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# Determinants of Female Entrepreneurship Success in the Agricultural Sector: An Examination of SMEs in South Africa

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### ABSTRACT

The Agricultural sector in South Africa is amongst the main contributors to job-creation South Africa. Since the post-apartheid era, South Africa has seen a severe transformation in this sector, of which previously disadvantaged farmers (especially women) are now on the forefront in terms of new developments, and SME business expansion. However, the efforts of the government to sustain SMEs are yet to alleviate the challenges agricultural SMEs are facing. This article looks at the determinants of business successes for female owned SMEs. The trustworthiness and internal consistency examination of the instrument was done, with test re-test reliability method and Cronbach Alpha index. They both generated an R-value of 0.70 and 0.875 respectively. Multiple Regression technique was used in estimating the coefficients' of impact on success. Findings showed that certain characteristics of the entrepreneur, including Entrepreneurship Skill, Financial Resources, Capital Start-up Amount and Customer and Market Access have a significant impact on Female Entrepreneurship Success. We recommend a major overhaul of government interventions designed to enhance the skills of female entrepreneurs as well as broadening their customer and market access base. This has become imperative for addressing the challenges of business success for female entrepreneurs.

**Keywords:** Business, Entrepreneurship, Female, SME

**JEL Classifications:** D6, M1, M2

## 1. INTRODUCTION

Statistics indicate that South Africa, in 2018 was ranked sixty-one out of one hundred and thirty-eight countries on the Global Competitive Index (GCI); down twenty eight places since 2010. This is recognised to be primarily due to certain issues, such as inadequately educated workforce; restrictive labour regulations; insufficient government bureaucracy and the burden of government regulations; escalating cost of doing business due to crime, theft and violence; corruption; and high unemployment (WEF, 2017:34). It is acknowledged that if the South African economy had followed a different, non-discriminatory development in the past, the situation could have been better. For instance, entrepreneurial abilities of Africans, particularly in agriculture had been suppressed and this is one of the factors responsible for the inequality and dualism in agriculture and agribusiness

(NDA, 2002). This situation has created poverty and widened the inequality gap between the rich and the poor. It can be argued that more than two decades after democracy, poverty and inequality are still common in South Africa. In rural areas, for instance, the situation is dire because about 65% of the people are poor with 27% below half the poverty line (Hunter et al., 2003). Thus, the interactions between entrepreneurial capability, its expansion and entrepreneurial performance are vital in small businesses and it has fascinated researchers for decades (Lans et al., 2014). Despite that small and medium enterprises are acknowledged to be crucial in reducing income and wealth gaps and enhancing economic growth in rural areas, the rural economy has not been vibrant enough to provide rural people with jobs.

Globally, female entrepreneurship is on the rise (Al-Kwif et al., 2019). Al-Kwif (2016) continues and states that the promotion

of female-focused entrepreneurial studies, advanced technologies, and an increase in female empowerment campaigns, all contribute to the desires of females wanting to start their own businesses. Statistics indicates that females make up more than 50% of South Africa's current population; however, only 34% of SMEs in the country appear to be women-led (Statistics South Africa, 2018). While still in its growth phase, female entrepreneurship in the agricultural sector has drawn considerable attention and is viewed as a sector that is expected to explode in popularity in the near future (Hart and Aliber, 2012). Meyer (2018) states that female entrepreneurs in South Africa continue to face a variety of challenges that are unique to them; however, the tide has slowly begun to turn. Some of these common barriers include gender and culturally based discrimination, lack of capital and assets, fewer business-orientated networks, lower status in society, a higher level of domestic responsibility, and a lack of self-belief to confidently enter a male-dominated sector (Meyer, 2018). Meyer (2018) continues and posits that the rise in unemployment and rapid growth in population cause numerous females to now look at alternative ways to launch their own businesses as a mode of survival. However, the aspect of merely starting a business has proven to be ineffective – as growth and profitability is what separates the successful from the less successful (Meyer, 2018). Nonetheless, female entrepreneurs have come to terms with this belief, and are now integrating better systems, advanced models, and hybrid business protocols in an attempt to rise to the challenge of wanting to succeed rather than just taking part in a mere experiment. Iversen and Malchow-Moller (2016) is an agreement with this position and posit that success in entrepreneurship consists of both practical and theoretical skills. Thus, aspects such as motivation, innovation, extraversion, and high risk-taking propensity can all be identified as critical factors encouraging success in entrepreneurship.

According to Fiala (2018), business modules are boosted with financial resources. However, their result, shows more profits for male businesspersons and not the female folks. Likewise, another research in Tanzania (Businesswomen Connect programme) (Bastian et al., 2018) found that savings were considerably enhanced with a mobile savings program; it did not have any positive effect on female-owned initiatives. However, both studies show that credits, improved mobile savings accounts access and business trainings had an increasing impact on male-owned microenterprise revenues. Therefore, having an effective women's economic intervention requires more than only access to financial capital and hard business skills. Furthermore, a study in Nicaragua on Small Business of the Family Economy showed that business trainings categorically enlarged the real income of both self-employed men and women, with a higher effect for women (Kim and Yang 2018). Nonetheless, male and female businesspersons face varied obstacles, such as emotional and cultural. In addition, female businesspersons are repetitively lacking access to financial and human capital (Adoho et al., 2014) which impedes growth of business. Furthermore, women have culturally imposed limitations that obstruct their freedom both emotionally and physically. Thus, the accomplishment of female entrepreneurs is contingent on how supportive, policy institutions and stakeholders work around these major challenges, their personal traits and entrepreneurial abilities. The critical success

factors present in female entrepreneurs operating in South Africa's agricultural sector, therefore, remains an area that requires further in-depth investigation in terms of its uniqueness. With female entrepreneurship on the rise in South Africa - establishing next-generation leaders, whilst transforming the country's approach towards taking note of and growing accustomed attributes that bolster success, remains critically important. This article investigates the determinants of Female Entrepreneurship Success. How well does the contextual factors forecast the outcome variable and the nature of correlation amongst the variables?

