influences their personal and entrepreneurial conduct. This is reflected in their business culture, other-centric involvements, future aspirations and their definition of success and fulfilment. The female entrepreneurship development pyramid relates influences since childhood to values a woman develops and how they may enable successful and fulfilling entrepreneurship.

**Keywords** Capabilities · Conversion factors · Values · Personal ethos  
Female entrepreneurship development pyramid

### 3.1 The Knowledge Debate and Research Trends from the Broader Literature

Female entrepreneurship was seen as being in its infancy as recently as 10 years ago (Ahl 2006), but is now considered to have reached maturity (Marlow 2014; Leger-Jarniou et al. 2015). The field was inspired by both the gender and occupations literature, which explores how roles and experiences of both men and women have changed over time, as well as by feminist theory and research, which assumes that ‘gender is not merely fundamental in the structuring of society, but that this process disadvantages women’ (Jennings and Brush 2013, p. 666). Stemming from this, much of the early research noted and recorded differences between males and females in terms of their business ownership and models of operation, and in particular, the difficulties encountered by women entrepreneurs.

Although it remains important to ground research in feminist and gender theories and contexts, there is a move towards generating studies that influence the broader field of entrepreneurship. Thus, recent trends in the literature include calls for ‘novel theorising related to emerging themes within the broader gender/entrepreneurship discourse’ (Marlow 2014, p. 103) and a move away from studies that risk resulting in the further isolation of female entrepreneurship from the general body of entrepreneurship knowledge.

Authors of female entrepreneurship studies have also called for more research that is based on developing world contexts, as hitherto, most studies in the field have focused on what pertains in the developed world. As an extension of this call, Leger-Jarniou et al. (2015) warn against allowing the developed world preference for ‘high growth’ over ‘livelihood entrepreneurship’, to become the norm, as this would negate many female entrepreneurs who operate in the micro sector (Acs et al. 2011; Leger-Jarniou et al. 2015). In answer to such calls for developing world perspectives on female entrepreneurship, themes covered by studies have included the support ecosystem, changing perceptions, challenges faced, socio-development impact, fulfilment and the empowerment aspect (Kanti Prasad et al. 2011; Halkias et al. 2011; Al-Dajani and Marlow 2013; Hattab 2012). These trends notwithstanding, female entrepreneurship research on Africa and in particular by Africans, remain limited.

Research from a gender perspective has produced important results, with studies finding that women use entrepreneurship, not just for financial gain, but also for purposes such as enhancing the quality of life and attaining greater social status and recognition in the community (Kanti Prasad et al. 2011; Orser et al. 2011). These other beneficial outcomes of women's entrepreneurship, with the potential for positive social change and long-term poverty reduction, are overlooked and lost by restricting business success indicators to conventional financial and economic measures. Studying female entrepreneurship from a gender perspective enables the non-financial measures and benefits of women's entrepreneurship to emerge. This is particularly true for Africa, where women's entrepreneurship is not sufficiently documented and has not been adequately recognised and supported for its potential to contribute to social and economic development.

In an analysis of female entrepreneurship research by Jennings and Brush (2013), the authors found that much of research had focused on answering four main questions, namely:

1. 'Are women and men equally likely to engage in entrepreneurship?
2. Do female and male entrepreneurs tend to differ with respect to financial resource acquisition?
3. Do female and male entrepreneurs tend to enact different strategic, organizational and managerial practices within their firms?
4. Do female-led and male-led firms perform equally well?' (Jennings and Brush 2013, pp. 668–669).

It has been argued that this research focus on differences between males and females and on the problems of women's entrepreneurship has led to limited knowledge being gained on what engenders success among women entrepreneurs. To replace this narrow focus, there has been a call for the feminist perspective to be applied to the broader entrepreneurship field to prevent female entrepreneurship from becoming isolated and also to expose unexplored areas in the broader entrepreneurship research that could be examined through the gender lens. Increasingly, research shows how gender stereotypes may explain women's propensity for evaluating 'business opportunities less favourably, to possess lower

levels of entrepreneurial self-efficacy and/or to express lower intentions of becoming an entrepreneur' (Jennings and Brush 2013, p. 685).

In their analysis, the authors also distil four key contributions and insights from the body of research carried out to date, and explain how these findings question existing stereotypes and assumptions in entrepreneurship research. According to their synopsis, the key contributions made by research to date are that 'entrepreneurship is a gendered phenomenon'; 'entrepreneurial activity is embedded in families'; 'entrepreneurial activity can result from necessity as well as opportunity'; and 'entrepreneurs pursue goals beyond economic gain' (Jennings and Brush 2013, pp. 683–684). These findings, which are pivotal for entrepreneurship research as a whole and female entrepreneurship in particular, are elaborated on as follows:

### **3.1.1 Entrepreneurship Is a Gendered Phenomenon**

The recognition that entrepreneurship is a gendered phenomenon has revealed that it 'occurs within (and contributes to) socially constructed systems of gendered beliefs and relations (Jennings and Brush 2013, pp. 683–684)'. This finding questions the assumed gender neutrality of entrepreneurship and underlines the need for including gender as a lens for research. This has key implications for entrepreneurship research, as it makes a compelling case for studies that explore the underlying issues surrounding access to, allocation and use of resources in different geographical regions, economies, cultures and communities. For example, in Africa, female entrepreneurship often occurs against a background of strongly gendered cultural practices, traditions and expectations that impact women's business.

### **3.1.2 Entrepreneurship Is Embedded Within Families**

The finding that entrepreneurship is embedded in families reveals that the structure and dynamics of families and businesses are interlinked. As a result, what happens in a family can influence business decision making, systems and outcomes. The reverse is also true, with the

dynamics of an enterprise potentially being able to impact what happens in families. This challenges the assumption that entrepreneurs may be understood independently from their social contexts and, similar to the previous finding on gender non-neutrality, emphasises the need for more in-depth studies in the context of female entrepreneurs.

### **3.1.3 Entrepreneurship Results from Both Necessity and Opportunity**

The third key contribution of female entrepreneurship studies identified by Jennings and Brush (2013) was that entrepreneurship can be the result of both necessity and opportunity, also called push and pull factors. This goes against the widely held notion that true entrepreneurs and entrepreneurship are solely motivated by opportunity. This finding has important implications for Africa, where 69% of entrepreneurship takes place in the informal sector (Triki and Faye 2013), and is driven by the need to survive in the face of limited options. With some schools of thought being dismissive of the informal sector, this finding lends legitimacy to the inclusion of needs-based business within the fold of entrepreneurship and encourages research on businesses that are motivated by push factors. This will lead to a greater understanding of the dynamics of these businesses and their relevance for socio-economic development. Further, in Africa, women are the predominant players in informal sector businesses and thus studies examining needs-based entrepreneurship are key to any attempt at painting a complete picture of African female entrepreneurship.

### **3.1.4 Entrepreneurs Pursue Non-economic Goals**

Lastly, female entrepreneurship research has shown that entrepreneurs do not only pursue economic goals, but rather, some seek to achieve a hybrid or mix of economic and non-economic ends. This challenges the assumption of entrepreneurship being for the sole purpose of financial gain and opens up entrepreneurship research to include important fields such as social entrepreneurship. Research has found that for many

women entrepreneurs, fulfilment is multi-layered and includes elements such as the ability to benefit others, achieve agency or influence in their communities. This fourth insight encourages further research that is not limited to profit and reveals different nuances of what motivates entrepreneurship for both women and men.

These insights have important implications for entrepreneurship research that is not merely descriptive of the status quo, but contributes to a better understanding of the reasons behind how different people do business in different contexts. Such research has the potential to inform policy and interventions for supporting and improving the performance of entrepreneurs. Ultimately, this will assist them in achieving their goals, and also increase their socio-economic contribution.

Thus, whereas earlier studies in the broader literature focused on themes such as comparisons between males and females, it now has a 'much richer and more sophisticated orientation that is concerned with behaviour, intention, potential, meaning, impact and context' (Leger-Jarniou et al. 2015, p. 8). It remains important to ground research in feminist and gender theories and contexts; however, the move is for studies generated to influence the broader field of entrepreneurship (Marlow 2014; Leger-Jarniou et al. 2015; Jennings and Brush 2013).

## 3.2 Knowledge Debate and Research Trends in Africa

African female entrepreneurship research has not caught up with the pace of the broader literature and may still be considered to be in its infancy due to the paucity of studies undertaken. This is reflected in the fact that most studies are empirical rather than based on theory or contributing to theory. Although the field is acknowledged as important, due to the now recognised contribution that women's entrepreneurship makes to socio-economic development, a huge gap needs to be filled before it can catch up with trends in the broader literature. Due to entrenched cultural traditions, which dictate women's place in many societies on the continent, much of the existing research focuses on the impact of sociocultural contexts on the conduct of women's business. For this reason, existing studies

explore the problems women encounter in business and the differences between men and women in entrepreneurship. Thus, the questions identified by Jennings and Brush (2013), and referred to earlier, are equally applicable to the current stage of female entrepreneurship research in Africa. The questions are repeated below:

1. 'Are women and men equally likely to engage in entrepreneurship?
2. Do female and male entrepreneurs tend to differ with respect to financial resource acquisition?
3. Do female and male entrepreneurs tend to enact different strategic, organizational and managerial practices within their firms?
4. Do female-led and male-led firms perform equally well?' (Jennings and Brush 2013, pp. 668–669).

A lot of research concerns comparisons between the business propensities, effectiveness, strategies and resource access and utilisation between men and women. Studies also examine the nature of challenges imposed by women's sociocultural contexts, and how they navigate them. Such challenges include institutional voids, lack of access to finance and business skills and discrimination. Although some studies are based on theoretical frameworks, most of them are empirical in nature. I believe this to be an unavoidable and essential stage in developing the body of knowledge, as it exposes and draws attention to the prevailing situation of women's entrepreneurship. As the body of work grows and attracts further attention and interest, research will become more nuanced and theoretical and will become closer aligned to broader research trends. This will also be important for the development of the field to avoid it becoming isolated. The bulk of available research is from South Africa, Nigeria, Kenya and Ghana, while other countries are under-represented.

Research topics include the lack of access to finance and other resources needed to grow successful businesses; lack of education; and the lack of business and financial skills. Recurring themes in the research include women's dominance of the informal sector, where most of their businesses are concentrated, and the nature of their businesses, which more often than not, is based on the commercialisation of domestic skills such as hairdressing, cooking and sewing.



Also written about is the lack of significant growth of most women-owned businesses and their tendency to employ fewer people than men's businesses. This has been attributed to their lack of access to education and resources and the clustering of women in female-dominated, low-income sectors. Also important to the research is the impact of dysfunctional institutions on women's ability to conduct business. For example, in many countries in Africa, women are prevented from inheriting land and assets, and although the laws of the land may permit this, they are not enforced and are superseded by entrenched customary law and practices, which subordinate women to men and exclude women from property ownership (Tillmar 2016). This is an issue that is often at the centre of research on women farmers, a further area that receives attention in the literature. Women make up the majority of the agricultural workforce in Africa and produce most of the food that is consumed. Agricultural work is gendered, however, and women are paid little for their work, and due to the difficulty many encounter in inheriting land or assets, they cannot put up collateral to borrow money to buy land or other resources to grow their businesses. As a result, another recurring theme in literature is the need for women to own the land they farm and grow their productivity and profitability.

Some studies focus on rural women while others compare the situation of women in different countries. There are also studies that explore the situation of highly educated entrepreneurs. Thus, research trends in female entrepreneurship mirror closely the problems encountered by women on the ground.

Similar to the examination in Chap. 1, of trends in the broader African entrepreneurship literature, the analytical categories applied by Tvedten et al. (2014) and George et al. (2016) are also useful for the exploration of trends in African female entrepreneurship research.

**Institutions:** The dysfunctional institutional frameworks in most countries create a support void for women entrepreneurs. This includes corrupt practices and the lack of policies to promote equal access for women and women's business and the tacit perpetuation by institutions of cultural and traditional bias. The research arising from this includes

studies on how women bypass institutions to create informal self-help structures to obtain finance and other resources; the role of microfinance; and the development of sector based networks and associations.

**Markets:** Although the discussion on markets in female entrepreneurship research is not as complex as it is in the broader African literature, many studies look at the informality of women's businesses and the nature of operations in those markets. Research with a similar focus has been done on entrepreneurship in rural, urban and different country-specific contexts.

**Education and Skills:** Women's sociocultural contexts have resulted in many women being deprived of the same access to education as men. This is seen as one of the reasons why the majority of women's businesses are in the informal sector, are smaller than men's businesses, and employ fewer people. A lot of the existing literature therefore looks at these underlying causes and explores business skills and capacity building for women as a way of improving their entrepreneurial performance.

**Internal Factors:** The discussion of internal factors in female entrepreneurship includes studies on personal traits and attributes; motivation factors; psychological factors including the impact of self-sufficiency and locus of control on business performance; degree of innovation; strategic decision making; capabilities that impact on business performance; and growth aspirations of women entrepreneurs.

Other areas of study include the socio-economic impact of female entrepreneurship in different contexts. Although in practice there are many highly successful women entrepreneurs who operate successful and sophisticated formal businesses outside the realm traditionally associated with women's entrepreneurship, there is not a lot of literature that focuses on these examples. Where it exists, research often explores the challenges such entrepreneurs face as a result of their gender roles and cultural contexts. To echo Jennings and Brush (2013), focusing predominantly on the challenges prevents the emergence of knowledge on how success is achieved and sustained by these women.

### 3.3 Insights from African Female Entrepreneurs

In Boateng (2016), research findings from interviews with Black South African female entrepreneurs yielded insights that form the basis for this section. Further depth is provided by subsequent conversations with women entrepreneurs from Benin, Botswana, Cameroon Ghana, Namibia, Nigeria, Senegal and Zambia, which revealed many commonalities among women business owners from different parts of the continent.

