

Challenges of Female Entrepreneurship Pre-, During- and Post-Covid-19 Prospects in South Africa

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ABSTRACT

Purpose: Female entrepreneurship discourse continues to receive heightened attention owing to various factors including the value of their contribution to national socioeconomic development. While the patriarchal nature of African societies remains one of the major issues impacting female entrepreneurs, the Covid-19 pandemic exacerbated the situation, therefore necessitating research that addresses interventions. This study examined the challenges of female entrepreneurship before, during, and the post-Covid-19 prospects in South Africa. By examining these challenges, the study aimed to shed light on factors militating against the success of female entrepreneurship, including the Covid-19 era and proposed solutions to overcome some of the challenges.

Design/methodology/approach: A descriptive literature review methodology was used to conduct this study.

Findings: The findings indicate that numerous cultural, economic, and institutional factors militate against productive female entrepreneurship. In addition, the results show that while Covid-19 affected all types of firms, and female-led enterprises suffered the most. Female-owned enterprises suffered the most in terms of lost revenues, business closures, and women retreating to traditionally assigned roles as family caregivers.

Research limitations/implications: Given that the pandemic resulted in some cases of business closures and scaling down operations, there is a need for targeted support efforts to resuscitate female entrepreneurs in the post-Covid-19 era. Thus, extensive government and institutional financial and non-financial support are needed for female entrepreneurs.

Practical implications: The study contributes to the overall discourse on supporting women's participation in economic activities through entrepreneurship.

Originality/value: This paper is original

Paper type: a Research Paper

Keywords: economic development, Female entrepreneurship, Post-Covid-19, South Africa, Women entrepreneurship

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I. INTRODUCTION

There is a growing interest in female entrepreneurship globally, judging by the increased political, social, and scholarly discourse around the topic. Female entrepreneurship has become vital for many reasons, which are often tied to harnessing the untapped potential among females, encouraging gender parity in economic participation, fighting poverty and unemployment, the attendant individual, and national economic goals (T Zizile & Cimucheka, 2018), and increasing the size of the small business economy (Nxopo, 2014). Various scholars such as Derera et al. (2020); Mustafa et al. (2016); Yadav & Unni (2016) have hinted at the

adolescence of female entrepreneurship scholarship in developing nations. Littlejohn et al. (2017) called for more contributions from developing countries to be made to the female entrepreneurship discipline to establish a diverse scholarship. Thus, a persuasion exists that there is a dearth of exhaustive and encompassing knowledge about various issues regarding female entrepreneurship. These include, for example, accurate knowledge about the number of female entrepreneurs in an economy, their behavioural aspects, including drivers and motivations, business financing models, if and how they differ from their male counterparts in all aspects, and their unique strengths and weaknesses in running their business (Figuroa-Domecq et al., 2020). In short, many outstanding issues still warrant further research in female entrepreneurship.

One of these outstanding issues that warrant further research in female entrepreneurship is the challenges they face, particularly in the context of the Covid-19 pandemic and how this affects future business prospects. Identifying these challenges contributes toward an overall understanding of how female entrepreneurs can be supported within and outside the Covid-19 context, appreciating their current experiences and imagining the sector's prospects. In addition, incorporating the Covid-19 perspective is informed by the realisation that the pandemic devastated the business sector through, for example, scrapping entrepreneurship opportunities by stopping and reducing levels of business operations, increasing risk perception of entrepreneurs by financiers, and increasing indebtedness (F. Mustafa et al., 2021; Sangem, 2020). Thus, the pandemic altered the normal course of business and social environment, likely bringing unique and long-term challenges to female entrepreneurs. In contrast, there have indeed been other studies that explored female entrepreneurship challenges extensively and in passing (Jaiyeola & Adeyeye, 2021). The current study is distinguishable because of its broad-based focus on generic challenges, Covid-19-induced challenges facing female entrepreneurs and with a bias towards Africa, and South Africa in particular. The study, therefore, sought to answer the following questions:

1. What pre and Covid-19 challenges negatively impacted female entrepreneurial businesses in South Africa?
2. In the context of these challenges, what does the future hold for female entrepreneurs in the country?