### 1.1. Study Context: SMEs and Agriculture in South Africa

The agricultural sector in South Africa is certainly major to job-creation and economic development in the country (Greyling et al., 2015). Since the post-apartheid era, South Africa has seen a severe transformation in this sector, of which previously disadvantaged farmers are now on the forefront in terms of leadership, training, new developments, and SME business expansion (Greyling et al., 2015). Lipton (1977) states that for years, South Africa's agricultural sector faced division among natives and provinces. It is believed that one sector served only white farmers while the other sector served only black farmers, with black farmers served on a much smaller and discriminative scale (Lipton, 1977). With white farmers receiving all the financial and ground-level benefits up until 1994, it placed the black farming community under severe pressure, allowing little room to progress (Lipton, 1977). For years, vegetable and cattle farming were the first choice among most agricultural SMEs across the country; however, since the post-apartheid era, the fresh fruit sector exploded (SEDA, 2012). This totally transformed South Africa into becoming the global hub for producing some of the world's finest and most affordable fresh fruit products (SEDA, 2012). This resulted in a complete boost for the local export sector, increased foreign direct investment, boosted job-creation, and established easier access to finance in terms of start-up and operating capital (Trade Probe, 2017). Researchers Karaan and Vink (2014) add and state that additionally, South Africa has implemented various land-reform policies in the meantime, which achieved fluctuated success up to date. Government also implemented the Black Economic Empowerment (BEE) policy to try to boost black-owned SMEs; however, this policy is undergoing constant strategic changes to ensure the ongoing effectiveness thereof (Kruger, 2011). Although statistics indicate that the percentage of youth entering the agricultural SME sector in South Africa is at a slight decline, it remains one of the most appealing business sectors in the country (Greyling et al., 2015). Agricultural SMEs will, therefore, continue to reshape the natural world, inject GDP, and support food-sufficiency, job openings etc., as well as adding, substantial value to the development of raw materials and commercialization (Greyling et al., 2015). At present, females, as entrepreneurs are few in number in comparison to their male folks in the agricultural sector in South Africa. They operate smaller and less dynamic businesses than men and are more probable to operate in non-capital-intensive sectors, which often have lower potential for generating high earnings. A leading cause for this current situation is that women tend to have varied enthusiasms in entrepreneurship than men. Some women appear to be more likely to go into self-

employment to manage their work-life balance, whereas others start businesses to circumvent the employment glass ceilings. Besides, women have a predisposition to latent entrepreneurial potential, which is not accomplished. This paper attempts to answer the following questions: Why is women’s entrepreneurship in agriculture significant and why does it require directed support? What are the issues about women’s entrepreneurship in agriculture and what would be their specific support needs? And how can policy makers and practitioners address the challenges?

**1.2. Challenges and Reforms Already Introduced in the Sector for SMEs**

Over the years, the South African government has applied various strategies in an attempt to implement a more concrete supporting structure for emerging SMEs in its agricultural sector (DAFF, 2010). Although these efforts might have broadly appeared in the media as positive up to date, the effectiveness and structures thereof on ground-level have exacerbated rather than alleviated the challenges emerging agricultural SMEs face (Frequin et al., 2012). Statistics show that the majority of entrepreneurs classified as operating emerging agricultural SMEs still live below the poverty line. These entrepreneurs are facing extreme difficulty to surpassing these barriers with the hope of one day entering the commercial sector (Aliber and Hall, 2012). Aliber and Hall (2012) add and state that many of the current challenges originate mostly due to the lack of proper training, funding, and access to essential agricultural resources (Aliber and Hall, 2012). It is, therefore, critical to understanding these current challenges faced from all angles, as this is the gateway for government and entrepreneurs themselves, to develop new and effective policies, adjusts business structures, and design models that will effectively counter the current challenges (Aliber and Hall, 2012). Researchers Chikazunga and Paradza (2012) contribute and state that this is the only way the South African agricultural economy will make way for new entrants into this appealing sector. In the United States and Europe for example, policymakers have already instituted various tested programs to financially boost their agricultural economy (Chikazunga and Paradza, 2012). As a result, the agricultural injection toward GDP in both these areas have since contributed to their economies like never seen before (Chikazunga and Paradza, 2012). On the other hand, South Africa instituted the new land-reform National Development Plan (NDP) in an attempt “to unlock the potential for a dynamic, growing and employment-creating agricultural sector” (Rusenga, 2019). As great as this sound, the NDP has become close to a complete failure at times, as discrimination appeared at the forefront in the disowning of farms without compensation (Rusenga, 2019). In the Gauteng, Western Cape, and Free State Provinces of South Africa, various once-promising agricultural SMEs have since disappeared from the radar as it landed in the wrong hands of inexperienced individuals and corrupt institutions (Kloppers and Pienaar, 2014). Nonetheless, the agricultural sector in South Africa remains healthy and undergoes constant alterations to continue promoting fair equity and efficiency in the years to come (Rusenga, 2019). In recent times, several policy paradigms that encourage women private enterprises are beginning to emerge. Moreover, many countries are exploring the route of using public procurement to create market lead-ins for women and provide additional backing for growth-oriented women businesspersons (Figure 1).