Using a capability approach perspective, women entrepreneurs accumulate capabilities which, given the presence of certain favourable conditions or conversion factors, they use to achieve their desired functionings or goals. Conversely, they may possess capabilities but confront challenges in using them to realise their goals, due to a negative environment that hinders the attainment of the desired objectives. Capabilities identified among the women interviewed are discussed below, along with the conversion factors that influence their conversion into functionings. Conversations with women entrepreneurs also gave insights on their personal ethos, defined as the sum of their world views, principles and values developed from their individual life experience. These values influence their personal and entrepreneurial conduct and are reflected in their business culture, community or other-centric involvement, advice they would give to other women, the impact of their spiritual beliefs on business, their aspirations and how they define success and fulfilment (Boateng 2016).

#### 3.3.1 Capabilities Identified Among Women Entrepreneurs

Female entrepreneurs have basic and advanced capabilities, with basic capabilities seen to include education as well as innate characteristics such as personal attributes and characteristics like passion, resilience, ambition and self-motivation. These are both tools for growth and development, and building blocks providing a foundation on which advanced capabilities such as prior work experience, self-development and networks are

built. Whereas basic capabilities are usually acquired during the formative years, with the influence of parents, advanced capabilities often require a person's own agency. Also, the extent of advanced capabilities possessed could be dependent on the quality of basic capabilities one has.

A Zambian Central Banker turned Farmer and Property Developer illustrates this process of acquiring capabilities by explaining that her parents sacrificed to give her a good secondary and university education, which provided her with a solid foundation to build on. Based on this educational background, she was able to establish a career as a Banker, standing her in good stead for subsequent entrepreneurship. She continues to build on her advanced capabilities by attending training each year in the form of seminars and workshops on a wide range of areas to further equip herself as an entrepreneur. In her view, education is a vital and basic first step for any woman entrepreneur.

An in-depth look at advanced capabilities among interviewees revealed the following:

### **Prior Work Experience**

Prior employment is a good preparation ground for women entrepreneurs by providing experience, networks and, often, start-up capital, for future endeavours. This was particularly true of highly educated women with corporate backgrounds, but also applied to women without higher education, but who had work experience related to their future entrepreneurial activity. The highly educated woman is exemplified by the Zambian ex-Banker, mentioned in the preceding paragraph, whose past experience in developing sector-specific policies in the Central Bank helped to guide her entrepreneurial direction. Further, her endeavours in agriculture and property development have been funded solely from personal means. Likewise, the choice of business for a Ghanaian Integrated Healthcare Provider was informed by over twenty years of prior experience in the healthcare sector in the USA. She has grown her business rapidly by identifying gaps in the market and drawing on her experience to address them. From initially being an equipment

supplier to the industry, she now has a fully staffed medical centre providing paediatric, dental and broad-ranging healthcare on a 24-hour basis. Like the Zambian, her business has been funded from personal means, making her prior work experience and the earnings from it, key enablers of her entrepreneurship. Similarly, a Namibian Private Equity Partner and financial services Consultant was able to identify opportunities in the private sector when she was still in full-time employment. Her exposure and experience have equipped her to provide consulting services in several different countries across Africa. Likewise, a Senegalese Food processing entrepreneur found that her experience of having worked for many years in a law firm exposed her to business and gave her an understanding of it.

## **Self-Development**

Self-development groups together the advanced capabilities acquired by women entrepreneurs on their own initiative to improve themselves and their business performance. It includes mentorship, skills acquisition and further education. Most women interviewed found all forms of self-development to be useful, as it increased self-confidence and impacted positively on their business performance. The importance of continuous self-development, including mentorship, is echoed by an established Ghanaian Garment Manufacturer who has been in business for twenty-three years and produces clothes for the export market. Regarding mentorship, she says, 'there's a lady who I look up to a lot and any business question that I have, I go to her. She's not in my line of business at all, but I admire her a lot because she has gone through her own challenges and I think she's doing very well'. Although she is established and has a well-known brand, she still values being mentored and believes that she benefits from having such a relationship. She relates this against an early business background of following in the footsteps of her mother, who was also a Garment Manufacturer and her earliest role model. She explains that she lost her mother at a young age and so could not learn about the business aspects of her entrepreneurship and as a result was not well prepared for business.

She had to find her own way and faced many challenges because she did not know what to expect. She took courses in entrepreneurship after having experienced a few bumps along the way. The same entrepreneur also stressed the importance of acquiring both skills and formal education because in her view, 'passion will take you so far, but without the necessary [...] mind equipment to continue or push that passion to the level that you want, it's difficult'. A Senegalese entrepreneur shares this view and finds that although one can achieve a little in entrepreneurship without education, it takes education to reach the very top. She believes that formal education must be complemented with business skills as well as imagination and creativity.

The Namibian Private Equity Partner also believes in the power of mentors, who can be from all walks of life and still make a positive impact. To quote her, 'I take mentors from various sources throughout life. [...] I believe every person brings a different dynamic to your life and you learn from everyone you encounter, even if they don't realise that you're learning from them, you still do. [...] there are so many people who are positive, regardless of poverty and if you listen to their positives and not only their negatives, you'll learn and gain out of it. You can then see the negativity as a stepping stone or an element to be positive' Apart from personal mentors, many women place a high value on paid professional mentorship through institutions to help their development as leaders and improve and grow their businesses. A Ghanaian entrepreneur, who is a member of such a programme, found it to be a good support system because it helped to give her a different perspective and also affirmed herself, her business and the vision she has for it.

## Networks

Networking is critical to women entrepreneurs because their networks are a resource in themselves and key to business success. Most women interviewed regarded networking as important, and they all engage in it to some degree for purposes such as accessing opportunities and resources, marketing, obtaining business advice and solutions, sourcing clients and forming strategic alliances. Education, prior experience, attitude and

innate characteristics are some of the keys to successful networking for women. Networks are formed through personal and business connections, past corporate or work careers, entrepreneurship programmes, formally organised business networking and through clients. Some women preferred predominantly female networks in order to avoid problems associated with males in business. Women with higher education and corporate backgrounds appear to have good networking skills and powerful networks, which serve to advance their entrepreneurship by providing access to opportunities and resources. A Nigerian serial entrepreneur cum social entrepreneur, in describing her journey from university through to establishing several successful organisations, related that once she left employment, people in the strong networks formed at university and during her corporate career were keen to help ensure her continued success and supported her with invaluable assistance. She explains that because she had established a track record, people knew and trusted her and were excited by her vision. For these reasons, she received unsolicited, but much needed support in different forms including ICT support, computers and books.

A Batswana Health Insurance Pioneer echoes the importance of networking and finds that it enables one to meet and learn from others. She confirms the finding that education plays a key role in the ability to network and believes that without it women are restricted in how they engage with others, and experience difficulty putting their point across. Strong networks also enabled interviewees to be more effective in helping others through their entrepreneurship. The importance of education notwithstanding, women without the benefit of higher education, but with extensive related work experience, also had good networks and networking skills, while those with little education or related work experience appeared to struggle to obtain information and assistance in business (Boateng 2016).

Networking may be done through formal platforms including women's associations, industry-specific associations or general business associations. The Ghanaian Garment Producer found that the women's associations she had joined were not very helpful and as a result she left them. On the other hand, she found the general business and industry-specific associations to be helpful. They are privately run and

inform members of business opportunities and provide a platform for sharing ideas and bringing international organisations, like the United States Agency for International Development (USAID), that can offer support.

### 3.3.2 Conversion Factors

Conversion factors are influences, prevailing circumstances or conditions that facilitate the acquisition of capabilities and their subsequent conversion to functionings. In other words, conversion factors help in obtaining resources and in their subsequent use to achieve one's aspirations. Paradoxically, deprivation, which could include material lack or being a victim of injustice, is regarded as a conversion factor because some of those who have had the misfortune of experiencing it in early life, appear to respond by developing certain innate capabilities such as determination to succeed, resilience, ambition or a sense of justice and the desire to help others. A Senegalese woman, who played a groundbreaking role in the local food processing industry, describes how as one of eleven children she was forced to be resourceful. In addition, she was marginalised by some in her family and as a result developed the quality of perseverance and a dogged determination to succeed in her own right and leave a legacy.

Parent's influence was a further conversion factor in the acquisition of capabilities such as education, and values acquired during the formative years. The Nigerian Social Entrepreneur relates that her parents allowed her and her siblings a lot of latitude to develop their personalities. Her mother noticed that as a child, she had a particular gift for bargaining on the market and began sending her to the market by herself. She relates a story of how at the age of twelve, she decided to sell fruit that had fallen off an avocado tree. Although this is quite normal for children in many African settings, it is not the norm for the child of two Academics. The actions of her mother encouraged a spirit of independence in her and a degree of fearlessness that has resulted in her not having a fear of failure and being willing to take risks that others would avoid.



The presence of role models and mentors was also considered a conversion factor, as they serve as an example to be emulated and provide the benefit of their wisdom, experience, objectivity, moral support or values. They can also influence the decision to become an entrepreneur and provide ongoing support along the entrepreneurial journey. Inspiration for entrepreneurship was also seen as a conversion factor because it could result in successful and passionate entrepreneurs. Inspiration could come from varying sources such as knowing other entrepreneurs, identifying an opportunity, self-efficacy or belief in one's abilities or being encouraged by others. The Nigerian social entrepreneur relates that her role models included many women and men who were entrepreneurs and who became role models. She refers to one of these, who is an older woman and a successful entrepreneur, as having been a great champion. In addition, she mentions that she had people along the way who took her under their wing to help nurture and realise her full potential. Likewise, the Senegalese Food Processing entrepreneur related that her mother was her role model for entrepreneurship, and like her mother, she began her entrepreneurship by buying and selling goods.

Conversion factors exist in the environment in which female entrepreneurs, live and operate and influence their ability to process their capabilities into functionings. They can have a positive effect by encouraging the development of functionings, but may also have a negative influence by hindering this process. Some of the conversion factors identified in the formation of advanced capabilities are motivation, male life-partner dynamics, challenges, government policies and business support initiatives, funding issues, issues of gender in business dealings and issues of womanhood. In the African context, many of these factors are influenced by culture. These factors are examined in detail below.

## **Motivation**

Women's motivation for persisting in entrepreneurship extends beyond making money to other-centric motives, where the well-being of others is the focus. The Ghanaian Garment Manufacturer found that 'it is not just about making money—it's about having secure jobs for people'. For this reason, she refuses to expand her business by hiring part time

workers, as is the industry norm, and instead prefers to employ a limited maximum number of full-time workers to whom she can guarantee work so that they can earn and plan for their children. She considers it her duty to ensure that she provides secure employment to people who have elected to work for her over other career options. She describes below the things that fulfil her in her business and keeps her motivated to continue:

I love what I do. I love the sound of machines [...] I do love the sound of sewing machines; when I walk into the factory and I hear that, you've made my day! I love training people, I never thought I could; when I first started, I tried for a few months, I thought, you know what, this is not my thing. Let me just work with people who know how to sew. Eventually I realised I got more from the people that I trained myself and the reason for that is when you're training somebody, you are rather able to inculcate certain habits in them, rather than somebody who comes to you already trained; it's difficult to let them go off some of the things they've learnt. So now we take people off the streets and we train them, and that has, I think, surpassed my sound of machines. The beauty of seeing someone picked off the street – we have had 'Kaya Yo' women [*women porters who carry loads in the market to earn tips for a living*] who come in with nothing, nothing. I mean they've never touched a sewing machine before and then you train them and in a few months they're employable and you're actually paying them.

For the Zambian entrepreneur, her motivation to embark on commercial farming and persist in this endeavour was also inspired by concern for others. She and her husband owned a country home on a thousand acres and decided to do some farming on the land just for pleasure rather than as a serious commercial venture. In her words, the farm 'started like a joke,' and they randomly, without any research, grew vegetables, then tried rearing some pigs and then cows, just for the fun of it. After she was widowed, she was left with the farm and ten workers whose livelihoods depended on her. In order for their jobs to be sustained, she decided to commercialise the farm and started taking courses in agriculture along with the workers. This resulted in the farm being operated as a proper business. In the case of the Ghanaian

Healthcare provider and the Nigerian Social entrepreneur, both stated that they start initiatives when they see a gap that makes them upset about the state of affairs. The Nigerian was propelled to start all of her ventures in this way, while the Ghanaian also added successive elements to her business including a pharmacy, dentistry, paediatrics and an inpatient facility with doctors on call twenty-four hours.

Women's motives for embarking on and persisting in entrepreneurship also included business and personal motives. Some of these were the desire for flexibility to allow more time with children, personal fulfilment, moneymaking, pursuing their passion, job creation, leaving a legacy and a sense of loyalty to clients. The other-centric motives of women entrepreneurs that involve helping others were found to be comparable to the prosocial motives of social entrepreneurship (Boateng 2016), and this will be discussed in more detail in Chap. 4.

### **Male Life-Partner Dynamics**

A study by Nikina et al. (2015) found that the support of male life-partners is important for the success of female entrepreneurs. Stress from unequal expectations between partners as a result of gender roles can potentially affect female entrepreneurs at home and at work. Male life-partner dynamics thus try to establish how women are impacted by their partners' support or lack thereof. It looks at partners who are involved as business partners or co-preneurs, and those who are not. The experience of women interviewed bears out the findings by Nikina et al. (2015), regarding the important role of male life-partners. Among women interviewed, most had partners who were generally supportive of their business endeavours, while for others their male partners were threatened by the dynamism of a strong woman, and engaged in behaviours that could undermine them and sap their confidence. In these cases, entrepreneurship can be disempowering for women rather than empowering and can result in abuse and marital problems. Sometimes male partners could be inconsistent and alternate from being supportive to demonstrate undermining behaviour. An ICT entrepreneur from Benin illustrates this complexity when she describes her partner's

support as cyclical. In her experience, men sometimes feel abandoned when their female partner is an entrepreneur, and when a woman's business grows and becomes successful some men cannot tolerate it. This view is shared by the Cameroonian entrepreneur, who finds that women are adept at managing complex situations and due to the potential problems they may encounter from their jealous husbands, they are able to stay silent about their success if necessary, and do whatever it takes to protect their business. Fortunately, her own husband has been very supportive of her, and she describes him as having been the 'mother' to their children and doing everything he can to ensure she is able to devote herself to her work. A Ghanaian entrepreneur also credits her husband for her business success, while another whose business requires her to travel describes her partner as her 'biggest cheerleader'. She says, 'because of the demands of this work, sometimes at short notice you have to travel, and he's been very supportive; under no circumstances would he say no you can't go on this trip. He would take time off and take care of the house and the baby at home [...] so he has been my support. Without him I don't know how far I would have got'. The same entrepreneur relates the story of other Ghanaian women whose partners force them to choose between their business and family, showing that positive and negative experiences can exist in the same country and culture. The complexity and significance of spousal influence on African women entrepreneurs are borne out in prior studies. In many societies, women's full economic participation and entrepreneurship are impeded by culturally imposed gender roles, which require them to be subservient to men and limit their activities to the domestic realm (Mordi et al. 2010; Tillmar 2016).