II. METHODS

This study attempts to synthesise the literature to uncover any potentially interpretable trends (Etim & Iwu, 2019; Guzzo et al., 1987; Harb & Abu-Shanab, 2000) on the challenges of female entrepreneurship before, during, and after the Covid-19 period. As a result, a non-empirical study was conducted based on a thorough descriptive literature review. This is a planned method of discovering, gathering, and evaluating literature about a certain phenomenon to identify any interpretable trends surrounding the phenomenon (Etim & Iwu, 2019). The strength of this approach is that authors may carefully select publications that communicate various points of view from a body of knowledge (Sharma, A., Zhang & Rai, 2021). We reviewed publicly available literature, including scholarly publications and working papers that were relevant to this study. The documents we gathered included technical reports, journal articles, and unpublished works. Our attention was drawn to documents dealing with the challenges of female entrepreneurship faced by South African entrepreneurs. We used the descriptive literature review technique for this study because we wanted to rigorously discover, assess, and interpret relevant papers on Covid-19-related difficulties, particularly within the female entrepreneurship field.

A. Literature Review

1. Defining female entrepreneurship

Female entrepreneurship refers to the leadership of one or more women in initiating ventures that identify problems and creating solutions to them (Derera et al., 2020; Jaiyeola & Adeyeye, 2021; Nsengimana et al., 2017; Tola Zizile & Tendai, 2018). Basically, female entrepreneurship may be defined by gender as a form of identity to distinguish it from the ordinary conceptions of entrepreneurship that other scholars Jaiyeola & Adeyeye (2021); Yadav & Unni (2016) argue is masculine biased. Therefore, the primary distinction between the meanings attached to entrepreneurship and female entrepreneurship is the gender aspect, which inevitably draws exclusive gender-based peculiarities that females experience as entrepreneurs.

2. Perennial challenges faced by female entrepreneurs

As narrated in literature, there are numerous everyday challenges that female entrepreneurs face. Various scholars found that cultural obstacles, lack of education, lack of finance and business skills, inability to own land and other critical assets, family duties, and burdensome business licensing and registration procedures are among the problems faced by female entrepreneurs (Langevang et al., 2018; Mahrous, 2019). Maciej Serda et al.

(2017) noted that patriarchal attitudes are one of the deep-rooted socio-cultural problems facing female entrepreneurs. A common patriarchal attitude is gender stereotyping that links certain activities with bad morals (Jaiyeola & Adeyeye, 2021; Maciej Serda et al., 2017). For example, some men will not allow their wives to start a company for various reasons, such as being accused of prostitution, and as a result, female entrepreneurs find it challenging to engage in commercial activities needing them to travel away from home, such as cross-border trading, as they cannot leave families behind (Derera et al., 2020). Thus, women's participation in entrepreneurial ventures may need approval from their husbands.

In their study of female entrepreneurs in Nsengimana et al. (2017) stressed that, although men and women entrepreneurs faced common constraints in business, female entrepreneurs faced specific challenges due to customs, culture, beliefs, and religion, and several other factors. These specific challenges can be listed as follows: cultural influences limiting female entrepreneurial intention; the socio-cultural position of females in society that limit access to available entrepreneurial support systems available; burdens of domestic responsibilities, especially for married women; the role of a housekeeper that makes it difficult for women to reconcile expectations of their families with fulfilling business management roles; patriarchal perceptions that maintain that men should be entirely responsible for his family's finances, which ultimately demotivates women from pursuing business opportunities. Hence, the International Labour Office (ILO), 2018 argued that the main challenge facing female entrepreneurs is a gender-discriminatory environment shaped by social norms, attitudes, laws and gender-neutral national policies and programs.