**2. ENTREPRENEURSHIP SUCCESS AND CONTEXTUAL FACTORS**

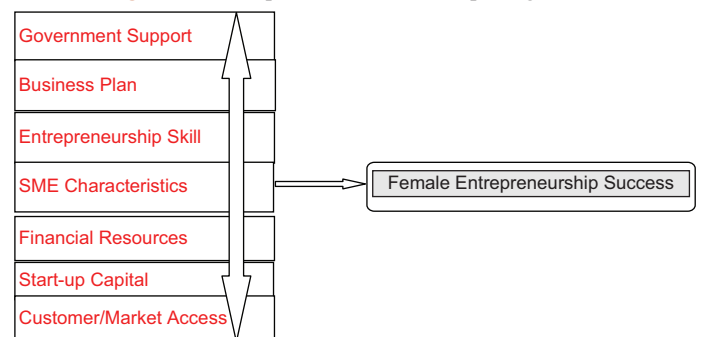
**2.1. Female Entrepreneurship Success (Business Success)**

Over the years, entrepreneurial researchers have widely investigated the relationship between both human capital and entrepreneurial success (Iverson and Malchow-Moller, 2016). Iverson and Malchow-Moller (2016) continue and state that aspects such as education, experience, knowledge, and personal skills have since been pointed out as factors largely affecting entrepreneurial success. Thus, for the entrepreneur, either success factors are those unique qualities and attributes that are accustomed to or gets developed over a period, which positively affects entrepreneurial action and performance at large (Iverson and Malchow-Moller, 2016). The rise of female entrepreneurship in South Africa certainly confers on a variety of these attributes, highlighting several of them as overreaching elements present and consistent in the lives and careers of the most successful (Irene, 2017). Additionally, aspects such as experience, advanced entrepreneurial skills, access to adequate financial resources, ease in obtaining start-up capital, as well as strategically manoeuvring customer and market access as a whole; all count as critical success factors present in lives of female entrepreneurs. Since physical female involvement in operating agricultural businesses is still considered a relatively new trend in South Africa, it remains one that is expected to expand rapidly in the years to come (Irene, 2017). Loukil (2019) also states that a change in technology has brought a dynamic shift in the overall business approach of female entrepreneurs in South Africa; thus, highlighting the fact that entrepreneurial performance will continue to grow (Irene, 2017). Female entrepreneurs are driven to extend beyond global reach, focused on maximising profits and giving back to the less privileged (Irene, 2017). Apart from female entrepreneurs, policymakers have now also come to the realization that agriculture is the new breeding ground to attract and empower females now more than ever before.

**2.2 Government Support**

Adequate government support plays a significant role in ensuring the longevity and ongoing development of a country’s agricultural sector, specifically in South Africa (Skinner and Valodia, 2003). Since the post-apartheid era, the South African government attempted to develop and initiate various policies focused on transforming the country’s agricultural sector, however, up to

**Figure 1:** Conceptual model for multiple regression



date; results prove to be relatively inconsistent (Tapscott, 2017). One can argue that the ultimate role of any government should be to bolster its nation with resources focused on creating next-generation entrepreneurs, ensure food safety, encourage job-creation, economic development, improve financing structures, advance education and training, and to eliminate inequality among nationals throughout (Tapscott, 2017). Disappointingly, a variety of discriminative irregularities in current government practices and policies will continue limiting the vast potential of both existing and new entrants wanting to achieve growth in South Africa's agricultural sector (Steyn and Jackson, 2015). With many female agricultural entrepreneurs now forced to look for alternative support schemes such as retrieving off-shore resources to potentially attract foreign direct investment, although positive, it will continue to pressurise the South African government to produce better support structures as a whole (Dlamini and Fraser, 2010). It is, therefore, critical for government, to connect with accredited organizations, use the educated and experienced, and appoint professional strategists that will ensure investing happens in the right areas. Current shortfalls should be continually countered by new evidence and proven platforms strategically applied – focused on advancing the agricultural sector rather than demoralising it moving forward. Investigations, therefore, currently, prove that government support remains insignificant to be adding to the success of entrepreneurs in South Africa's agricultural sector.

### 2.3 Business Plan

Becherer and Helms (2009) express the importance of the existence and quality of a well-formulated business plan. Besides the fact that it allows an entrepreneur to have a well-thought-out business strategy in place, it also serves a significant purpose in attracting potential lenders and investors (Becherer and Helms, 2009). In the agricultural sector, entrepreneurs often face various uncertainties and disruptive elements that can occur at any time; thus, a strategized business plan remains an element that can keep things together in the event when it seems that intended plans unexpectedly go astray (Honig and Karlsson, 2004). Honig and Karlsson (2004) state that a business plan can be divided into segments defining strategy, operations, financial budgeting, and forecasting; however, statistics prove that a broad description of management and a high-quality executive summary remain the two most important areas (Becherer and Helms, 2009; Tapscott, 2017). With the current government, political, and economic challenges agricultural entrepreneurs in South Africa face, it is evident that a solidified business plan remains an applied strategy in the weapon-armoury of any successful entrepreneur (Becherer and Helms, 2009). Since aspects such as a lack of access to finance, education, business opportunities, inconsistent government bureaucracy, high crime rates, and all other natural elements can impact entrepreneurial progression, more time and effort are being put into constructing appealing and workable business plans. The rightful execution of a high-quality business plan, therefore, can be a determining factor in the lasting success of female entrepreneurs operating in South Africa's agricultural sector. Although results indicate that an effective business plan helps leverage the knowledge of an entrepreneur's acquaintance, competence, management, advisors, and staff, to promote

success at all times, at this stage, results in this area have proved to be insignificant among female entrepreneurs operating in the agricultural sector.