## Challenges

Exploring the challenges facing female entrepreneurs and how they address them helps to give a fuller picture of what shapes them. In dealing with challenges, female entrepreneurs may develop capabilities to help them advance in entrepreneurship and achieve the functionings or goals they desire. Some of the challenges faced by women entrepreneurs

who were interviewed included a lack of financial, marketing and business skills, as well as competition, rapid growth and inadequate networks. Challenges related to finance also include inadequate cash flow and poor financial management skills, late payments by clients and some interviewees being uncomfortable to discuss money, whether for the purpose of negotiating fees or to remind clients to pay. Growth was a problem where entrepreneurs resisted growth because their personal ethos did not support excess wealth creation, or tough labour legislation made it preferable not to hire more staff. The lack of strong networks is seen as particularly problematic, as this hampers access to resources such as information and help for problem solving, and limits social capital (Boateng 2016). Some of the specific areas that pose a challenge are discussed below.

### **Government Policies and Support Initiatives**

The capabilities of women entrepreneurs can potentially be strengthened by government intervention. In South Africa, the Government is recognised as an important source of business, and policies promoting the advancement of Black and women-owned business have created opportunities for many women that would not otherwise have been available. Outside South Africa, the women interviewed had a different experience of their governments and found that although SMEs were generally acknowledged as important, no specific policies or interventions existed to support women. Corruption in government was a challenge confronting all the women interviewed, including those from South Africa. Red tape was an issue, as was the request by some officials for kickbacks or sexual favours in return for contracts.

Although South Africa's government policies and support infrastructure are comprehensive, interviewees found them to be generally ineffective due to poor administration, red tape and widespread corruption, which cause great frustration and make these initiatives counterproductive. Although there appears to be willingness to help at senior levels, the perception is that there is no follow-through to ensure implementation on the ground. Problems encountered include slow payment cycles,

which are potentially crippling to small businesses, nepotism, incompetence and a poor understanding of business. Another problem is the cost in time, money and resources of trying to obtain assistance from government operated business development support (BDS) services. This challenge is seen to potentially preclude underprivileged people from accessing services. Also, business support agencies are not sufficiently visible and accessible, which again, makes it difficult for the underprivileged to access them to obtain help in taking their business ideas forward. Further, many of those interviewed found that government policies to promote black female entrepreneurs do not translate into reality on the ground. In the view of some, women need to be given a head start by stakeholders, or conscious efforts should be made to support their success through measures like banks imposing less stringent lending criteria. Lastly, although policies exist about attracting more women into male-dominated sectors, interviewees found that the reality on the ground did not reflect this. Many of the women interviewed chose not to do business with government in order to avoid encountering the associated difficulties (Boateng 2016).

In Botswana, there was reported to be an absence of concrete policies and initiatives aimed at encouraging female entrepreneurship. Although a lot had been said about the issue in government circles, it was felt that nothing tangible had been done to create an enabling environment for women business owners. Advocacy efforts in this area are ongoing to lobby for the creation of a female-friendly business ecosystem. As with Botswana, Senegal was also considered by an interviewee as not having women-friendly business policies. She found that although there is a Ministry of Women, it did not do much. A fund for women exists but she feels that the maximum lending amounts are so low that they can only benefit emerging entrepreneurs, as they would not be able to fund established businesses. In addition to the non-existent ecosystem for women businesses, she found that all SMEs including those owned by women are subject to excessively high taxation rates and as she put it, businesses work to pay tax. Ghanaian entrepreneurs also found that women were not given any priority in terms of obtaining government work.

The Namibian entrepreneur reports that when her country emerged from apartheid and the economy opened up to Blacks, power which had been in the hands of white males was transferred to Black males, with

women sidelined. Although the government has since instituted Black economic empowerment or affirmative action to give opportunities to Blacks, women remain marginalised from opportunities and are often expected to provide sexual favours in return for tenders. In spite of this, women have pushed for initiatives to promote them and some now exist. In spite of these challenges, she says, the national leadership recognises women as a 'powerhouse' due to the crucial role they played during apartheid, when the massacre of males led to women becoming household heads.

Entrepreneurship is a relatively new phenomenon in Zambia, according to the Zambian entrepreneur. She reports that due to the country having been led by a socialist government for over twenty years, during that period there was a negative perception of people operating businesses, and this was considered to be an activity for school dropouts. Also, as all citizens had to be equal under the socialist regime, entrepreneurship was frowned upon by the government and could attract negative attention and lead to being investigated. This climate led to a dampening of entrepreneurial spirit and as a result privately owned shops and other ventures were very small and mainly driven by poverty. With liberalisation by the subsequent government in 1991, entrepreneurship started to pick up slowly and has since made great strides and is thriving. There are several policies to support small medium and micro enterprises, but nothing specifically for women entrepreneurs. The lack of a women-specific agenda to promote female entrepreneurship is exacerbated by the fact that responsibility for policies and initiatives reside with different government departments, for example the Ministry of Gender is responsible for women; the Ministry of Commerce is responsible for small medium and micro enterprises (SMMEs); and the Ministry of Finance is responsible for policies to do with funding. She reports that there is now lobbying taking place to advocate for specific policies to support female entrepreneurship.

## **Funding**

Funding is a major enabler of entrepreneurship; however, the difficulty in accessing funding was the problem most frequently cited by all the women interviewed, reflecting the findings in literature. Some reasons

include banks preferring to lend to established businesses, while some women have a poor credit track record. A Cameroonian Consultant and serial social entrepreneur reported that customary inheritance laws favour males over females, who are thus disadvantaged and unable to use land and fixed assets as collateral for bank loans. This also contributes to increase the cost of lending to women. Similarly, in Botswana, women are unable to meet the borrowing requirements of banks due to a lack of security, and as a result the terms of lending to women are more stringent. This makes borrowing from banks inaccessible for most women.

A tendency reported in South Africa and Ghana, and which is known to occur in other countries, is where banks demand the permission or counter signature of a male relation or spouse before a woman entrepreneur can obtain a loan. A Ghanaian Human Resources and Recruitment entrepreneur reports that even if a woman owns a building, banks require her husband to give his permission for her to use it as collateral. The reason given is that men may inherit from their wives and so they must be made aware of any liabilities. The rule is however inconsistent, as in the case of husbands their wives' permission is not needed.

With these problems, most women fund themselves from a combination of sources including business credit, bank loans where available, government funding or a combination of these. Although some studies find that women are debt-averse, many of those interviewed used internal funding not for this reason, but because they were turned down by banks or the cost of borrowing was unaffordable. This was the case for a Ghanaian entrepreneur who said that prohibitive interest rates of 30–35% as well as a 'who you know' system where bankers favour people they know, led her to use her own funds to start her business. Some women also funded themselves from corporate salaries, which leads to the finding that although corporate employment is seen as entrapping potential female entrepreneurs, it can also serve as a source of capital for those who want to start their own businesses. Additionally, it serves as a source of funding for highly educated serial entrepreneurs who periodically return to the corporate world on short contracts to fund their business endeavours.

Although the Zambian farmer cites prohibitive lending rates by financial institutions, she also reports that banks in her country have realised that women entrepreneurs, including market women, who were



previously not viewed favourably by banks, control significant amounts of money and are worth paying attention to. As a result, special products are being created for women, and banks are in competition with one another to attract their business. Such is the importance attached to this market segment that a women's bank is being created to reduce the barriers women face in accessing finance. The Nigerian entrepreneur also reports that all the Nigerian banks now have women-focused products. In spite of this, she believes that access to finance is still a challenge because many women's businesses are not investment ready and lack proper governance structures including boards of directors.

### **Issues of Gender in Business Dealings**

#### **Males in Business:**

Research interviews in South Africa revealed that women are often stereotyped as lacking in business and managerial ability, and many interviewees encounter attitudes from men in the course of business that reflect these beliefs. Attitudes encountered include sexism, not being taken seriously, low expectations, condescension, being acknowledged for appearance rather than business ability and being undermined for being hardworking. Women approach these attitudes in ways that include avoiding men, taking control of situations by restricting interaction to business, commanding appropriate respect through dressing and speaking in a formal, business-like manner and driving the conversation when speaking with men. Some women capitalise on their femininity to win men over or choose to become 'one of the boys' by buying them drinks or speaking like them.

It was found that sometimes stereotypes are reinforced by women's socialisation that teaches them not to offend males and to defer to them, which results in unprofessional conduct by men. Exaggerated femininity or girlishness was also seen as reinforcing stereotypes, and it was felt that women needed to undo this socialisation by establishing their own ground rules to earn men's respect (Boateng 2016).

The picture is not black or white however, as women from different countries have mixed perceptions on how men view women entrepreneurs. For example, the ICT entrepreneur from Benin finds that although some men feel threatened by a woman in business and others

see her as out of place, she has also received a lot of support from men in her sector who have encouraged and pushed her to succeed. From Senegal, one woman found that men respect women entrepreneurs and reported that increasingly, modern Senegalese culture affirms women and they are seen as being capable. Senegal is a predominantly Muslim country, and she related that Khadija, the wife of the Prophet Mohammed, was an entrepreneur and therefore female entrepreneurship is well viewed. Despite these positives, she also found that men do not expect women to be in big business and often prefer to deal with other men in business and for this reason, her husband deals with other men on her behalf. The other Senegalese entrepreneur, a Designer, found that men expect favours from women in order to help them to advance in business. She shared that as a woman who values her integrity, is frank and open in her views, and well respected in society, men would not dare to approach her with such attitudes. She also said that as a woman she has to work much harder than a man to get where she is in business.

In the experience of the Zambian entrepreneur, women's entrepreneurship is accepted as long as it is at the lower end of the scale and in activities such as cross-border trading or selling in the market. The more successful a woman becomes, the less likely she is to be well viewed, as this is seen to be encroaching on men's territory.

A Ghanaian entrepreneur found society to be generally disapproving of a woman who is often absent from children's school events due to business obligations. She reports that the perception is generally held that if a woman is successful, she must have 'slept her way to the top'. This woman also found that negative male attitudes to women in business sometimes stem from cultural backgrounds and in the past when she employed Muslim men, well known for their embroidery skills, she found that they often resisted taking instructions from a female. She has been able to overcome this problem by providing new employees with orientation and training and giving them an opportunity to interact with existing staff and ask questions. Another Ghanaian woman said that men were often patronising and found her to be over-ambitious, while as far as a third Ghanaian entrepreneur is concerned, leadership and entrepreneurship are gender-neutral, and she believes that being male or female has nothing to do with it. The Cameroonian entrepreneur stated that

she has a level of charisma that prevents men from approaching her as a sex object. Therefore, although cultural and sexist bias exists from men, women's personal attitude, confidence and self-perception also appear to play a role in how males approach and treat them.

### **Females in Business**

Among South African women interviewed in previous research, the view was widely held that although women value mentoring relationships, successful women entrepreneurs, who could potentially lend their experience, are aloof and inaccessible to other women. Also, women in decision-making positions like to be acknowledged for their power to influence outcomes and must be approached with kid gloves, while some also have low expectations of women suppliers. Additionally, it was found that women are afraid of ambition, do not aim high, prioritise personal issues over business when they meet and treat their businesses like hobbies (Boateng 2016).

The Nigerian Social entrepreneur echoed some of these views and found that women have limited vision for their businesses and often want a small venture so as not to be seen by their husbands to be neglecting their family obligations.

The Ghanaian Garment Manufacturer also lends support to some of the points above and found that when she started in business in 1990, it was difficult to find women entrepreneurs to guide her. She, however, believes that due to greater numbers of educated women becoming entrepreneurs, they have become more open and willing to share because they no longer consider one another as competition, but instead as potential support. Due to having struggled in her early entrepreneurship without the benefit of a mentor, she makes it a point to mentor other women.

### **Issues of Womanhood**

Natural biological occurrences and socially imposed gender roles of women, like pregnancy and childcare can impact the work of female entrepreneurs. Some women interviewed found it hard to divorce their

motherhood roles from their entrepreneurship, which sometimes created tensions, for example where business demands make it impossible to support children at school events. For some, entrepreneurship allowed the flexibility to spend more time with children or enabled them to create their own rules on how to overlap motherhood and entrepreneurship. In the case of one interviewee, making her own rules included taking her baby and nanny with her on business trips in order to be able to breastfeed, or socialising both her child and clients to accept the child's presence at meetings that were called at short notice. This would help to create a new norm where motherhood is acknowledged and accepted, and not seen to detract from a woman's professionalism, as quality work is still delivered on time. A Ghanaian entrepreneur reported that her children were used to her entrepreneurship and had been part of it by coming to the office after school to have lunch and do their homework. In this way, they had grown up around their mother's business. For mothers, it was key to find balance, usually with the help of an efficient support system consisting of paid childcare, domestic help, life-partners and other family members or a combination of these. For one mother for whom family was the highest priority, balancing meant ensuring that her business did not take away from family time. Some women were at the opposite end of the spectrum in terms of balance and refused to let issues of womanhood interfere with entrepreneurial success and for one this meant being prepared to forego motherhood or marriage if need be, while for another it meant keeping womanhood issues out of her business sphere. For many interviewees, however, overlapping their roles is necessary because they are as much mothers, as they are entrepreneurs and would feel unfulfilled if either role was compromised in favour of the other (Boateng 2016).