Regrettably, the negative influences of these cultural and patriarchal structures of society permeate through what female entrepreneurs experience in the business domain and their dealings with their male counterparts worldwide. For example, the (ILO), 2018 noted the general lack of female voices in business associations and policy institutions due to low representation. Thus, their specific needs are often not sufficiently considered in the design of policies for the development of entrepreneurship and small and medium enterprises. Therefore, researchers commonly find that female entrepreneurs hardly enjoy easy access to financial assistance, training/knowledge skills, business counseling/support, legal assistance, and favorable legislation critical to business success (Iwu & Nxopo, 2015). The above trend is the same as in developed economies such as the United States of America (Manolova et al., 2020). For example, female entrepreneurs in the construction industry encountered problems such as a lack of start-up and operating capital, a lack of industry expertise and experience, trouble managing time, client finding, and weariness. Female entrepreneurs have difficulty obtaining collateral in industries where considerable start-up cash is required, such as construction (Maciej Serda et al., 2017). Making sense of all these issues, Etim & Iwu (2019) concluded that the continued marginalisation of the sub-Saharan African female entrepreneur was because of two categories of factors- socio-cultural and economic factors. They further stress that their negative effect is aided by scholarly literature on female entrepreneurship that has recreated and sustained the narrative of women as the weaker sex, with very little confidence in their ability to run a business. Thus, gender-biased literature is fairly culpable in framing a stereotypical view of female entrepreneurs, which prejudices their prospects of success.

A systematic review of global literature to outline the boundaries of scientific literature on female entrepreneurship by Cardella et al. (2020) reveal that the challenges of female entrepreneurship are diverse and can be contentious. One strand of the reviewed literature in the study shows a consensus that culture, limited access to financing, lack of institutional support, and unfavourable business environments negatively impacts female entrepreneurship prospects. The study also identifies challenges attributed to women's behaviour, as entrepreneurial agents, notwithstanding the effects of culture, gender roles and stereotypes. It is reported that females resist starting an entrepreneurial career due to a lower-risk attitude and believing that they lack entrepreneurial skills and knowledge, greater fear of failure, little confidence in their skills, and perception of poor support from social networks. In summary, female entrepreneurs face too many challenges that diminish the prospects of successful ventures for many of them.

Interestingly, some literature has narrated that, despite these difficulties, female entrepreneurs can save their businesses by employing several techniques. According to Maciej Serda et al. (2017) female entrepreneurs in South Africa's construction industry ameliorated the impact of the challenges they face by doing the following: joining business networking organisations, attending training and workshops, partnering with males on some projects, partnering with established females in the industry, forming partnerships with Non-Governmental Organisations (NGOs), and developing strong characters. Similarly, female entrepreneurs in Zimbabwe started lending each other funds, diversifying their businesses, keeping complete control over their operations, and joining savings clubs (Derera et al., 2020) to negotiate through these challenges. In Tanzania, female entrepreneurs negotiated through the institutional complexities that hampered business success through a variety of strategies, including advocacy through women's business associations (WBAs), bootstrapping, semi-informal operations, co-location of home and business, spouse involvement in the business, downplay of gender identity, reliance on persistence and passion, and networking (Langevang et al., 2018). Networking opportunities may create a chance for female entrepreneurs to share their experiences. Collectively these

innovative strategies speak to the resilient capabilities that female entrepreneurs possess, suggesting that despite the challenges they face, they still retain prospects of successful entrepreneurship.

3. Challenges faced by female entrepreneurs during Covid-19

In traditional family structures, a more nuanced understanding of Covid-19's impact on female entrepreneurship is premised on how it precluded women from starting businesses to supplement the family income and close the income gap in the case of a loss in husband's income. Female entrepreneurs had to deal with disappointing business performance and an increase in family members who needed unpaid care due to illness or indefinite school closures (Kaberia & Muathe, 2021). Hence the authors Kaberia & Muathe (2021) proclaimed that the pandemic effectively relegated female entrepreneurs back to their first role – unpaid home care, as businesses took a distant last in the list of priorities limited to taking charge and taking care of family through the trying times. Keeping a work-life balance was exceedingly challenging for entrepreneurs (Afshan et al., 2021), suggesting that female entrepreneurs were likely to experience severe mental and psychological health issues from the pressures to reconcile business and social responsibilities. Relatedly, Kumar and Singh (2021) bemoaned the dominance of patriarchal behaviours in societal and state institutions during the Covid-19 era and in normal times. Thus, further arguing that patriarchy kept female entrepreneurs bound to traditions, limiting their ability to experiment in different ways to sustain their businesses. Furthermore, because businesswomen could not decouple their business from the rest of their lives and profits, they left their operations susceptible to toxic interferences (Kumar & Singh, 2021). In Salman (2022) summary, female entrepreneurs survived the virus under economic and family stress.