### 2.4 Entrepreneurship Skill

In principle, it is evident that the majority of entrepreneurs have come to realise that relying on themselves and their own skills will not always attribute to being successful. Dowling (2003), states that this very belief is what often causes various entrepreneurs to permanently exit the entrepreneurial sector after experiencing failure. Dowling (2003) continues and points out that entrepreneurial ego and lack of education and training in a particular field also remains a stumbling block for many entrepreneurs, specifically in developing countries. Martin (2015) elaborates and states that aspects such as technical skills, business management skills, and personal skills, are all relevant to promoting success in entrepreneurship. Other aspects such as innovation and risk-taking are also unique skill sets required to be a successful entrepreneur (Bolton and Lane, 2012). Balance, is, therefore, a critical aspect when it comes to the conclusive element of entrepreneurship skill (Chen and Thompson, 2016). Female agricultural entrepreneurs in South Africa continue to face a vast majority of challenges, stretching from lack of access to finance, economic instability, and little to no government support, that forces entrepreneurs in this sector to rely mostly on themselves and make their own plans (Robinson, 2004). Although the high cost of obtaining quality education and training also remains a stumbling block, various aspects of technology have now changed how entrepreneurs look at increase their worth and the future (Ciobanu and Neamtu, 2017). By a click of a button, female agricultural entrepreneurs can now gain access to valuable materials and online resources, all contributing to building their entrepreneurial skill sets. Investigations prove that the impact of entrepreneurial skill continues to be a significant element that bolsters continuous success among female entrepreneurs.

In contrast to menfolk, many women micro businesspersons are hurt from mindset restrictions. For instance, the Tanzania's PRIDE training program study (Berge et al., 2011) shows that women are more risk-averse than their male counterparts. This mindset typology limits earnings and improvement of business performance. The experiment focusing on mindset restrictions, found that, with the same intervention, men, not inhibited in this way, witnessed significant increases in transactions. In addition, some training programs for business, clearly set out to swing mind-sets, found a positive effect on female businesspersons. For example, a personal-initiative training program in Togo, (Campos et al., 2017) by the World Bank's Gender Innovation Lab, found business performance enhancements for both male and female enterprises. Significantly, the key outcome of the training on women appeared to be an increase in women's personal imagination. In addition, the consequence of women's soft skills post-training held constant despite their education level (Campos et al., 2018). Adoho et al. (2014) in a study for Ethiopia showed that an hour video about successful peers to rural farmers was effective in changing future-oriented behaviours. In another study, providing information to countryside women regarding job opportunities in the outsourcing industry, led to an increased

possibility (more education before entering the job market), and a desired lower fertility Robert (2012).

## 2.5 SME Characteristics

Business survival certainly remains an area of great importance when it comes to characterising SMEs, specifically in South Africa (Liu and Pang, 2015). Researchers Liu and Pang (2015) believe that SME survival tends to increase with business size, and business growth tends to decrease with business lifespan, but increases with business size. On the other hand, aspects such as applying a resource-based, motivational, strategic-adaptation, and a configuration perspective towards business approach - undoubtedly increases business growth (Gupta et al., 2013). When it comes to constraints characterizing the survival of SMEs in South Africa's agricultural sector, aspects such as inadequate finance access, lack of raw materials, absence of technical and business skills, as well as inaccessible and unreliable communication and transport services, remain on the forefront (Muriithi, 2017). In other countries such as Ireland, Thailand, and the United States, for instance, the very aspects that are undermining in South Africa, bolster entrepreneurial success (Dvoulety et al., 2018). When it comes to female agricultural entrepreneurs themselves, the entrepreneurial attitude remains an aspect that cannot be taken lightly, as this is often classified as the singular most important characteristic that entrepreneurs execute and rely on to surpass the current barriers in South Africa's entrepreneurial sector (Pihie and Bagheri, 2010). As writer Ryan Holiday (2015) posit that the obstacle in the path often becomes the solution, it all depends on how entrepreneurs choose to perceive certain events. It is, therefore, evident that SME characteristics will continue to differ, and the significance in terms of the impact it has on entrepreneurial success will continue to vary depending on country and industry.

## 2.6 Financial Resources

Adequate financing in entrepreneurship remains an area of great debate; without it, existing as well as new-up-and-coming entrepreneurial ventures will continue to struggle (Brown and Earle, 2015). Researchers Block, Colombo, Cumming, and Vismara (2018) states that new job-creations, economic development, and firm expansion, cannot continue if reliable financial structures are not being put into place by policymakers. In the agricultural sector specifically, access to adequate finance remains a problematic area (SEDA, 2012). Apart from discriminatory issues, the agricultural sector is still viewed as a high-risk factor for investment by financiers and investors (SEDA, 2012). Although the sector is viewed as highly productive in terms of job-creation, economic development, contribution to GDP, and encouraging foreign direct investment, agricultural entrepreneurs still find it difficult to grow and expand their businesses at the desired pace (SEDA, 2012). The fact that the majority of investors offer small amounts of capital in exchange for high-interest rates, and a large portion of equity, further limits female agricultural entrepreneurs to fully take charge and execute their business ideas and operations as planned (Li Suyuan and Khurshid, 2015). Female entrepreneurs in general, however, are getting smarter and are now shifting their focus towards better diversifying their businesses to attract more affordable and reasonable financial resources (Block et al., 2018). Block et al. (2018) mention aspects such as corporate

venture capital, angel investing, crowdfunding, and acceleration and incubator financing to be on the rise in the South African SME sector. Thus, female agricultural entrepreneurs are now putting more energy into self-developing advanced financial models to attract the right financing structures that match their particular business needs. Without it, it will become impossible to stay ahead of competition. It is, therefore, evident that obtaining or having access to adequate financing, plays a pivotal role in the continued success of female entrepreneurs in South Africa's agricultural sector.