In speaking to some of the entrepreneurs, it was clear that their business roles included being a mother figure to their employees and others in their professional sphere. A Senegalese entrepreneur for example, explained that she incorporates her maternal instinct into her management style and believes this is why, in an industry with high staff turnover, she has been able to retain some employees for as long as nineteen years. Her employees refer to her as 'mother,' and the workplace feels so much like home to some of them that she has to remind them to stop work and go to their own homes at the end of the

working day. Similarly, a celebrated Human Resources entrepreneur from Ghana relates that she prizes being a wife and mother above all the professional awards she has won. She has touched the lives of many people in the course of her work, and it fulfils her to realise the difference she has made to them and sees herself as having played a mothering role to them. She feels this when she is hugged by someone who wants to emulate her, or someone names their child after her, or when people whom she may no longer remember track her down to thank her for the impact she has had on their lives.

Some women consider motherhood to have sharpened their instincts, which they develop and use alongside hard business facts, as an additional tool in entrepreneurship. Some women interviewed felt that because in the domestic realm women are responsible for managing household resources and frequently have to stretch them to make ends meet, they are able to apply this skill to their businesses and are good stewards of their resources as a result.

## **Culture**

Culture overlaps with issues of womanhood because certain norms have developed in different cultures that affect expectations placed on women. The political history of some countries has also affected the role of women. For example colonisation, discussed in Chap. 1, as well as apartheid impacted the role of women in society. In Namibia, which experienced apartheid along with neighbouring South Africa, the Private Equity professional describes her generation of women as ‘the sandwiched generation’. She says: ‘in my era I am responsible for making change for my children’s generation. I’m supposed to lay a foundation that they can live on post-apartheid – both from an entrepreneurship and household perspective, education and all levels. Therefore, Namibian women are in a constant battle of how to balance taking care of themselves as human beings and as mothers, and also laying the right foundation for the future generation; we are all pioneers. At the same time, we are stuck with looking after our older generations and parents therefore we are the sandwiched generation’. Relating her own experience, she says: ‘for me,

I had to take care of my mother and my daughter and my late sibling's children. Therefore, you get your monthly salary, then you must pay your mortgage, and all the extended family bills; then you must perform optimally at work and do your job. In your job, you're also supposed to be an example to everyone around you. Therefore, there's extreme pressure placed on you. Plus, your employees and staff come and ask you for personal financial help and you must help them on a human level. [...] so a woman can't be like a man who just arrives and focuses on his own responsibilities and concerns. A woman has to be an example to those around her'. She also brings in the motherhood theme, saying 'as a mother figure, most Namibian women are de facto mothers in their businesses or jobs because those below them see them as examples to look up to and go to for help. You can't let down your guard or only exist for yourself; [...] we can't have personal wealth because all we have is invested in others'.

Thus, the historical legacy in certain countries places a burden of responsibility on women that impacts their entrepreneurship and other areas of their life and ability to function freely. It must be said that such responsibility is also imposed on first generations of educated people, both men and women in many other countries. Also, with large families, parents cannot always afford to educate all their children therefore older children who have been educated take on the responsibility for younger siblings. This was the experience of the Zambian entrepreneur who came from a family of ten children. Although she was a middle child, rather than one of the oldest, when her parents retired she adopted the role of mother to her siblings. This sparked her entrepreneurial drive as her salary was insufficient to care for everyone and so she began to dabble in entrepreneurship on the side.

Culture can also have some unusual implications for women. In parts of Africa, age and an ample or imposing physique command respect and the Nigerian Entrepreneur relates that because she looks young and fragile, one of her biggest challenges is being regarded as a 'small girl', rather than a 'madam'. This makes it difficult when one is starting in business and has to prove themselves; however, once people realised that she was capable and was a tough, no-nonsense person, things became easier. The same entrepreneur also recounts that the Nigerian

culture is one of respect, which requires people to defer to their elders and authority. In her industry, which involves food, she finds that it is very important to be respectful of the produce suppliers, retailers and distributors and others one deals with, and it is important not to appear too familiar, as one is dealing with egos. She has had to learn to be a bit more submissive and respectful in adhering to the required greetings and according of respect to the people one deals with. Although this does not mean she does not speak up, she adheres to the culture.

Further, cultural practices and tradition can influence women's outcomes by, for example, restricting education and normal development through early enforced marriage or through rules that forbid pregnant women from continuing with their studies. However, culture can evolve by changing mind sets to accommodate women's advancement. Women's agency and involvement in changing practices and mind sets are key to eventually changing norms that hinder their advancement.

### 3.3.3 Personal Ethos

Personal ethos is seen to encompass interviewees' world view, as well as principles and values lived by, which are distilled from life experiences and influences since childhood. It may be viewed as the essence of the female entrepreneur that helps to shape the course of her life and her entrepreneurship. It influences, who she is as a woman and an entrepreneur, what she seeks from entrepreneurship and considers as success or fulfilment, and how it may be attained. Further, personal ethos determines the role she might play in impacting community for the better. Personal ethos is seen to influence core values, business culture/model, community/other-centric involvement, advice for other women and the impact of spiritual belief (Boateng 2016).

#### Core Values

Core values are guiding principles that women develop over time that guide their lives and entrepreneurship and help to shape their personal ethos. Core values identified among women interviewed include:

entrepreneurship transcends monetary gain; importance of family focus; being at peace with oneself; living an authentic life; encouraging agency in others; improving the world for future generations; taking pride in one's business; focus on business ideas that benefit others; forming edifying friendships; strong sense of social justice; and practising human dignity towards self and others (Boateng 2016). An example of an entrepreneur's core values may be found in the case of the Ghanaian woman for whom family and children come first. She plans her board meetings not to clash with family time and says that during the time that a male entrepreneur might be socialising and networking with colleagues, she would be doing homework with her children.

### **Business Culture/Model**

This category provides an understanding of women's management styles. Although management styles bear similarities, they are heterogeneous and differentiated by women's individual needs, personalities and preferences. In addition to business sense and principles, women who were interviewed in prior research emphasised soft values like nurturing, caring, creating a family-like environment, inclusiveness, offering personalised services and developing close-knit relationships with clients. Management styles also reflect openness, use of gut instinct, people-centredness and transparency. Women multitask and display humility, but equally, they apply independence, firmness and an element of risk-taking. These qualities of women's business culture, deduced from interviews with South African entrepreneurs, also came out clearly in subsequent interviews. The Ghanaian healthcare entrepreneur found that business is like a woman's child and is nurtured. As a result, women are more personal and know their employees' names and details of their lives and want to get to the core of their problems—'we put a lot more heart into it; we scrape beyond the surface'. The Namibian Private Equity partner found women to be more realistic and not shy to ask for help when they need it. She also views women as being more loyal and reliable in business. The Zambian Farmer found that unlike men, women entrepreneurs in Zambia do not network and collaborate but



prefer to work individually. She found that although they have social networks, they do not use these for business. In the view of the Benin ICT entrepreneur, women's maternal and conciliatory ways impact their business, and women are also more detail oriented and possess greater financial discipline. She linked this with a woman having to manage household finances to make ends meet, echoing the finding that the different gender roles of women impact their businesses. Similar sentiments were shared by a Batswana health insurance entrepreneur who also found women to be more detail oriented than men, and more concerned with the softer side of business such as the work environment and ensuring that they deliver a good customer experience.

The Ghanaian garment Manufacturer shared a rather different perspective, where at the start of her entrepreneurship the fear of employee insubordination due to her age and gender, coupled with challenges in early life led her to stifle her softer side. This has changed, and she no longer hides her feminine attributes. She explains the transition as follows:

When I first came [...] the passion to succeed, being conscious of the fact that I was a woman, and [...] we used to employ a lot of Muslim men and I was very conscious of the fact that I was young and therefore I needed to always make them see that I was their boss, so you kind of silenced the woman in you. And I also think that challenges I faced growing up with my mother dying early, it made you grow up immediately – a lot of challenges. I think it kind of hardened me too much [...] so then, I don't think I was working as a woman. Now, fast forward, I have calmed down, I have looked back and I have seen the change in myself. [...] Now I see more in people than just work; I see relationships, [...] I look beyond the work environment; I look at their family. For the first five years of running this business, I wouldn't ask you about your family because I thought that once I began to get into that then I would probably let down my guard and open up too much. [...] But after a number of years of losing some very good people, probably because I was so hard, now I look beyond that. So I ask, 'how is your daughter, how old is she, what is the relationship with their father?' [...] I get more personal; I understand it better when they tell you, 'my daughter was sick and so I was late'. Now I understand things like that, so now that is the difference between me and a man, but it wasn't like that before.

## **Community/Other-Centric Involvement**

Conversations with women revealed that they use their entrepreneurship, skills and influence in various ways to transform the lives of others. They do this regardless of the profit motive and for some, their entrepreneurship focuses on or includes helping others through, for example, youth development initiatives, job creation and setting up foundations for purposes such as the development of women. This particular element of women's entrepreneurship is examined in greater depth in the next chapter where it is compared against social entrepreneurship.

## **Advice for Other Women**

The advice interviewees would offer to aspiring women entrepreneurs reflects their experiences, capabilities and values and hence is informed by their personal ethos. Advice given includes being selective in the choice of friends and the company one keeps, as they impact both one's personal life and entrepreneurship. Interviewees also advocate keeping company with mature people to benefit from their wisdom and guidance and also recommend that women do thorough preparation before embarking on entrepreneurship. Advice in this regard includes doing proper research, securing adequate start-up capital, acquiring relevant skills and education, identifying one's weaknesses and strengths and finding complementary skills to fill the gaps, and also making use of public and private business support services. It was also recommended that women should be teachable, never stop learning and should develop personal attributes and capabilities like hard work, ambition and persistence, gut instinct and spirituality. Most women recommended pursuing one's passion, while others advised aspiring entrepreneurs to follow moneymaking ideas. From listening to the women's stories, I believe that both are valid routes to entrepreneurship, but must be accompanied by enthusiasm, hard work and persistence (Boateng 2016).

The Zambian entrepreneur has the following words of wisdom for aspiring women entrepreneurs: 'Keep going at it and be bold and courageous—if you think you can do it, then you can. We need more women to make a critical mass to make a difference. Women are 50–51% of the

population therefore they're the engine of growth so they must go for it. When we're starting, theory says know what you're doing before you launch, but in reality you just decide, for example, grow tomatoes or apply a skill you have to start somewhere. Then you stumble along and discover the things you need to do and get information as you go along'.

She believes this is the practical way to start business in Africa rather than the theoretical approach where 'all ducks are already in a row when you are starting'. She also views networking as critical because you can ask and learn from others how to scale up to enhance business, employ more people and 'do big things'. She advises today's youth, who dislike remaining in the same job forever to go into entrepreneurship. Also, girls wanting to enter business are all looking at clothes, hair salons and female businesses instead of male-dominated industries where there is big money to be made. The Nigerian entrepreneur also believes in scaling and advises women to broaden their vision as she views as a problem the fact that most women's businesses are micro businesses.

The Senegalese Food processing pioneer advises that women should believe in themselves and their ability to succeed. She further urges them not be afraid to leave employment and not cling to job security, but rather to consider a better future for themselves through entrepreneurship. In similar vein, the Cameroonian entrepreneur advises women to hold on to their dream and not allow themselves to be distracted or allow anyone else to shape it for them. She also says that women need to forgive themselves when they fail and not allow themselves to feel burdened by it.

## **Impact of Spiritual Belief**

Spiritual belief reflects individuality and is linked to intuition and feeling, and therefore I see it as part of one's personal ethos. Also, women's businesses are found to reflect their values, thus their spirituality has an impact on their entrepreneurship. From the experience and narrative of women interviewed, I found that their spirituality is not divorced from their entrepreneurship, and they incorporate practices inspired by spirituality into business. Spiritual practices that overlap their entrepreneurship include performing thanksgiving rituals in response to good business outcomes and praying at work and about work, sometimes with employees.

Ways in which spirituality was found to impact interviewees' entrepreneurship included keeping them grounded, inspiring business vision and direction, relieving stress, instilling hope, giving faith to venture into entrepreneurship, motivating them to do well, helping to overcome obstacles, inspiring success in business, motivating the desire to share with others, enabling them to identify business opportunities, and heightening intuitiveness and enhancing the sense of self (Boateng 2016).

A Senegalese entrepreneur, who takes particular pride in her entrepreneurship because the wife of the Prophet Mohammed was also an entrepreneur, reflects the impact of spirituality. Likewise, a Ghanaian woman draws strength from God and turns to him in difficult times. She says, 'I think it has played a major, major role; [...] it was one of the questions I'd ask when you came to look for a job – are you a Christian? And I saw that people were taking advantage so I stopped asking and came to the conclusion that I can impart to people in spite of their beliefs. In fact, if anything at all, [...] it's even better for me to impart into the life of a Muslim or Buddhist [...]. Then probably they would see Christ in me; so I think it [*spirituality*] plays a huge role, especially in this part of the world'.

Echoing the importance of spirituality to business, the Namibian entrepreneur says, 'at difficult times when you're stressed about challenges, sometimes you stop worrying and let God take over, because if you give over to God and stop worrying you will see wonders happen and you don't know how you got through, but you do. For example, problems with finances, you just see yourself go through the month somehow'. She adds, 'faith is what I live for and humility and belief that anyone you deal with, you must give them your best so that you can get it back ten times. Everyone I deal with, I deal with honestly; I don't do deals of trying to cut corners or cheat – I take pride in my product'.

Spirituality is also an important factor for the Nigerian Social Entrepreneur, who reports that she is driven by her relationship with God, and believes it to be her source of vision, passion and strength that gives her the impetus to get things done. She is propelled by her desire to fulfil God's purpose and plan for her life and believes that during difficult times when she feels like giving up, God sends angels to help her. Further, among the things that have given her fulfilment in her business is the knowledge that she is realising her God-given mission.