The pandemic deferred the aspirations of new female entrepreneurs as opportunities disappeared, with everyday challenges such as lack of access to financial sources becoming chronic as banks revised risk perceptions of new ventures. While most businesses were affected by the pandemic, female entrepreneurs were the most affected (Kumar & Singh, 2021). As discussed in the previous section, the above impact is hardly surprising. Even in normal times, female entrepreneurs grapple with worse challenges than their male counterparts. Studying about 400 000 hospitality industry businesses from 49 countries, including South Africa, Torres et al. (2021) found that female-led businesses were disproportionately severely affected by the Covid-19 shock compared to men-led businesses. They noted that, on this comparative basis, women-led businesses were significantly more likely to shut down due to Covid-19 and experienced severe liquidity issues resulting in a quicker rate of business failure. Arguably these vulnerabilities, as noted in Vietnam, are linked to financial restrictions, a lack of enthusiasm, low levels of digital literacy, fear of failure, and a lack of family support maheswarim (Maheshwari & Maheshwari, 2011). A Poland-based study by Wieczorek-Kosmala, M., Błach, J. (2021) argued that Covid-19 unleashed business risks and anxieties, such as the absence of workers, the destabilisation of the distribution channels, the related anxieties over the ability to continue production, the worries regarding the continuity of sales or the burden of additional costs that may appear while adapting to the new reality female entrepreneurs grappled with alongside all other types of businesses.

Coming to Africa, Ukala & Dassanou (2020) surveyed over 1 300 female-led small business owners from 30 African countries during Covid-19 and found many of their businesses at risk of permanent failure. They attributed this development to the abundance of women in most Covid-19 hard-hit operations such as agriculture, hospitality and tourism, food, education, trade, and other services see also (Manolova et al., 2020; Sangem, 2020) Furthermore, these entrepreneurs faced countless challenges, including poor cash flows, limited cash reserves, operational destabilisation, psychological stress resulting from pandemic-related business insecurity and threats to family and societal stability, which undermined the capabilities of these businesses to operate successfully. In Kenya and Uganda, Covid-19 stalled many economic and agricultural activities, with entrepreneurs losing sources of income and society bearing the brunt of worsening poverty and food shortages (Kansiime et al., 2021).

Evidence from South Africa supports observations about the experiences of female entrepreneurs in these other parts of the world. Primarily, during a hard lockdown period in the country, small businesses involved in the trading of non-essential goods and the rendering of non-essential services were not allowed to operate (Donga et al., 2021), thus bringing any entrepreneurial activity to a halt. Importantly, Donga et al. (2021) noted that even as the South African government sought to intervene through small business subsidies to sustain these entities during periods of inactivity, many female entrepreneurs missed out because the process was laden with red-tape, disqualified unregistered and informal Small, Medium and Micro-Sized Enterprises (SMMEs), the majority of whom are female entrepreneurs. Thus, these female entrepreneurs found themselves with no lifeline emanating from external support and government agencies. In another study, Mapuranga et al. (2021) investigated hurdles emanating from the Covid-19 pandemic for women survivalist entrepreneurs in Johannesburg. The study uncovered that these female entrepreneurs faced numerous challenges, including lack of capital for reinvestment due to poor sales and reprioritising available money to meet family needs; unregistered businesses could not access government grant support, declining demand for products in the

market, writing off unsold stock, conflict among competitors for good selling spots, and brushes with law enforcement agencies over not meeting regulatory rules of Covid-19. Collectively these studies argue that even some everyday challenges female entrepreneurs faced became complex and more burdensome during Covid-19 because of significantly reduced and or nonexistent business activity, mainly through Covid-19 regulations. Therefore, it is plausible to argue that irrespective of locations across Africa, female entrepreneurs generally experienced similar challenges.