## 2.7 Start-up Capital

Start-up capital remains an important aspect of the aspirations of any entrepreneur (Reid and Smith, 2000). Without it, an entrepreneur simply cannot start or grow any type of business. Mustapha and Tlaty (2018) state that "entrepreneurial start-up capital differs from that of traditional corporate start-up capital only in the fact that the importance of these issues is highly important, which requires separate contractual solutions different from those put in place in bigger and more mature companies" (Mustapha and Tlaty 2018). It is, therefore, evident that for entrepreneurs, specifically those in the agricultural sector, will find it much harder to gain access to adequate start-up capital without constructing a well-formulised outline of their business ideas, interests, and industry (Reid and Smith, 2000). Therefore, start-up capital is the sheer engine behind both the evolution and growth of any business. Mustapha and Tlaty (2018) continue and posit that both the "entrepreneur and investor are seeking the success of the business, but they can differ on the way to achieve this goal" (p. 274). Thus, the challenge that many investors find in providing adequate start-up capital for agricultural businesses is the mere fact that it remains difficult to calculate against nature – unforeseen nature-related events can disrupt processes at any stage (Qwabe, 2014). Nonetheless, over the years, statistics have proven that the agricultural sector remains to achieve a very high return on investment compared to other business sectors. Besides, the agricultural sector has direct access to obtaining grants from abroad that can be allocated overnight to boost agricultural businesses enormously. It is, therefore, evident that obtaining adequate start-up capital, therefore, remains a significant aspect ensuring the ongoing success of rising female entrepreneurs in South Africa's agricultural sector.

## 2.8 Customer/Market Access

In principle, supply and demand remain an overreaching factor that determines any business's longevity and its continuation of operations (Kamberidou, 2020). Witbooi and Ukpere (2011) classify entrepreneurship as an undertaking that requires more than just what meets the eye – it involves hours of hard work and critical investigation to continually determine the most suitable market(s) to serve (Witbooi and Ukpere, 2011). When considering the fact that strong competition will continue to exist between male and female entrepreneurial counterparts, it posits that taking on an average-minded approach, is merely not enough to obtain or remain successful in any type of way (Witbooi and Ukpere, 2011). Thus, access to information that comprises the results of a particular entrepreneur's ideal target market, finance, technology, customers, competition, and product demands, will

improve forthcoming results tremendously (Kamberidou, 2020). Strategized access to suitable target customers and markets, therefore, plays a pivotal role, specifically in the agricultural sector, so important, that it largely separates the successful from the unsuccessful (Kamberidou, 2020). Thus, the capability of female businesspersons to transform obtained information and create systems and models that permit for consistency aimed at excelling should remain an utmost priority (Kamberidou, 2020). Although servicing agricultural products and services might appear to be reaching a broad span of customers and markets automatically, this is not always the case - when supply is high and demand is low, true entrepreneurial skill sets are tested and required to out-manoeuvre these types of challenges (Slater et al., 2007). Thus, entrepreneurial efforts aimed at integrating a diversified and growth-orientated approach will continue to allow female agricultural entrepreneurs in South Africa to penetrate both new and existing target customers and markets consistently.

### 3. DATA AND METHODS

#### 3.1 Study Design/Setting

A mixed methods research design was adopted in this research. This is a procedure for collecting, analyzing, and “mixing” both quantitative and qualitative research and methods in a single study to understand a research problem. The study was carried out in Nelspruit (Mbombela), Mpumalanga Province, South Africa. The climatic contrasts between the drier Highveld region, with its cold winters, and the hot, humid Lowveld allow for a variety of agricultural activities. More than 68% of Mpumalanga is used for agriculture. Mpumalanga province of South Africa is divided, for local government purposes, into three district municipalities (Ehlanzeni, Nkangala and Gert Sibande) which are in turn divided into seventeen local municipalities, with Nelspruit being in Ehlanzeni district. Mbombela has a GDP valued at R7, 3 billion, which makes up 12.2% of the total GDP of Mpumalanga. The main sectors are manufacturing, trade and catering, finance and real estate as well as government supported agriculture and forestry (Mayoral Report, 2002:5). Economic growth is estimated at 2.8% per annum, higher than the national average (Figure 2).