Similarly, the Cameroonian entrepreneur, who is Christian, related that she has a strong feeling of being watched over and cared for and in hard times that presence carries her through and her faith has helped her overcome difficult times.

## **Definition of Success and Fulfilment**

Interviewees revealed how they define fulfilment and success for themselves and described the additional capabilities they felt would help them to achieve success. Their desired attainments or functionings and capabilities are discussed below.

## **Desired Functionings**

Desired functionings reflect self-actualisation and are those as yet unattained involvements and accomplishments that interviewees would like to achieve in order to feel fulfilled and successful. I found desired functionings to be self-centric and related to the women's own self-actualisation; other-centric and focused on helping others; or business centred and related to growing or improving the business. Most of the women appeared to have desired functionings that reflect a combination of some or all of self, other or business focus. Other-centred desired functionings include youth development; establishing a NGO for the advancement of young women; social housing development and establishing businesses in order to create jobs. Self-centric desired functionings include creating successful businesses to reap maximum financial reward; applying all of one's talents and experience; developing all facets of one's self in business and spiritually; and acquiring power and influence. Business centred desired functionings include achieving business growth; becoming a household brand; and developing a reputation as an industry leader. I found the three areas of focus to be overlapped, meaning that sometimes business or self-centred success, such as acquiring money and power, were linked to enabling entrepreneurs to increase their ability to help others. Further, I found that women gain self-actualisation or personal satisfaction from all three areas of focus, and therefore they should not be seen as mutually exclusive.

In achieving any or all of self, other or business focused desired functionings, female entrepreneurs attain personal fulfilment and success (Boateng 2016).

Exemplifying desired functioning or attainment that provides fulfilment on multiple levels would be the Ghanaian Garment Manufacturer, whose desire is to establish a training facility to teach people how to advance from fashion design to garment production to enable them to move to the next level of not just producing a nice garment, but one that meets the standards of international markets. Because 'it makes a difference when you're able to put it in a store in say, Nordstrom's'. Realising this goal will bring her personal fulfilment, but will also allow her to share her talents with others and elevate their entrepreneurship to a higher level.

The Namibian Entrepreneur's desired fulfilment is other-centric, as her greatest wish is to build her business to a point where she can leave a legacy for her daughter and grandchildren and also educate her nieces. She wants to establish a structure through her business that gives her younger ones the security of knowing that they are supported.

### **Desired Capabilities**

Desired capabilities are additional capabilities or resources that the women believe would enable them to achieve their desired functionings and level of success. In the same way that desired functionings are not limited to business centred achievements, desired capabilities include capabilities that involve self-actualisation and helping others. Desired capabilities identified include further education; funding; enhanced spirituality; guidance and mentorship; better delegation skills; and risk-taking.

## **3.4 The Entrepreneurial Journey**

From speaking to women entrepreneurs and from previous research it emerges that a woman's entrepreneurial journey is influenced by factors that impact her life from childhood, including parental influence, innate and acquired capabilities, family and gender dynamics and personal attributes. To these are added the values she develops, and the sum of these elements influence her entrepreneurial choices and direction

and help her to navigate towards fulfilment and success. Thus, the entrepreneurial journey is envisioned as a progression towards fulfilment and success, along which the variables of basic capabilities, advanced capabilities and personal ethos are acquired cumulatively and come into play. The variables interrelate to take women further towards their vision of entrepreneurial fulfilment and success (Boateng 2016).

The research findings above are in line with Chasserio et al. (2014), who find that ‘the entrepreneur as an ordinary person is the result of a personal life path, various experiences and social interactions’ (Chasserio et al. 2014, p. 132). In similar vein, the women interviewed develop and acquire basic capabilities such as innate characteristics, education and values, which shape them and help them to progress and acquire advanced capabilities in the form of further education and self-development, work experience, networks and social capital. As they proceed in entrepreneurship and life, they also confront challenges and develop coping mechanisms for issues such as gender problems in business and establish support networks for their gender imposed roles of womanhood such as caring for families and children. They continue to advance and accumulate further capabilities and more experience, which contribute to honing their individual character and personality and enable them to progress and develop individually. The sum of their lived experiences, capabilities acquired and personal attributes shapes their world view and values, and helps them to develop a personal ethos or an individual outlook on life. For example, for some this personal ethos will steer them towards seeking predominantly female interaction in their entrepreneurship, while others will be driven to push past fears and challenges to find ways to communicate effectively with males in business and enlarge their networks as a result. The personal ethos determines their degree of entrepreneurial success and enables them to achieve their dreams. A woman’s entrepreneurial trajectory also influences her propensity to help others and her potential to influence community—the more successful she is, the greater her impact on community is likely to be through her other-centric initiatives and involvements (Boateng 2016). Explained in the next section is the female entrepreneurship development pyramid (Boateng 2016), a diagram which illustrates women entrepreneurs’

advancement towards success and their impact on community, which becomes stronger, the closer they get towards success.

### 3.5 The Working of the Female Entrepreneurship Development Pyramid

The female entrepreneurship development pyramid relates factors influencing a woman entrepreneur since childhood, including parental influence, capabilities, family and gender dynamics and personal attributes, to the values that she develops and how those values help her to navigate her way to successful and fulfilling entrepreneurship. The model also relates her entrepreneurial trajectory to her potential to influence community, showing that the more successful she is, the greater her impact on community through what she is able to do to help others. The entrepreneurial journey is envisioned as an upward progression towards fulfilment and success, as shown in Fig. 3.1, and the pyramid groups in ascending order the variables of basic capabilities, advanced capabilities, personal ethos and attainment of success and fulfilment. The variables interrelate to take women further towards entrepreneurial fulfilment.

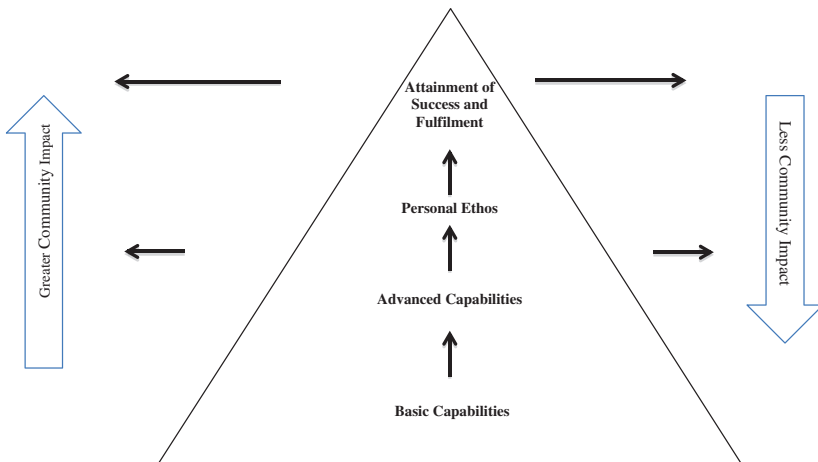


Fig. 3.1 Female entrepreneurship development pyramid. Source Boateng (2016)



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# 4

## Social Entrepreneurship and the Possible Intersect with Female Entrepreneurship

**Abstract** Gender is relevant in the context of social entrepreneurship because women are key to poverty reduction strategies, given how their poverty or empowerment affects communities. Economically active women benefit communities and have the means to engage in social entrepreneurship. In Africa social entrepreneurship research includes the role of social enterprise in filling institutional voids, lifting communities from poverty, meeting social needs arising from disease and post-conflict situations and linking commercial and not for profit mechanisms in hybrid organisations. Social entrepreneurship overlaps with female entrepreneurship because women's other-centric initiatives and concern with improving others' lives, enables them to be called hybrid social entrepreneurs. Collaboration by institutions and women entrepreneurs would strategically direct and enhance their other-centric efforts and impact on community for greater socio-economic development.

**Keywords** Social entrepreneurship · Gender · Female entrepreneurs  
Socio-economic development · Hybrid social entrepreneurs

This chapter probes the socio-economic development potential of female entrepreneurship through the juxtaposition with social entrepreneurship and gender, and interrogates whether Africa's women entrepreneurs may be viewed as social entrepreneurs. As in preceding chapters, currents in the broader literature are compared to what pertains in the African context. The spectrum of social entrepreneurship is examined from the purely social to hybrid forms, where a social cause is combined with a profit motive. After exploring the knowledge debates in social enterprise, the initiatives and motives of women entrepreneurs are examined to find out if and how they possibly use their entrepreneurship and resources to improve the lives of others and meet needs that contribute to socio-economic development in the wider community.

## 4.1 Social Entrepreneurship—The Broader Knowledge Debate and the Relevance of Gender

### Research Trends and the Search for a Definition

Social entrepreneurship has existed in many forms for the last 30 years but has experienced a resurgence of interest in many spheres including academia, multilateral development and business. Groups paying attention to the area include researchers, policy makers and business practitioners, and some governments are actively promoting it. Sub-topics have arisen from it including social marketing, strategic human resource management, leadership and entrepreneurship (Christie and Honig 2006; Choi and Majumdar 2014). The field has developed in response to the failure of existing institutions to deliver services that provide basic human needs, especially to the poorest of society. Its social and economic objectives enable it to fill this gap by addressing the different dimensions of poverty (Datta and Gailey 2012; Fotheringham and Saunders 2014).

To explain the difference between social versus conventional entrepreneurship, some studies describe social entrepreneurs as being motivated by altruism, and conventional entrepreneurs by profit making

(Boluk and Mottiar 2014). But to quote Zahra et al. (2009), ‘despite growing scholarly interest [...] there is no clear definition of its domain’ (Zahra et al. 2009, p. 520). The use of the terms ‘social’ and ‘entrepreneurship’ leads to confusion and debate on whether social entrepreneurship is a sub-category of entrepreneurship, whether it is business with a social aspect, or a social cause with a commercial aspect, or both (Mair and Martí 2006). Despite the lack of consensus on a specific definition, it is generally agreed that as a prerequisite, social entrepreneurship must have a social mission as its core. To this are added elements of commercial entrepreneurship, from which the concepts and language of social entrepreneurship are largely borrowed. Social entrepreneurs are thus agents of change who use innovative means to meet a social need. Innovation in this context is not necessarily the creation of new products, but applying an existing idea in a novel way or to a new situation, including programme structuring or how a venture’s resources are applied or raised (Dees 1998).

Social entrepreneurship research has progressed from a focus on defining the field, to include an exploration of the nature of the social entrepreneur; the different types of models; motivations behind their formation; macro-level factors influencing their prevalence; geographical and social context; ethical challenges; the type of capital applied; and the intersection with gender (Karanda and Toledano 2012; Fotheringham and Saunders 2014; Powell and Baker 2013; Boluk and Mottiar 2014; Mair et al. 2012; Griffiths et al. 2013; Miller et al. 2012). The literature also explores typologies of social entrepreneurs and Zahra et al. (2009) discuss the ‘social bricoleur’, whose focus is ‘discovering and addressing small-scale local social needs’, the ‘social constructionist’, who ‘exploits opportunities and market failures by filling gaps to underserved clients’ (Zahra et al. 2009, p. 519), and the ‘social engineer’, who identifies and addresses systemic problems by ‘fracturing existing and often dominant institutions and replacing them with more efficient ones’ (Zahra et al. 2009, p. 526).

Perez de Mendiguren Castresana (2013) explores the intersection between social entrepreneurship and global development and puts forth the possibility of collaboration between different forms of organisations including governments, NGO’s and social enterprises to combat poverty.

The author finds that ‘the future of cooperation for development will revolve around the new forms of interaction among every type of agents (including the state), in the context of a convergent approach that will be “organizationally agnostic” and that will always give precedence to results over inputs. Moreover, it is affirmed that the approach will be sustainable and repeatable on a large scale through the standardization of what works’ (Perez de Mendiguren Castresana 2013, p. 249).

Although much work still remains to be done, social entrepreneurship ventures operate all over the world and succeed in meeting social needs where governments and other bodies have failed. In developing countries, social entrepreneurship is considered vital in bridging the gap formed by scarce resources and institutional breakdown or inadequacy (Zahra et al. 2009). Well-known social entrepreneurship projects include the Grameen bank and One World Health, the world’s first not for profit pharmaceutical company.

#### The Overlap with Gender and Female Entrepreneurship

Discussing gender and social entrepreneurship in the same context is relevant because ‘women are a fundamental part of any successful poverty reduction approach due to their disproportionate level of poverty and the consequential effects of such on children and communities within their care’ (Fotheringham and Saunders 2014, p. 194). In spite of the potential for poverty alleviation that the intersection of gender and social entrepreneurship may hold, these authors lament the paucity of such research to date. They find that there is a need for exploring ‘women-centred social enterprise and establishing a feminist discourse as women have unique economic and social experiences and need’ (Fotheringham and Saunders 2014, p. 192). They find further, that social enterprise ‘must reflect the context-specific needs of women’ and ‘this is best achieved by directly engaging women in the development of social enterprise’ (Fotheringham and Saunders 2014, p. 190).

This gap strengthens the case for including social enterprise as a factor in exploring how female entrepreneurship may help to reduce poverty and promote socio-economic development. The need to link gender, social entrepreneurship and entrepreneurship as a whole, is

emphasised by Clark Muntean and Ozkazanc-Pan (2016), who stress the importance of including a gender lens in social enterprise, and find that this may expose challenges facing women in the broader field of entrepreneurship. Further, Griffiths et al. (2013) find that societies that promote gender equality have a high occurrence of social entrepreneurship. Part of the reason they ascribe to this finding is that where there is gender equality, more women have access to 'funding resources and support networks and training that may, in the future, determine their entrepreneurial behaviour (either social or commercial). Business ownership may allow the women to influence change and to make a difference in the lives of other women and the community in general. Women entrepreneurs frequently take on leadership roles in volunteer organizations and are highly motivated philanthropists' (Griffiths et al. 2013, p. 351). The authors also find that 'women's participation in the labor force is a powerful influence on social entrepreneurship activity' (Griffiths et al. 2013, p. 352). From this, we understand that not only is the involvement of women key to social entrepreneurship, but further, a high prevalence of female entrepreneurship in an economy increases the occurrence of social enterprises because women who are economically active engage in behaviours that positively impact communities and have the resources to engage in social entrepreneurship. This is echoed by Levie and Hart (2011), whose research in the UK found that 'there is emerging evidence to demonstrate that women are more likely than men to make deep commitments to address local needs by engaging in social entrepreneurial activities' (Levie and Hart 2011, p. 214).