III. RESULTS AND DISCUSSION

A. Discussion of post-Covid-19 prospects for Female Entrepreneurship in the light of identified challenges

Without doubt the discussed existential and Covid-19-induced challenges that beset female entrepreneurs significantly impact their future of entrepreneurial activities. However, it is important to anticipate prospects of female entrepreneurship informed by their experiences during Covid-19, including realities that exist in the broader entrepreneurship ecosystem. Firstly, it is a worldwide phenomenon that the success rate of many new businesses is low, and in South Africa, most close down within the first three years Donga et al. (2021) suggesting that there is little opportunity for businesses that shut down during the pandemic to bounce back. Kariv et al. (2022) concur and similarly argued that the effect of Covid-19 is such that entrepreneurs are more likely to go out of business and may take years to recover, if at all. Nevertheless, at the same time, they also claimed that the pandemic seemed to amplify women's readiness to start new businesses. It can be deduced that Covid-19 negatively impacted firmly established entities. This may steer productive and necessity-driven entrepreneurship, which as Salman (2022) observed, becomes 'an engine to manage the family's stability and provide healthy and educated youths' in times of crisis.

Moreover, considering the gender-biased practices of credit providers Langevang et al. (2018) and others, female entrepreneurs may struggle to access any finance to restart their business, suggesting that post-Covid-19, the female entrepreneurship sector will continue to shrink. Secondly, connected to this situation, scholars widely observe that purported government and institutional support for entrepreneurs is often unavailable and inaccessible to many (Donga et al., 2021), thus casting doubt on the potency of promised government support schemes tied to Covid-19 to make a difference. Such support should cultivate awareness of the finance options available for a different form of businesses. As Kumar & Singh (2021) observed in India, which is arguably the same worldwide, it is a foregone experience that policy instruments to assist female-led enterprises have largely proved ineffective to serve many of the very small-scale female-owned entities amidst the coronavirus pandemic and in normal times. It can be argued that these policy failures and the incumbent challenges, such as cultural prejudices, liquidity issues, red-tape, and low levels of digital literacy Donga et al. (2021); Kumar & Singh (2021); Torres et al. (2021) will continue to derail the success of female entrepreneurship in the post-Covid-19 era.

Despite these concerns, it is encouraging to note that literature is replete with positivity about how female entrepreneurs have endured the Covid-19 challenges suggesting prospects of a brighter future. In fact, Torres et al. (2021) found that women-led businesses are slightly more optimistic about the post-Covid-19 future but not more uncertain when compared to their male counterparts. From the preceding section, an attempt to understand how female entrepreneurs in other regions (outside Africa) have fared since Covid-19 is instructive. In India, for instance, female entrepreneurs changed their production strategies per changes in demand and some altered production strategies to produce masks to sustain their businesses (Kumar & Singh, 2021). There are also reports of female entrepreneurs integrating digital technologies, such as the use of the internet banking system, online selling, and use of social media for business promotion in Pakistan, a country where female entrepreneurs are also entrapped by patriarchal behaviours Afshan et al. (2021) as in many African countries. The study further claimed that, as a result of their experiences in dealing with the pandemic, female entrepreneurs improved their abilities, became more proactive, and acted more responsibly in their business and personal lives. This observation suggests that, as Donga et al., (2021) also claimed, Covid-19 provided a learning environment for female entrepreneurs wherein they came up better equipped as business managers. The argument is that, even though widely challenging, the experiences of Covid-19 elevated women's entrepreneurial aptitudes and skills.

The above reflection is supported by numerous studies that refer to business adaptation strategies that female entrepreneurs adopted to sustain their businesses, such as turning to e-commerce, from traditional face-to-face trading systems and establishing an online presence to sell their products (Afshan et al., 2021).