#### 3.2. Study Population/Sampling Strategy

This study adopted probability sampling, defined as a sampling technique in which the researcher chooses samples from a larger population based on the theory of probability. Using this method, gives the best chance to create a sample that is truly representative of the population. Further, statistical techniques like confidence intervals and margins of error were used to validate the results. The respondents included owner-managers, supervisors and specialists from SMEs active in Mpumalanga Province. The EU's description of SMEs (2003), as medium and small-sized enterprises as those with less than 250 and 50 persons, correspondingly was the basis for data gathering. Accordingly, SMEs with less than 250 employees (3,000) were chosen as the population target. As a result, the survey was based on a stratified sample method. The population target (SMEs) were divided into groups (Based on size) and then selected samples from each stratum. This method is used because it enables researchers to obtain a sample population that best represents the

entire population being studied; making sure that each subgroup of interest is represented. With an estimated population size of 3000 SMEs operating in Nelspruit, a margin of error of 3% and 95% confidence level, the required sample size was estimated to about 790. Thus, making a provision of 50% response rate, a total number of 1,580 questionnaires were distributed. As per above, the sample for the survey was selected in two stages. This was done by dividing SMEs into homogenous 30 homogenous (High, Medium and low Profits) of 100 per group. In the second stage, a simple random sampling was used to estimate statistical measures for each subgroup proportional to the population size of 3000 SMEs. In this stage, a fixed number of 53 SMEs were drawn from each stratum using systematic sampling) totalling to 1590 SMEs. Finally, 980 responses were received. This approach was chosen because the population's characteristics are diverse and we want to ensure that every characteristic is properly represented in the sample. The sample size margin of error at 95% confidence level was 2.57%. The select option in SPSS was used to analyze responses from women entrepreneurs. Even so, several authors incline to different rubrics concerning the total number of cases requisite for multiple regression. Stevens (1996) recommends that for social science studies, about 15 respondents per predictor are needed for a reliable equation. However, our sample size selection is guided by Tabachnick and Fidell (2001) with the [formula  $N > 50 + 8m$  (where  $m$  = number of independent variables)] for calculating sample size requirements. In our context, we have seven (7) independent variables, thus the minimum sample size will be 106. Nonetheless, we have 439 cases as our sample size because of the number of the independent variables.

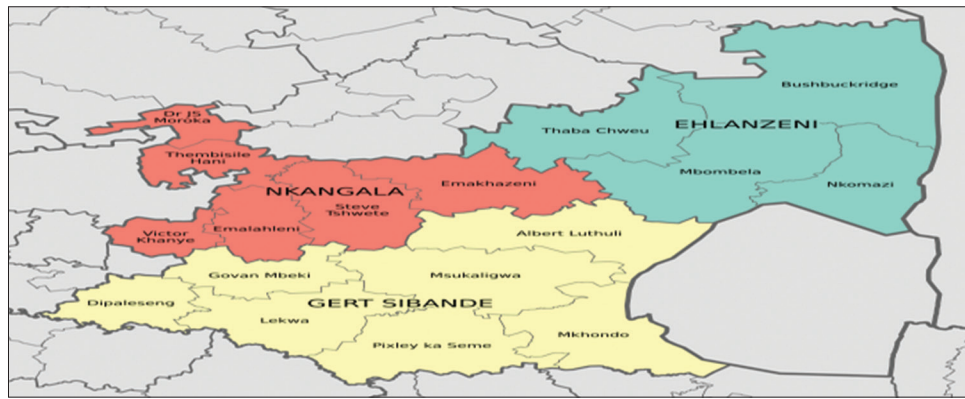
#### 3.3 Data Collection/Analysis

A two-fold structured questionnaire was used in data collection. The first section addressed questions on participants' socioeconomic status, while the second section focused on variables of interest used in the regression. The test-retest reliability method, which generated an R-value of 0.70, was the trustworthiness assessment of the questionnaire used. Furthermore, Cronbach's Alpha value of 0.075 showed the internal consistency of our results across the items measured. Multiple regression addresses a variety of research questions and explores the association between one continuous outcome variable and several predictor variables. This method permits a more sophisticated examination of the interrelationship among a set of variables. The technique makes a number of assumptions about the data. In this instance, we have made sure that none of the assumptions (sample size, multicollinearity normality, linearity, homoscedasticity and independence of residuals) of the technique were violated. Following from Tabachnick and Fidell (2001) sample formula, our sample size is higher than the threshold. There is no Multicollinearity amongst the independent variables and the residuals were normally distributed. Finally, the variance of the estimated residuals about predicted DV scores were the same for all predicted scores. The sample size is large; thus, inferences with high scientific value can be made.

### 4. FINDINGS

Out of 501 SME entrepreneurs in the sample, 212 (48.3%) had completed secondary school, 139 (32%) had completed tertiary

Figure 2: Map of Nelspruit



education, 54 (12.3%) had other educational qualifications (Table 1). Even though, education plays a role, yet the SME owners experience matters most. Those who had completed secondary education had the highest percentage (48%). This means that the more educated you are, it is expected that you should improve on the skills needed for you to develop your work performance should be almost perfect, in that you can be able to withstand an encounter. Out of 501 businesses 258 (59%) have been functioning for less than two years, while 22.3% (98) have been functioning for 3 years and finally 18.2% (80 businesses) have been functioning for more than 4 years. Compared to the registered businesses there are more non-registered businesses 229 (52.2%) than registered businesses 204 (47%) in our sample and the rural area has more businesses 175 (40%) than the other areas; urban 144 (33%) and 117 (27%). There are more SMEs with fewer than 2 employees 186 (42.4%) compared to those SMEs who have between 3 and 4 workers 118 (27%) and above 5 employees with 127 (29%) in the sample. For married persons, there are more single persons 182 (42%) compared to other groups; married 163 (37.1%), widowed 64 (15%) and finally divorced 26 (6%). The age group 36 and 53 years has the highest percentage of SME owner age of 154 (35.1%), followed by age group 148 (34%), and lastly above 54 years 132 (30.1%).