The reference by Griffiths et al. (2013) to women's involvement in volunteer organisations and philanthropy may not immediately conjure up the image of social entrepreneurship, due to these being seemingly small initiatives and gestures by individual women. Nonetheless, it appears to be congruent with the typology of social bricoleur, described earlier, who identifies and meets small social needs. Thus, it may be argued that the positive gestures and initiatives of women entrepreneurs for the benefit of others in their communities, however small, and though generated from a background of commercial entrepreneurship, should not be dismissed from the fold of social entrepreneurship.

Karanda and Toledano (2012) differentiate between social entrepreneurship in developing and developed world country contexts. They find that in the South African and developing world contexts social entrepreneurs are motivated to help others through their own past experience of personal challenges and through the medium of 'cooperative relationships among the members of community and generating social value to small scale' (Karanda and Toledano 2012, p. 209). On the other hand, developed world social entrepreneurship is seen to be centred on the social entrepreneur's 'vision and social opportunity, as well as their ability to convince and empower others to help them' (Karanda and Toledano 2012, p. 207). The authors also find that in the South African context, the social entrepreneur is often a 'kind of informal leader who uses his/her own life experience for opening new ways of operating in order to transform the concept of social judgement into a local reality [...] they can leverage their motivation, expertise and personal resources to create and enhance social wealth' (Karanda and Toledano 2012, p. 206–207). This supports the argument made above, that small-scale social improvement initiatives by individuals qualify for inclusion in the discussion of social entrepreneurship.

Boluk and Mottiar (2014) find that 'entrepreneurs can often be hybrids and have elements of both commercial and social objectives' (Boluk and Mottiar 2014, p. 63). Emphasising the lack of a need for a rigid dichotomy between social and profit based entrepreneurship, the authors cite Williams and Nadin (2012): 'most entrepreneurs do not purely pursue either profit-oriented or social goals. Rather, they voice both commercial and social logics when explaining their entrepreneurial endeavor, displaying that there are not two distinct types of entrepreneurship but rather a continuum from purely commercial to purely social entrepreneurship, with most combining both logics to varying degrees' (Boluk and Mottiar 2014, pp. 55–56).

Prosocial motivation is a further area of focus in social entrepreneurial studies that may have relevance for female entrepreneurship. Prosocial motivation has been defined as 'the question of why we humans do what we do for others' (Batson et al. 2008, p. 135), or 'the desire to benefit other people' (Grant 2008, p. 48). Sympathy, empathy and compassion have been studied to shed more light on why people engage in social entrepreneurship (Powell and Baker 2013;



Miller et al. 2012; Karanda and Toledano 2012). Miller et al. (2012) find that compassion makes individuals particularly sensitive to social issues and increases the ‘likelihood of social entrepreneurship by encouraging higher levels of integrative thinking’, a ‘more prosocial cost – benefit analysis’, which rejects an ‘either/or’ way of framing issues and choices, in favour of ‘a more flexible and holistic view of problems and potential solutions’ (Miller et al. 2012, pp. 622–625). The same motivation is described by Karanda and Toledano as ‘an inner motivation that comes from their heart [...] and a great sensibility, giving the impression of being persons inspired by the principle of loving others as themselves’ (Karanda and Toledano 2012, p. 210).

The female entrepreneurship literature finds that women entrepreneurs’ attributes include caring and concern for others and pursuing social as well as economic goals and there have been calls for research where women are viewed as social entrepreneurs based on their caring and focus on others (Brush 1992; Jennings and Brush 2013). The discussion of prosocial motivation as inspiration for social entrepreneurship therefore overlaps with and is relevant to research on female entrepreneurship, particularly in the context of how it can impact poverty and socio-economic development.

## 4.2 Social Entrepreneurship Research in the African Context

Although many examples of social entrepreneurship ventures are to be found across Africa, there is a dearth of research in the area. Existing research is mostly empirical and concerns the unique contexts in which African social enterprises operate, including the widespread poverty, institutional voids and lack of infrastructure. These environmental factors are seen to necessitate and engender social entrepreneurship in communities. Given these conditions, the factors required to navigate them and succeed is an area that has generated research interest.

Against this background, studies have included the role of social enterprise in filling institutional voids, lifting communities out of poverty and meeting social needs arising from disease and post-conflict

situations. Studies also examine the forms of social entrepreneurship, including the combination of commercial and not for profit mechanisms in hybrid organisations, and also the factors motivating social entrepreneurs. A few theoretical studies have explored the expectations of social enterprises in relation to their outcomes, and advanced frameworks and proposals for effective monitoring and evaluation.

Gupta et al. (2015) examine the prerequisites for success in social entrepreneurship and highlight five capabilities. These are the importance of understanding the operational context of the venture; innovation involving products and services as well as markets, infrastructure and scale; connecting with key stakeholders; capacity building and education; and building relationships of trust with target communities. Also examining success of social entrepreneurs, Urban (2015) finds that it is important to analyse different economic contexts and their influence on social entrepreneurial behaviours. In the South African context, for example, he finds that there is a general expectation for the State and others to create employment, with research confirming this 'lack of "can-do" attitude [...], where not only is there a sense of entitlement and an expectation that big business, government and others should create jobs, rather than one creating one's own employment, but aspiring entrepreneurs also have low levels of self-belief, experience, inadequate education, and lack of access to finance and business-orientated networks' (Urban 2015, p. 165). In contrast to this, the author finds that social entrepreneurs must have high levels of self-efficacy for their ventures to have a social impact, be innovative, scalable and sustainable.

In a further study examining the contexts of social entrepreneurship, Rivera-Santos et al. (2015) explore acute poverty, informality, colonial history and ethnic group identity as factors that could have a unique influence in shaping African social entrepreneurship. With regard to poverty, the authors find that social enterprise is likely to be prevalent where there is extreme poverty, and ventures are likely to target the poor, and be inclusive of them in order to harness their intimate understanding of their problems and context. The authors also find that conditions of extreme poverty are likely to engender compassion in individuals, and also create strong self-perception of being social entrepreneurs.

This compassion is then channelled into social entrepreneurship ventures. This mirrors the finding by Karanda and Toledano (2012) that social entrepreneurs in the African context are motivated by their own experience of suffering and challenges as well as a high degree of empathy that propels them to want to improve the lives of others.

Rivera-Santos et al. (2015) further found that the colonial legacy of African countries resulted in ex British colonies being more formalised than countries that were colonised by France or other Western nations. The authors find that ex British colonies tend to be more prosperous than other ex-colonies and this has a result on the self-perceptions of entrepreneurs, who view themselves as commercial entrepreneurs, rather than social entrepreneurs, even though their operations may involve a high level of socially beneficial activities. It was found that for this reason, in identifying social enterprises, it was important to look beyond how the entrepreneurs perceive or describe themselves, to the actual activities of the enterprise and their social impact. In terms of the influence of ethnic identity, the authors found that the 'Ubuntu' philosophy of embracing humankind that is prevalent in many African societies may result in African social enterprises having a more social than commercial focus.

Empirical research that explores the role of social enterprise in solving specific social issues include a study by Sserwanga et al. (2014), who examine the positive contribution of social entrepreneurship in post-conflict recovery in Uganda, and find that it can enhance the social and psychological well-being of communities by increasing social capital. A further study by Rangarirai and Zororo (2016) finds that combining social entrepreneurship and social work is effective for filling the void that exists around social care in Zimbabwe and proposes incorporating education on social entrepreneurship in the training of Social Workers.

Other studies have examined the factors motivating the founding and sustaining of social enterprises. Omorede (2014) and Karanda and Toledano (2012) find that the motivations of social entrepreneurs in the African context differ from what motivates Western social entrepreneurs. Omorede (2014) finds that in Africa social entrepreneurship, apart from providing solutions to poverty, may also be seen as a calling due to traditions and beliefs of the entrepreneurs, and the fact of

having experienced the challenges they seek to solve. Similarly, Karanda and Toledano find that in Africa and developing world contexts, social entrepreneurs are motivated to help others through personal experience of challenges and achieve this by collaborating with communities to generate benefits, which may be on a small scale. They contrast this against developed world social entrepreneurs who are motivated by a vision and perceiving an opportunity.

Although most studies are empirical, a few have proposed theories for use in measurement and evaluation. Prieto et al. (2009) proposed training programmes in social entrepreneurship for members of the African diaspora, returning home after receiving training and education in the West. They propose this as the best means of tapping into their skills and experience to develop their countries of origin. The authors propose a theory of change approach to measuring and evaluating the impact of such programmes. Holt and Littlewood (2015) propose a framework for identifying, mapping and monitoring the impact of hybrid organisations. Their framework measures expected outcomes against actual achievement that includes improvements in economic, psychological and physical well-being of targeted communities.

Similar to the idea of collaboration between different agents, put forward by Perez de Mendiguren Castresana (2013), Nwuneli (2016), writing on social innovation in Africa finds that 'Key stakeholders, including governments, development partners, private sector and civil society, all have critical roles to play in supporting the scaling of social innovations on the African continent. More specifically, governments need to work independently and collaboratively to create an enabling environment, including implementing laws, regulations and incentives which encourage companies, communities and individuals to invest in social innovations. They also need to leverage public resources and infrastructure to actively support and partner with social entrepreneurs to scale high-impact interventions' (Nwuneli 2016, p. 124).

Similar to female entrepreneurship research, the trends in social entrepreneurship studies in Africa reveal that local research in this area remains at an infancy stage. Most studies are empirical and explore the conditions prevailing in terms of contexts, challenges, the role played

and characteristics of entrepreneurs and enterprises, all of this against the background of extreme institutional voids and the resulting social deficiencies. Importantly, the research suggests that much of Africa's social entrepreneurship ventures are hybrid in nature and combine a profit motive with a social cause. This has implications for viewing women entrepreneurs as social entrepreneurs, as their desired functionalities for fulfilment are multifaceted and often include the need to benefit others through their business.

### 4.3 Female Entrepreneurs Impacting the Lives of Others

In Chap. 3, we saw that the accumulation of capabilities and adoption of values and a personal ethos shape women's entrepreneurship journey and direction. Also, the more they expand and deepen the variables along their entrepreneurial journey, the more they grow their influence and power. This equips them to impact community through their enhanced networks, social capital, improved education, life and work experience and other developed capability sets, all enabling them to have a greater reach. Conversely, in spite of their best intentions and attempts to help others, the less they succeed in growing the variables along their entrepreneurial journey, the less impact they are able to have on community because of a less developed capability set, limited networks and social capital.

Thus, women's capabilities, qualities, values and experiences determine their approach to entrepreneurship, challenges, life and future aspirations and also inform a world view, which includes their attitude to helping others and what they choose to do about it. In exploring how women use their entrepreneurship to impact the lives of others, we are potentially able to connect female entrepreneurship to a possible positive transformative impact on communities and to social entrepreneurship.

The ways in which some interviewees are helping others through their entrepreneurship and influence are presented in the following cases.

### Case 1—Ghana Integrated Healthcare Entrepreneur

#### Her Business Provides Educational Opportunity to Improve Employees' Lives

'When you hire one person in Ghana, you actually hire ten people because they have a nephew, a niece, a brother, a sister that they're paying school fees for. So I pulled all my staff in to sit down and talk about how do we make sure we sustain this [...] so all of us can have a job and also hire other people who have finished school and don't have a chance to continue their education. Especially women [...] because I wanted a lot of the young ladies to see that if I can do it, they can do it. They need to see that it is doable, so I started pulling a couple of the young people in. [...] in that [region of Ghana] the young ladies are not confident in themselves. They're not being given an opportunity to be what they really want to be, so I want to take it to their doorstep. I want them to see, it's doable, you can do it, come in and join us. [...] I can see the difference it's making. I have a couple of young ladies who started with us as cleaning ladies and we had them go back to school to learn how to do Medicine Aid or Health Aid. Most of them have graduated, now they're working as Health Aides, some of them are working as Dispensary Assistants. Then we get a new crew in, we tell them 'whilst you're here, don't stay where you are, you have an opportunity to learn. When the lab folks are working and you're finished cleaning, go to the lab, ask them what they're doing. Learn how to use the haematology machine – nothing can go wrong with the machine; the worst thing that can happen is it will shut down. So what? Somebody will fix it. But learn something other than the cleaning. Educate yourself and do something with what you're doing here. You're in an environment where there's so much, we've got dentistry, we've got pharmacy [...] pick one, learn it and get out of where you are, because if your younger sister sees you changing the way you dress and the way you hold yourself, she would want to do it too. So in my small way that's how I think of poverty alleviation. Not giving them money but, come on, learn something, do something with yourself and feel comfortable with yourself – just be confident in yourself. What did you come in here for? What did you really want to do when you were growing up? You wanted to be a nurse but family didn't have money? Ok. You're still going to do the cleaning but I want you to start the nursing school at night. I'm not going to let you stop working, you're going to do double work but you're going to start nursing school and you're going to keep going. And when I see you're not going, I'll fire you from this job. Some of them go, some of them stay. The ones who stay you can see an improvement in them. [...] I feel like it's my job to educate them and show them. Even if they do leave, I have a strong feeling they're going to show other people what they've learnt and by doing so somebody else will also pick it up, you never know. Just create a chain and just be a change agent.'

In Case 1, the entrepreneur provides a living to people and their families by giving them jobs. In addition, however, she consciously and diligently ensures that all employees have the opportunity to develop further through practical learning opportunities in the business itself. She does not stop there, but also finds out the career aspirations of her workers and helps them to attain them through further formal education while they continue to work. Thus, through her business she is providing livelihoods, improving lives, sustaining families and developing role models for the community.