B. Proposed solutions to make female entrepreneurship successful and their importance to economic development.

Female-led micro-firms were markedly more likely to report increasing the use of digital platforms during the pandemic but less likely to invest in software, equipment, or digital solutions (Torres et al., 2021). Since female-led firms have been reluctant to adopt digital technologies before the pandemic, the way they embraced the new normal exhibits greater potential to support them in digital technologies (Torres et al., 2021). Thus, future support for female entrepreneurs should focus on software, equipment development, providing digital solutions and stimulating an e-commerce-based economy. However, as Salman (2022) observed in Egypt, the success of integrating female entrepreneurs into e-commerce requires the support of complementary programs to be effective. Thus, besides striving for digital inclusion (Sangem, 2020), other support services the Egyptian government provided included trade fairs held by government agencies specialised in supporting national businesses, conducting workshops and training on business skills and the launching of social associations for businesswomen (Salman, 2022).

There is also a call for intense entrepreneurship education to achieve productive entrepreneurship among females. Lipoko, D.U.D, Iwu & Opute (2021) call on stakeholders interested in supporting female entrepreneurs to focus on entrepreneurship education and engage intensively with entrepreneurs and strategic actors also to provide necessary financial and supportive plans to enable young and female entrepreneurs to achieve productive entrepreneurship. The nature of support towards female entrepreneurship can be through readily accessible finances, skills, and capacity-building training in response to the new normal and economic recovery policies and packages tailored to the needs of female entrepreneurs (Mashingaidze, 2022). Relevant support should be tailor-made to specific challenges. For example, the government should put up mechanisms that promote female entrepreneurs in male-dominated industries (Maciej Serda et al., 2017). Apart from financial contributions to female entrepreneurs, financial institutions should make non-financial support services such as financial management skills and mentoring (Iwu & Nxopo, 2015).

Another study by Odeku (2020) examined the plight of women entrepreneurs during the Covid-19 pandemic lockdown in South Africa and recommended various interventions to support female entrepreneurs in the post-Covid-19 era. Odeku (2020) opined that government must provide practical solutions on business aspects such as resilience training, customized business advisory services including financial forecasting, valuation, company restructuring, rebranding, and technology tools such as e-commerce websites which are critical to ensure the viability of women-owned businesses. These solutions are in addition to providing tax reliefs, stimulus packages, financial and material resources to women and enticing the financial sector to create preferential credit packages for female-owned businesses. Informed by perceived prejudices against African female entrepreneurs, (Ukala & Dassanou, 2020) proclaimed that post-Covid-19 policies must be gender-sensitive. In this regard, they called for a gender stimulus package that included, among others, concessional loans or grants, tax debts condonation, rental and utilities subsidies or moratoria, gender-lens credit literacy programs and such other related measures. Arguably the call for these types of interventions to support female-led businesses in the post-Covid-19 era is seemingly universal see (Manolova et al., 2020) and lends support to a view that female entrepreneurs endured the worst of the pandemic and thus deserve extraordinary support to prop up the sector.

IV. CONCLUSION AND IMPLICATIONS

Speaking to small business owners during the Covid-19 pandemic, Otache (2020) noted two important things: (1) a one-man business is a risky investment and (2) having only one source of income is dangerous to any family. The implications of these are (1) a business owner should try to involve a family member or anyone else in the business because if the owner dies, the business 'dies' as well. In this regard, Jaiyeola & Adeyeye (2021) believe the patriarchal nature of the African society affects women in various ways and may also limit the consideration of including a female member of the family. Regarding having only one source of income for a family, Wolf & Frese (2018) suggest the loosening of traditions that encumber the deprivation or neglect of women to own or become part of a family business. Additionally, Otache (2020) suggests having more than one business. Perhaps the advent of Covid-19 spurs the necessary attention from the government to support female entrepreneurs. We make this call given the numerous research that has indicated women as the fairer sex and in need of support. African societies are predominantly patriarchal, and associated stereotypes often beset the females in their attempts to seek survival and support their families. Empowering the female entrepreneur may serve as the panacea for adolescent marriage, unstable homes, and improved acceptance of women as credible role models in societies. We further implore governments to support female entrepreneurship for economic

development. Kariv et al. (2022) opined that opening new ventures, particularly female-led ones, during a crisis is indispensable for economic recovery.

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