The correlations between the variables in our model are provided in table labelled Correlations (Table 2). Results indicate some form of relationship between the independent variable and the dependent variables. Four of the variables showed a correlation matrix of above 0.25 which is acceptable and three below the threshold. However, all of them are included in our final model because there was no risk of omission. Furthermore, the independent variables did not show high correlation amongst them. This would have signalled a bivariate correlation, which would not be parsimonious for the model. In this context, all our variables were retained in the regression model. In-addition, all the variables showed statistical significance at the (Sig = 0.000, P < 0.0005) except SME Xteristic. This is expected, given the rigid nature of sole proprietorships' prevalent with SMEs (Table 3).

A look in the model summary box (Table 4) tells you how much of the variance in the dependent variable Female Entrepreneurship Success Score is explained by the model (which includes the variances of Customer and Market Access Score, Govt Support Score, SME

Table 1: Socioeconomic features of female SME entrepreneurs in the agricultural sector

	Frequency	%
Education level		
Primary	34	7.7
Secondary	212	48.3
Tertiary	139	31.7
Other	54	12.3
Total	439	100.0
Age of business		
<2 years	258	58.8
3 years	98	22.3
Above 4 years	80	18.2
Total	436	99.3
System	3	0.7
Total	439	100.0
Registered business		
Yes registered	204	46.5
Not registered	229	52.2
Total	433	98.6
System	6	1.4
Total	439	100.0
Business location		
Rural	175	39.9
Urban	144	32.8
Semi-Urban	117	26.7
6	3	0.7
Total	439	100.0
Number of employees		
<2	186	42.4
Between 3 and 4	118	26.9
Above 5	127	28.9
Total	431	98.2
System	8	1.8
Total	439	100.0
Marital status		
Single	182	41.5
Married	163	37.1
Divorced	26	5.9
Widowed	64	14.6
Total	435	99.1
System	4	0.9
Total	439	100.0
Age of SME owner		
Young (<35)	148	33.7
Between 36 and 53 (middle aged)	154	35.1
Above 54 (Old)	132	30.1
Total	434	98.9
System	5	1.1
Total	439	100.0

**Table 2: Correlations**

	Female entrepreneurship success score	Govt. support score	Business plan score	Entrepreneurship skill score	SME Xteristic score	Financial resources score	Capital start-up amount	Customer and market access score
Pearson correlation								
Female entrepreneurship success score	1.000	0.171	0.257	0.274	0.050	0.249	0.152	0.398
Govt support score	0.171	1.000	0.336	0.149	0.025	0.481	0.004	0.024
Business plan score	0.257	0.336	1.000	0.337	-0.016	0.415	0.060	0.361
Entrepreneurship skill score	0.274	0.149	0.337	1.000	-0.079	0.352	0.011	0.306
SME Xteristic score	0.050	0.025	-0.016	-0.079	1.000	-0.027	-0.117	-0.048
Financial resources score	0.249	0.481	0.415	0.352	-0.027	1.000	0.057	0.168
Capital start-up amount	0.152	0.004	0.060	0.011	-0.117	0.057	1.000	-0.111
Customer and market access score	0.398	0.024	0.361	0.306	-0.048	0.168	-0.111	1.000
Sig. (1-tailed)								
Female entrepreneurship success score	0.000	0.000	0.000	0.000	0.149	0.000	0.001	0.000
Govt support score	0.000	.	0.000	0.001	0.299	0.000	0.467	0.306
Business plan score	0.000	0.000	.	0.000	0.372	0.000	0.109	0.000
Entrepreneurship skill score	0.000	0.001	0.000	.	0.051	0.000	0.415	0.000
SME xteristic score	0.149	0.299	0.372	0.051	.	0.290	0.009	0.163
Financial resources score	0.000	0.000	0.000	0.000	0.290	.	0.124	0.000
Capital start-up amount	0.001	0.467	0.109	0.415	0.009	0.124	.	0.012
Customer and market access score	0.000	0.306	0.000	0.000	0.163	0.000	0.012	.

**Table 3: ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	836.863	7	119.552	17.246	0.000 <sup>b</sup>
	Residual	2793.636	403	6.932		
	Total	3630.500	410			

<sup>a</sup>Dependent Variable: Female Entrepreneurship Success Index. <sup>b</sup>Predictors: (Constant), Customer and Market Access Score, Govt Support Score, SME Xteristic Score, Capital Start-up Amount, Entrepreneurship Skill Score, Business Plan Score, Financial Resources Score

Xteristic Score, Capital Start-up Amount, Entrepreneurship Skill Score, Business Plan Score, Financial Resources Score). In this instance, the value is 0.231 (23%), which is not so high. Because that our sample size is large enough, we report the R square value is reported (Tabachnick and Fidell, 2001). The value represents the true population value. However, the results are comparable to other studies that have used the same variables and more importantly, the model results is highly significant at the 0.01 level of significance (Sig = .000, p<.0005). To evaluate the statistical importance of the outcome, the table labelled ANOVA (Table 3) provides answers. This tests, the null hypothesis that multiple R in the population is equal to zero (0). Our model reaches a statistical significance (Sig = .000), meaning that p<.0005. Summarily, the model showed a little standard error for our estimates and an acceptable value (Durbin-Watson = 1.56) indicating the absence of autocorrelation.

Nonetheless, the table labelled coefficients (Table 5) indicates the level of prediction by each of our independent variables. To compare the different variables, we focused on the *standardised* coefficients. Thus, we use the beta values in the Beta column to select, which of the beta value is the largest. In this instance, the largest coefficient (beta) is .317, which is for Customer and Market Access. This shows that Customer and Market Access makes the strongest distinctive contribution to

explaining the outcome variable, when the variation explained by all other variables in the model is controlled. The Beta value for Capital Start-up, Entrepreneurship Skill, Financial Resources Government Support, SME Xteristic and Business Plan were (.120, .120, .108, .079, .062 and .039). Business plan had the lowest coefficient (0.039) indicating that it had the lowest contribution. Four of the predictors (Capital Start-up, Entrepreneurship Skill, Financial Resources and Customer and Market Access made statistically significant contributions to the dependent variable because the Sig. values are less than .05 (.01, .0001, etc.). Government support, Business plan and SME Xteristic values were not significant in the model.