### **Case 2—Namibian Private Equity Partner**

#### Uses Her Influence, Networks, Knowledge and Business to Promote Youth Entrepreneurship

I serve on the board of [ a ] foundation [...] we have projects we run and I'm in charge of one involving collateral refunding that is linked to an entrepreneur programme. We take a group of young people up to age twenty-eight every six months, and take them through an entrepreneurship mentorship programme [...] we raised 4 million and are trying to raise an additional 1.5 million. When the first group graduates we will give them funding. The group is made of aspiring entrepreneurs with viable ideas. We have a bank on board to help match the loans we give. We're working on a 50% default rate because it's collateral. After the mentor programme we'll take them through the full spectrum of building their projects under another project we're doing [...]. We've identified five areas where we take Namibian products and link them with big business to be able to be their producers [...]. What's helping us is that because we have a venture capital in Namibia we can help some of these kids [...]. So we've decided to bring them into the mainstream through our own businesses that are in the same area for them to be taken through.

The Namibian entrepreneur, in Case 2, lends her professional experience to projects to benefit the youth and encourage entrepreneurship. Further, she uses her influence to link businesses owned by young people to big business as potential service providers. She also gives them the benefit of her own personal venture capital business by investing in them. These combined offerings to young people enable them to have a head start in establishing their own successful businesses by being able to borrow loans that are guaranteed, obtain clients for their services and venture capital funding to finance their operations.

### Case 3—Zambian Entrepreneur

#### Motivated By Concern for Others

When my husband died I was left with these ten [farm] workers and I couldn't find it in my heart to fire them and let them go. So because I didn't know what to do so we started stumbling on and I started learning everything I could [about farming] and then we got some structure going. Now we are into large scale tomato growing, that's the cash flow because you sell tomatoes every single day; the cows are a fall back.

[...]

Education for me is number one; I'm so passionate about it, I'm even thinking of starting a foundation, my personal foundation to help people go to school. I'll give just a simple example. The farm where I live is 35 km from the city so it's not very far and I'm right on the main road. The area opposite me on the other side of the road has maybe a population of 8000 people and it's got one primary school, which is 5 km from the road. So I've got little children on the farm, my workers' children—babies—seven, six, eight years. In this day and age they have to walk 5 km to school and 5 km back. And some of them have no shoes, some of them have no books [...] and I'm like we've got to do something about this. So I got my daughter and her friends and they've started an initiative called 'Feet First' so they go around collecting used shoes. So [...] if there's one thing I could do to leave a legacy or footprint, we could build a school in the rural area, using burnt bricks. So I was thinking why don't we use the people there—the fathers who don't do anything, the young men just loitering because they can't get jobs—to build a school. And the other thing was it goes from grade one to grade seven, so [...] when you finish primary school you do a primary school leaving exam but we don't have enough secondary schools so those who pass have to look for a school; the next secondary school from there is 20 km away. So for the girl child they'll just drop out and get married. For the boy child they'll just sell cigarettes or be drinking beer or whatever because they've nowhere else to go. But if there was a school they could go there. Those who pass, some go to school or drop out; and those who fail, that's the end of their story so how is this environment going to develop ever?

In this case, the Zambian entrepreneur uses her business, her influence and advantage in different ways to benefit those in her community. She turned her farm from a hobby to a commercial venture to enable the workers to keep their jobs and sustain their families, in addition to which she sends them on courses to increase their education and technical skills, and improve themselves. Further, she is sensitive to the situation of those she sees around her; especially, the children who have walk several kilometres to school and back without shoes. As a result,



she involved her daughter in an initiative to supply shoes to these children. Also through her concern for children she wants to leave a legacy by building schools closer to the farming community in order to make education more accessible to children. This initiative would contribute to ending early marriage for girls and reduce joblessness among the local youth.

#### **Case 4—Senegalese Food Processing Entrepreneur**

##### Fosters Female Entrepreneurship by Passing on her Skills and also Outsourcing from Women

She has provided hope to many women by helping them to start up in business. Women sometimes approach her to ask for help and she teaches them her skills, refers her own clients to them and shows them how they can succeed. In helping others in this way it is a win-win because she is able to outsource to them and meet the demand of her customers.

In Case 4, the Senegalese entrepreneur unselfishly passes on her skills and industry contacts to other women. In addition, she also outsources business to these women. Through these actions, she nurtures their entrepreneurship and helps to ensure their success by helping to create a market for their products.

#### **Case 5—Ghanaian Garment Manufacturer**

##### Her Business Provides a Refuge, Training and Employment and Helps Destitute Women to Turn their Lives Around

We employ mostly women—ninety percent of my staff are women. What I do is that when they come from the streets, we have a house, a hostel, so we house them. You have to groom them; you teach them how to bath, you teach them what to wear—it's a whole exercise. Of course a lot of them through no fault of theirs, they find themselves in certain situations so it's a lot of work and that's what now, like I say, gives me a lot of satisfaction. Taking people off the street, giving them skills, employing them and at the end of the month giving them a salary. It's so fulfilling, so that's what we do. So now we get people coming from the villages who have heard about us, or those who are here already send information out and so they come. So when I interview you and I see that you have a passion to get a skill—it's fulfilling, it's really, really nice. [...] It's expensive and what happens is that sometimes you invest so much in them, by the end of the journey they're ready to go back. It's painful so it is a very, very

expensive exercise but it's still very fulfilling. I tell myself that even if they go back, at least they have something; if they really want to be off the street they can be. And for me that's it—when I go back home and I sleep, I sleep well. I'm happy.

In Case 5 the Garment Manufacturer takes women off the street and turns their lives around in more ways than one. Firstly, she teaches them to care for themselves by teaching them personal hygiene; secondly, she provides them with accommodation that doubles up as a place of safety, as it enables them to be off the streets where they may engage in potentially dangerous activities to try and earn a living; thirdly, she provides them with training that gives them a profession; and last but not least, she gives them employment and an income that provides them and their families with a better standard of living.

#### **Case 6—Benin ICT Entrepreneur**

##### Gives other Women the Benefit of her Entrepreneurial Experience and Skills

She has an initiative where she helps women in small businesses and encourages them to succeed. She teaches groups of women to be self-sufficient by giving lessons in personal development. In addition, as an ex-restaurateur she is using her own resources to teach cooking skills to others for use in the restaurant business.

Similar to Case 4, the entrepreneur from Benin passes on her skills from her prior experience as a restaurateur to other women, and uses her own resources to help them become successful. She also mentors other women and passes on useful lessons to encourage them in business.

#### **Case 7—Ghanaian Human Resources and Recruitment Company**

##### Has Established an All Girls Secondary School and Entrepreneurship Clubs in Schools

She has co-founded an all-girls secondary school, which in addition to giving girls a world-class education, aims to help them to reach their full potential. The prospectus states that the school aims to teach girls

to know their self-worth, accept that it is possible to have the best of all worlds—the world of work as well as the balance with family life; to discover their purpose, develop their soft skills, critical thinking skills, become more solution oriented, and to focus less on self and more on making the world a better place.

Her business also has a foundation that has established entrepreneurship clubs in twelve schools to teach entrepreneurship to young people and encourage them to consider this as an option rather than only looking to become employees in future.

Knowing the value of education, the Ghanaian entrepreneur in Case 7 has used her influence and social capital to join forces with others to create a world-class boarding school for girls. Here, they are inculcated with a spirit of excellence and belief in themselves and equipped with tools to promote their own advancement in the world and also be a positive influence in society. In addition, her foundation is fostering entrepreneurship among young people by working with schools and the Ministry of Education. Through this, she is creating a generation of people who will create jobs for themselves and others and contribute to economic development.

In different ways, these entrepreneurs and others who were interviewed are making a significant impact on the lives of people in their immediate communities. In their own businesses, they view their role as being about more than just being in business to make profit. While some are motivated to go into business to provide jobs for people, others resist growing their businesses beyond a certain level so that they can ensure job security for all employees, rather than hiring and firing according to the volume of work. For some their attention is focused on their surrounding community and improving the lives of community members. Others have harnessed their influence, social capital and well-developed networks to help young entrepreneurs and foster a spirit of entrepreneurship among the youth. In all of these cases, socio-economic development is taking place through women entrepreneurs incorporating other-centric indicators of fulfilment in their business models.

## 4.4 African Women Entrepreneurs as Hybrid Social Entrepreneurs

Because of the other-centric initiatives of women entrepreneurs and their concern with improving the lives of others, I find that the line between social entrepreneurship and female entrepreneurship is blurred and women assume the role of hybrid social entrepreneurs, whether they are conscious of it or not. Rivera-Santos et al. (2015) find that in identifying social entrepreneurs it is important to look beyond entrepreneurs' self-perception to their activities. Thus, whereas entrepreneurs may perceive themselves as commercial entrepreneurs, a closer look at their operations might reveal activities that fall within the realm of social entrepreneurship. I find that this applies to African female entrepreneurs, who often operate amidst dysfunctional systems with no social welfare. As a result, they witness the hardship and deprivation that ensue and incorporate social upliftment initiatives into their business models. Interviewees use their entrepreneurship, skills and influence in various ways to transform the lives of others. They do this regardless of the profit motive and for some, their entrepreneurship focuses on or includes helping others through, for example, youth development, job creation and setting up foundations for purposes such as the development of women. This was true of women interviewed in previous research in South Africa (Boateng 2016) and is also true of women from other African countries, as the case studies show.

Karanda and Toledano (2012) find that 'growing up in a difficult context has contributed to shaping persons with a high level of commitment with their community' (Karanda and Toledano 2012, p. 210). This may be said of women who, whether they have experienced it directly or not, know what hardship is and empathise with those whose lives are diminished as a result of difficult circumstances resulting from the unique challenges present in many African countries. These women want to be part of the solution to the problems they see around them and use the means at their disposal, including their entrepreneurship, to help improve the lives of other people. In describing social entrepreneurship in the South African context, Karanda and Toledano find that the social entrepreneur is a 'kind of informal leader who uses his/her own life experience for

opening new ways of operating [...] and leverage their motivation, expertise and personal resources to create and enhance social wealth' (Karanda and Toledano 2012, pp. 206–207). Zahra et al. (2009) describe typologies of social entrepreneurs including the 'social bricoleur', whose 'focus is on discovering and addressing small-scale social needs' and the 'social constructionist', whose focus is to 'exploit opportunities and market failures by filling gaps to underserved clients in order to introduce reforms and innovations to the broader social system' (Zahra et al. 2009, p. 519). These descriptions fit many of the activities of the women interviewed.

#### 4.4.1 Boosting the Socio-economic Development Potential of Women Entrepreneurs

Based on the descriptions of social entrepreneurs, and on the other-centric activities of female entrepreneurs in helping others, as highlighted in this chapter, I see African women as hybrid social entrepreneurs (Boluk and Mottiar 2014), who may be aligned with the categories of social bricoleurs and in some cases social constructionists. It is therefore reasonable to surmise that if women entrepreneurs were helped to increase their capabilities to empower themselves and grow their entrepreneurial success, they would do even more to help others. Rao (2014) finds in this regard that 'investing in women would drive economic growth and subsequently lead to safer, healthier, better educated families and communities' and also 'women entrepreneurship education and development programs have contributed to business growth and better lifestyle' (Rao 2014, p. 288). Further, Naudé (2012) finds that 'donors and international development agencies have turned to entrepreneurship to improve the effectiveness and sustainability of aid' (Naudé 2012, p. 2). Emphasising the value to development of collaboration between different business and organisational forms, Perez de Mendiguren Castresana (2013) finds that 'the future of cooperation for development will revolve around the new forms of interaction among every type of agents (including the state), in the context of a convergent approach that will be "organizationally agnostic" and that will always give precedence to results over inputs' (Perez de Mendiguren Castresana 2013, p. 249). Based on these factors, I believe that institutional support

and partnering to tap into and strengthen the other-centric efforts of African women entrepreneurs would strategically direct and enhance their impact on community. This would result in greater improvement in the lives of people, thus helping to accelerate and deepen the impact of socio-economic development. This would have the triple benefit of boosting female entrepreneurship by enabling women entrepreneurs to be more successful by attaining their commercial and social goals to a greater degree; improving the lives of communities; and also providing an effective and practical means for development entities to achieve their ends through women entrepreneurs who are embedded within communities and can be used as an effective conduit for development.

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# 5

## A Theory for the Development of African Female Entrepreneurship

**Abstract** Women are inspired to become entrepreneurs through the example of friends, family, mentors and by their own self-efficacy and passion. To grow and develop, female entrepreneurs must continually acquire capabilities through further education, skills acquisition and networking. Building these capability sets requires specifically designed support. Improved access to funding is needed including innovative banking with assessment and lending criteria responding to how women do business. Entrepreneurial development and experience are accompanied by personal growth and a refined personal ethos. As well-being and success increase, their principles and values motivate women to increase their other-centric activities and focus. The ability to advance towards success, while extending outwards to impact community is a valuable resource and can be enhanced by capability boosting and gender-targeted support policies.

**Keywords** Specifically designed support · Improved access  
Entrepreneurial development · Gender-targeted support policies

The previous chapter examined the other-centric activities of women entrepreneurs against the background of social entrepreneurship and found that the initiatives of women are compatible with social entrepreneurship. For this reason, African female entrepreneurship was seen to fit into the realm of hybrid social entrepreneurship. In the current chapter, the findings on female entrepreneurs are tied together in a theory on how women may be supported along their entrepreneurial journey to maximise their potential and expand their developmental impact, which is considered to be a valuable resource. Recommendations are made on how to tap into and grow this resource through collaboration with development agencies, governments and other organisations that seek to fight poverty through socio-economic development. Suggestions include fast tracking female entrepreneurs into Africa's economic mainstream by providing them with support that takes into account their phased development through the cumulative acquisition of capabilities.

A future research agenda for African female entrepreneurship is then proposed to increase the body of knowledge on this important field.

## **5.1 A Theory of Female Entrepreneurship Development and Poverty Alleviation Through Targeted Support**

A theory is put forward for a phased approach to entrepreneurship development, accompanied by proposals for specifically targeted support at each stage. The theory builds on prior studies for validity and to create a link with existing theory.

### **5.1.1 Becoming an Entrepreneur**

Women's inspiration to become entrepreneurs comes from many sources including the example of family, friends, mentors, those they admire and especially parents, whose influence is crucial. In addition, women are also self-inspired to become entrepreneurs through their passion and sense of self-efficacy or through pull factors, where their entrepreneurship is in response to a draw such as market opportunity,

self-fulfilment, or higher income, or push factors, where they enter business out of necessity. Women draw on the capabilities they possess including education, personal attributes and networks to identify information, resources and assistance to formulate and implement their intentions and start a business. In order to mitigate the consequences of being pushed rather than pulled into entrepreneurship and to enhance the chances of success and fulfilment for all female entrepreneurs, they need to be accompanied in their start-up and development phases by targeted support (Greene et al. 2013; Langowitz and Minniti 2007; Jennings and Brush 2013).

### **5.1.2 Female Entrepreneurship Develops and Incorporates Life Enhancing Initiatives**

To grow and develop their business, female entrepreneurs must continually grow capabilities through further education, skills acquisition and networking. Their growing capability set helps in equipping them to harness necessary resources like funding, markets and other elements needed to achieve business goals. To assist them in building these capability sets, it is important to provide support that takes into consideration their different needs. In view of these differences and the fact that women are not a homogeneous group, I would propose that support be preceded by needs assessment to determine the specific forms of support required. Ultimately, this would result in support that achieves the desired goals, rather than a one-size-fits-all approach that defeats the purpose by not being appropriate for some. For example, modern entrepreneurs who are well educated and possess relevant work experience would have different needs from traditional entrepreneurs, who are often pushed into entrepreneurship and may possess few comparable advantages to modern entrepreneurs. Taking into account the difference in capability levels would lead to the design of appropriately targeted support. Marlow and Patton (2005) echo this and observe that ‘dedicated policies and support initiatives which recognise specific forms of gendered disadvantage and assist women in negotiating this challenge as far as possible, are absolutely vital and do make a difference’ (Marlow and Patton 2005, p. 730). Also, Marlow and Patton (2005) and Neeley and Auken (2010) find that

for modern entrepreneurs who are well educated, professionally trained and have relevant work experience, they have effective networks, relevant skills and experience as well as their own financial resources to put to use in a business and are also able to attract funding. In addition to targeted support, I would propose that in order to encourage both types of entrepreneurs, and to enhance their potential to succeed in business and ability to impact poverty alleviation, their entrepreneurship should be accompanied by support not just at the beginning but through all the stages, in response to their changing needs. I would suggest that in the context of less educated or experienced entrepreneurs, there should be a combination of classroom learning where business skills are imparted, accompanied by practical experience to learn how to apply skills in the actual running of business. In addition access to funding should be made available to enable them to fund their businesses adequately. I would propose in this regard that innovative ways of banking be introduced that target women specifically, and look at new lending and assessment criteria that reflect the ways in which women do business. These recommendations find support in Fischer et al.(1993), who propose that programs be initiated that help women to gain practical work experience in their intended area of entrepreneurship. This would mitigate the effects of not having had the benefit of prior relevant work experience. The authors recommend that the emphasis for policy makers should not be on classroom education, of which there is no shortage, but rather on apprenticeships. With regard to funding, Fischer et al. further propose that lenders should assess both the business and non-business experience of women, as although women appear to apply different criteria to men in business, they still achieve their desired goals.

### **5.1.3 Increased Entrepreneurial Success Expands Potential to Positively Impact Others and Her Own Well-Being**

Entrepreneurial development and experience are accompanied by personal growth, hence as female entrepreneurs become more successful and increase in capabilities, including expanded networks, social capital,

financial resources, influence and power, they also refine their personal ethos. This encompasses their different personalities, innate characteristics, preferences and values and helps to shape their management style and business culture and also marks their definition of business goals and desired functionings. The growth of female entrepreneurs is therefore achieved through a mix of personal and business life experiences, including issues of womanhood and gender such as motherhood, home care responsibilities and the challenges and successes of entrepreneurship, all of which contribute to moulding them. Entrepreneurship thus follows a diverse growth path—‘women have many roles to play in their lives, so may not follow normal expected growth cycles based on stereotypical male-owned business cycles’ (Morris et al. 2006, p. 226).

Women’s tendency to be compassionate and nurturing causes many to incorporate aspects of caring for others into their entrepreneurship. These caring aspects are part of what Kantor (2002) recognises as the multidimensionality of female entrepreneurs’ success and fulfilment indicators, and which I term other-centric. Principles and values, honed by growth and experience, enable and motivate female entrepreneurs to increase their other-centred activities and focus, even as their personal well-being increases with progressive success. Women attain self-actualisation partly through helping and improving the lives of others, and this other-centric aspect of their entrepreneurship is included among their success indicators. This feature of women’s entrepreneurship can be harnessed and encouraged to grow its impact to improve lives and fight poverty. At a more advanced stage of entrepreneurship, stronger networks and influence enable women to mobilise others—including influential contacts, corporates and other businesses—to join in uplifting communities and disadvantaged people. Thus, I consider the female entrepreneur’s ability to advance towards business success, while concurrently extending outwards to community in impacting poverty, to be a valuable resource that can be grown by the provision of capability boosting and gender-targeted support policies and initiatives. These include education, skills, funding and facilitation of networks and networking skills. To maximise success in poverty alleviation efforts, support in this area should be ongoing and accompany other

business support. Such initiatives would help women entrepreneurs to grow their social capital to help them in their business operations and other-centric initiatives.

In addition to such support, recognition and encouragement of other-centric efforts may be through the provision of assistance in refining and implementing poverty reduction strategies. Thus, I propose a two-pronged approach where support is available for both business-centred goals and other-centric goals. Jennings and Brush (2013) cite Global Entrepreneurship Monitor data that finds women to be more likely than men to incorporate social goals with the economic goals of their businesses. The proposed two-pronged approach would capitalise on this tendency of women and would not only contribute towards creating a new norm for female entrepreneurship, with recognition for its poverty alleviation impact, but also encourage women entrepreneurs to grow this aspect of their businesses. I have argued elsewhere that the social focus of female entrepreneurship, along with economic goals, qualifies them to be considered as hybrid social entrepreneurs. This would qualify them for the kind of attention and support that I propose, and would earn additional recognition for female entrepreneurship and its caring aspects as valuable, worth replicating and deserving of its own norms. Further, because women's private and business networks tend to include many females, through them they are able to initiate a chain of care and empowerment and improving lives, by empowering and educating women in their circles, who in turn use their agency to do the same for others in their families and communities. These ever expanding circles of people development efforts have the potential to reduce deprivation not just in a palliative way, but radically, by people being fed, educated, trained or empowered in business, and experiencing improvements in health, living standards and capability development that enables them to be self-sustaining. Sen attests to the importance of such efforts by women and finds that 'the limited role of women's active agency seriously afflicts the lives of all people – men as well as women, children as well as adults' (Sen 1999, p. 191).

### 5.1.4 Interventions to Validate, Support and Optimise Her Role in Business will Extend Her Impact on Poverty

Female entrepreneurs are also women with roles and responsibilities that are dictated by both biology and socially imposed gender. Thus for many women, being fulfilled and successful as an entrepreneur goes hand in hand with being able to integrate the roles of motherhood and family with their entrepreneurship. For these women, finding a balance, or what Shelton (2006) refers to as work–family management strategies, is important. Ultimately, to promote female entrepreneurs' success and through that increase their ability to impact poverty, they need to be supported in new and innovative ways that free them to engage in entrepreneurship without feeling conflicted about their other roles. Initiatives such as provision of support for family care or creating acceptance towards child-friendly business environments, where women are not discriminated against for the presence of their children at work, would be an important step in changing the status quo to encourage business to acknowledge, accommodate and support all the roles of women. Creating new norms would need the agency of women entrepreneurs themselves through changing behaviours and the narrative around practices including support. In this regard, Marlow and Patton (2005) find that 'women have proved able, when using their own agency, to challenge barriers and lobby for change' (Marlow and Patton 2005, p. 729). This would contribute to creating new standards to enable women to excel at entrepreneurship, by being at liberty to seek multifaceted satisfaction that includes business and social goals that contribute to self-actualisation and make a valuable contribution to poverty alleviation. Shelton (2006) finds, and I concur, that the work–family life balance is so critical to the success of female entrepreneurs, that it should be incorporated into the planning of the business and included in its fund-raising efforts. As with other business inputs and resources, funding would then be obtained to cover efficient and reliable home care arrangements to enable the entrepreneur to be properly supported in her family roles, and therefore able to successfully manage her business. Shelton also recommends that policy



and initiatives to support women entrepreneurs should include assistance like government grants or loans to pay for family support, or counseling on strategies to manage this aspect of their lives. The author also recommends funding of high-quality childcare facilities within business incubators.

## 5.2 Conclusion

Africa's female entrepreneurs have a pivotal role to play in the continent's socio-economic development, given their positive impact on the well-being of communities. The challenges they continue to face, including difficult access to funding, discriminatory inheritance and land ownership laws, and inadequate support infrastructure, should be resolved to enable them to reach their full entrepreneurial potential. Countries that deliberately create an enabling environment for female entrepreneurs to thrive by introducing women-friendly policies and initiatives stand to benefit greatly from these measures. This view is supported by Bradshaw et al. (2013), who write: 'societies that discriminate by gender tend to experience less rapid economic growth and poverty reduction than societies that treat males and females more equally' (Bradshaw et al. 2013, p. 4). They also find that 'if African countries had closed the gender gap in schooling between 1960 and 1992 as quickly as East Asia did, this would have produced close to a doubling of per capita income growth in the region' (Bradshaw et al. 2013, p. 5). Further, referring specifically to the lack of access to resources by women, and the positive developmental impact of empowering women, they write: 'In terms of productivity, for example, if the access of women farmers to productive inputs and human capital were on a par with men's access, total agricultural output could increase by an estimated 6–20%. In terms of allocative efficiency, while increases in household income are generally associated with reduced child mortality risks, the marginal impact is almost 20 times as large if the income is in the hands of the mother rather than the father' (Bradshaw et al. 2013, p. 5).

The socio-economic benefits that female entrepreneurs bring to their own families and to the wider community are justification for seeking to increase their number and impact. This would be achieved through measures such as increased research, improved access to education and funding, elimination of gender bias, and collaboration with established developmental and other organisations seeking to enhance community welfare and reduce poverty.

### **5.2.1 A Future Research Agenda for African Female Entrepreneurship**

The main limitation of this book is that in attempting to help bridge the research gap on African female entrepreneurship, it touches on many aspects to give the reader a broad understanding of the field. In so doing, it fails to drill down into specific areas that need to be researched in detail. Some of these areas provide input for a proposed research agenda on African female entrepreneurship.

Areas that come to light through this book and that are suggested for further research include the following:

#### **The History of Entrepreneurship and Female Entrepreneurship in Africa**

Entrepreneurship is acknowledged as important to the development of this continent but is approached from a Western perspective that largely ignores the long-standing existence of entrepreneurship in Africa, prior to the assimilation of Westernised business concepts. To advance entrepreneurship development, it is important to explore these antecedents and create an awareness of the important role entrepreneurs have always played in Africa and the forms of their entrepreneurship. This will not only provide valuable knowledge, but also instil pride in our own business heritage, including the importance of women entrepreneurs. This endeavour should include further research on the impact of colonisation, apartheid and post-colonial independence on female

entrepreneurship. The work of Akyeampong and Fofack (2013, 2014) lays an important foundation for such research.

### **Female Social Entrepreneurship in Africa**

Social entrepreneurship in Africa provides support to communities by helping to fill voids created by dysfunctional institutions. This book highlights the important role played by female entrepreneurs in the socio-economic development of communities and has suggested that they may be regarded as hybrid social entrepreneurs. This needs to be extended further with research that considers African social entrepreneurship as a whole and explores women's involvement in this field. Such research would cover the spectrum of social entrepreneurship from the purely social to blended commercial and social.

### **Female Entrepreneurship in Non Anglophone Africa**

African entrepreneurship research is dominated by research on Anglophone countries. It is important that parallel research be carried out on non-English-speaking countries including Lusophone, Francophone and Spanish-speaking countries. Not only is this research important in its own right, but it would also allow comparisons to be made between countries and lessons learnt across the different language barriers.

### **How Women Overcome Institutional Voids and Other Challenges to Become Successful**

Most research on women entrepreneurs in Africa concerns the barriers and challenges faced. What is missing are studies on how successful women have been able to overcome these barriers to attain success. Such research is needed in order to move away from solely descriptive accounts to studies that teach lessons that can be emulated by other women and help to create more entrepreneurs.

## **Women Entrepreneurs in Male-Dominated Sectors**

As an extension of research that provides lessons from successful women entrepreneurs, it is important to highlight how women break into male-dominated sectors. Again, this is important to provide a record and example that other women could follow in order to achieve a critical mass of women in fields where they could contribute and benefit but have difficulty entering.

## **Research on Entrepreneurship Education and Support for Women**

Research has shown that women are social beings and generally prefer to network among themselves and benefit from being in clusters. Research is needed on the ways in which women in African countries can be best supported for their entrepreneurial development. Such research would steer away from applying received wisdom on development methods to explore the needs of local women and how best to meet them. This is needed to enhance support delivery and education to improve the quality and success of women's entrepreneurship.

## **Research on the Contribution of Entrepreneurs Returning from the Diaspora**

Several reports have highlighted the positive difference being made by Africans returning to their countries of birth after being educated and gaining experience in Western countries. It is important to move away from generalised reporting to research that takes an in-depth look at these people to see what they bring and how they contribute to Africa's development. Within that, it is important to see how women are returning and contributing. This would also provide insights on the contribution of women to socio-economic development in Africa and what elements of their education and experience make the most impact.

In highlighting areas for a future research agenda, it is important to note that all entrepreneurship research is important. However, given that in many African societies culture and tradition limit women's economic participation, it is important to highlight women's entrepreneurship and how they can be supported to reach their full potential to contribute to socio-economic development in Africa.

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