## 5. DISCUSSIONS

Various scholars such as Martin (2015), Bolton and Lane (2012) and Chen and Thompson (2016). All confirm the positive effects of entrepreneurship skill on business success. This is in tandem with our model results that indicates a high significance level for the variable. This variable encompass aspects such as innovation and risk-taking, which are deemed as imperative for any successful venture. In-addition, (Block et al., 2018) do suggest that female agricultural entrepreneurs are now putting more energy into self-developing advanced financial models to attract the right financing structures that match their particular business needs. These aspects include corporate venture capital, angel investing, crowdfunding, and acceleration and incubator financing. This variable is highly significant in the model and aligns with previous research on the subject. It is, therefore, evident that obtaining access to finance plays a pivotal role in the continued success of female entrepreneurs in South Africa’s agricultural sector. Reid and Smith (2000) posit that without adequate capital startup, an entrepreneur simply cannot start or grow any type of business. This variable remains an important component of success. However, challenges remain for those in



**Table 4: Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change statistics					
					R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	0.480 <sup>a</sup>	0.231	0.217	2.633	0.231	17.246	7	403	0.000	1.560

a. Predictors: (Constant), Customer and Market Access Score, Govt Support Score, SME Xteristic Score, Capital Start-up Amount, Entrepreneurship Skill Score, Business Plan Score, Financial Resources Score

b. Dependent Variable: Female Entrepreneurship Success Score

**Table 5: Multiple Regression Coefficients**

Model	Unstandardized Coefficients		Standardized coefficients			95,0% Confidence interval for B		Correlations			Collinearity statistics	
	B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
(Constant)	8.107	1.423				5.310	10.904					
Govt Support Score	0.085	0.055	0.079	1.547	0.123	-0.023	0.192	0.171	0.077	0.068	0.730	1.370
Business Plan Score	0.049	0.066	0.039	0.733	0.464	-0.082	0.179	0.257	0.037	0.032	0.686	1.457
Entrepreneurship Skill Score	0.240	0.098	0.120	2.443	0.15	0.047	0.433	0.274	0.121	0.107	0.790	1.265
SME Xteristic Score	0.033	0.023	0.062	1.406	0.161	-0.013	0.079	0.050	0.070	0.061	0.977	1.024
Financial Resources Score	0.082	0.041	0.108	1.991	0.047	0.001	0.163	0.249	0.099	0.087	0.649	1.540
Capital Start-up Amount	-1.592E-6	0.000	0.120	-2.682	0.008	0.000	0.000	-0.152	-0.132	-0.117	0.958	1.044
Customer and Market Access Score	0.251	0.039	0.317	6.482	0.000	0.175	0.327	0.398	0.307	0.283	0.800	1.251

a. Dependent Variable: Female Entrepreneurship Success Score

this line of business as per obtaining capital for business take-off. The results suggest that female entrepreneurs have found a ways of constructing a well-formulised outline of their business ideas, interests, and industry to attract funding. Female entrepreneurs’ access to customers and markets is a major determinant of their success in our model. Nonetheless, Kamberidou (2020) is in conformity with our result. He opines that access to information that contains an entrepreneur’s ideal target market, customers, competition, etc. improves business outcomes. Nonetheless, he pointed that this access must be strategic to yield meaningful results.

Howbeit, prevailing economic empowerment interventions for women are not sufficient to upturn all difficulties facing female businesspersons. The emerging evidence from both economics and psychology on agency, mind-set, and leadership affirm that for interventions to be transformative, it requires to move beyond offering basic access to financial and human capital. Interventions should rather focus on central psychological, social, and skills limitations affecting women businesspersons. Findings using randomized control trials, from recent studies on different capital-based, training-based, and gender-based interventions, indicate promising interventions for supporting women entrepreneurs. It has become imperative that policymakers require novel approaches to empower women entrepreneurs. According to Cornwall (2016) shifting consciousness, re-jigging internalized limits, barriers that keep women in situations of subordination should be explored; as well as, changing and challenging cultural beliefs about gender and power.

## 6. CONCLUSION

This text contributes to the wider approach of optimizing women contribution into both global and national competitiveness and economic development. The article shows the vital role of

entrepreneurship as an important career and employment path for women. Providing trainings for business skills acquisition would be a basic step toward empowering women businesspersons. Nonetheless, to accomplish a transformative change, training programs must focus on deeper psychological and social restrictions encountered by women. Correspondingly, financial access would not alone grow business initiatives owned by women. The kind and the institutional structure of the loan, such as size, tenor, or terms, describe the success and appeal of microcredits. Policy discussions needs to swing towards designing credit markets in such a way that women would benefit more. Finally, providing basic technical business trainings will expand business practices of women entrepreneurs’. While some interventions have improved subjective well-being of female businesspersons, they do not lead to an increase in employment for SMEs. To sustain women entrepreneurs, policy makers must prioritize robustness and effectiveness of program interventions as well as continuous policy commitment to inclusion and equality.

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## 8. DISCLAIMER

The views expressed in this article are mine, and not the official position of the University of Mpumalanga.

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